

Benefit Illustration in respect of policies offered on individual and family floater basis

Smart Travel (UIN: ZUKTIOP25061V022425) Plan: Silver

Sum Insured - **USD 1 lacs**; Coverage for - **2A + 2C**; Geo-Scope - **Worldwide Including USA and Canada**; Trip Days - **07 Days**

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (INR)	Sum Insured (USD)	Premium (INR)	Discount, if any	Premium after Discount (INR)	Sum Insured (USD)	Premium or consolidated premium for all members of family (INR)	Floater discount, if any	Premium after Discount (INR)	Sum Insured (USD)
Member 1 - Age - 36	813	1,00,000	813	41	772	1,00,000	3,252	976	2,276	1,00,000
Member 2 - Age - 26	813	1,00,000	813	41	772	1,00,000				
Member 3 - Age <18	813	1,00,000	813	41	772	1,00,000				
Member 4 - Age <18	813	1,00,000	813	41	772	1,00,000				
	Total Premium for all members of the family is INR 3,252/-, when each member is covered separately. Sum insured available for each individual is USD 1,00,000/-		Total Premium for all members of the family is INR 3,089/-, when they are covered under a single policy. Sum insured available for each family member is USD 1,00,000/-				Total Premium when policy is opted on floater basis is INR 2,276/- Sum insured of USD 1,00,000/- is available for the entire family.			
Member 1 - Age - 56	1,036	1,00,000	1,036	52	984	1,00,000	3,698	1,109	2,589	1,00,000
Member 2 - Age - 46	1,036	1,00,000	1,036	52	984	1,00,000				
Member 3 - Age <18	813	1,00,000	813	41	772	1,00,000				
Member 4 - Age <18	813	1,00,000	813	41	772	1,00,000				
	Total Premium for all members of the family is INR 3,698/-, when each member is covered separately. Sum insured available for each individual is USD 1,00,000/-		Total Premium for all members of the family is INR 3,513/-, when they are covered under a single policy. Sum insured available for each family member is USD 1,00,000/-				Total Premium when policy is opted on floater basis is INR 2,589/- Sum insured of USD 1,00,000/- is available for the entire family.			
Member 1 - Age - 66	1,850	1,00,000	1,850	93	1,758	5,00,000	5,326	1,598	3,728	1,00,000
Member 2 - Age - 61	1,850	1,00,000	1,850	93	1,758	5,00,000				
Member 3 - Age <18	813	1,00,000	813	41	772	5,00,000				
Member 4 - Age <18	813	1,00,000	813	41	772	5,00,000				
	Total Premium for all members of the family is INR 5,326/-, when each member is covered separately. Sum insured available for each individual is USD 1,00,000/-		Total Premium for all members of the family is INR 5,060/-, when they are covered under a single policy. Sum insured available for each family member is USD 1,00,000/-				Total Premium when policy is opted on floater basis is INR 3,728/- Sum insured of USD 1,00,000/- is available for the entire family.			

Note: The Benefit Illustration given above shows premium only for base covers at standard premium. Optional Covers are available at an extra cost. Also, the premium rates are exclusive of taxes applicable. Please get in touch with the company representative by calling on 1800 266 4545 / writing at care@zurichkotak.com for more details.

Zurich Kotak General Insurance Company (India) Limited
(Formerly known as Kotak Mahindra General Insurance Company Limited)

CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152. Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai - 400063. Maharashtra, India. Toll free: 1800 266 4545; Email: care@zurichkotak.com; Website: www.zurichkotak.com