Plan Name **Excel**

Plan Details

Eligibility: Minimum Entry Age **Maximum Entry Age**	Minimum : 5 Years (91 days to 5 years can be covered if any of the Parent is also covered in the same Policy) Maximum Entry Age 65 years Maximum age up to which dependent children who are unmarried and unemployed can be covered under a floater policy would be 25 years.
Exit Age	No Exit Age
Mandatory Medical check-up	Individual greater than 45 years
Waiting Period for Pre-existing Illness	4 years
Individual /Floater	Individual is Avaliable for all Sum Insured whereas Floater is Available for Sum Insured: 3 Lac/ 4 Lac
Annual Sum Insured available	INR 2 lac/ 3 lac/ 4 lac
Policy Tenure	1 Year / 2 Years / 3 Years
Optional Packs of Extensions	Pack 1 / Pack 2 / Pack 3
Value Added Services	One free health check up for each insured person that is above 18 years of Age for the specified tests

Rate Chart

All Premium Exclusive of ST, Cess and other government taxes

All amounts in rupees

Optional Packs of Extensions	Extensions	Policy SI	Add on SI	Applicability
Pack 1	Hospital Daily Cash	All	INR 500 per day for a maximum of 10 days (Minimum 3 days of Hospitalisation)	Per Member
	Convalescence Benefit	All	Rs.10,000 (minimum hospitalisation of 10 days)	Per Member
	Donor Expenses	All	Upto of Annual Sum Insured	Per Member
Pack 2	Critical Illness Cover	All	Annual Sum Insured	Per Member
	Double Sum Insured for Hospitalization due to Accident	All	Annual Sum Insured	Per Member for Individual Sum Insured and Per Policy for Floater Sum Insured
Pack 3	Cap on Room Rent	All	(1% of annual sum insured; 2% of annual sum insured in case of stay in ICU)	For all claims

Sum Insured - INR 2 lacs . Tenure 1 year

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days =<=17	2,494							
18<=25	2,993	4,997	5,596	7,032	7,691	3,591	4,040	4,489
26<=30	3,242	5,414	6,062	7,618	8,332	3,890	4,377	4,863

Withdrawn

31<=35	3,358	5,608	6,280	7,892	8,631	4,030	4,534	5,037
36<=40	3,824	6,386	7,150	8,986	9,827	4,589	5,162	5,736
41<=45	4,489	7,496	8,394	10,549	11,536	5,387	6,060	6,733
46<=50	6,983	11,661	13,057	16,409	17,945	8,379	9,426	10,474
51<=55	8,978	14,992	16,788	21,097	23,072	10,773	12,120	13,466
56<=60	12,469	20,823	23,317	29,302	32,045	14,963	16,833	18,703
61<=65	17,124	28,597	32,021	40,241	44,008	20,549	23,117	25,686
66<=70	21,613	36,093	40,415	50,789	55,544	25,935	29,177	32,419
71<=75	28,263	47,198	52,851	66,417	72,635	33,915	38,154	42,394
76<=80	31,588	52,751	59,069	74,231	81,180	37,905	42,643	47,381
> 80	36,575	61,080	68,395	85,951	93,998	43,890	49,376	54,863

Sum Insured - INR 2 lacs . Tenure 2 years

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days =<=17	4,738							
18<=25	5,686	9,494	10,632	13,361	14,613	6,823	7,676	8,529
26<=30	6,160	10,287	11,518	14,474	15,831	7,391	8,316	9,240
31<=35	6,381	10,655	11,932	14,995	16,399	7,657	8,615	9,570
36<=40	7,265	12,133	13,585	17,073	18,671	8,719	9,808	10,898
41<=45	8,529	14,242	15,949	20,043	21,918	10,235	11,514	12,793
46<=50	13,267	22,156	24,808	31,177	34,096	15,920	17,909	19,901
51<=55	17,057	28,485	31,897	40,084	43,837	20,469	23,028	25,585
56<=60	23,691	39,564	44,302	55,674	60,886	28,430	31,983	35,536
61<=65	32,535	54,334	60,840	76,458	83,615	39,043	43,922	48,803
66<=70	41,064	68,577	76,789	96,499	1,05,534	49,277	55,436	61,596
71<=75	53,699	89,676	1,00,417	1,26,192	1,38,007	64,439	72,493	80,549
76<=80	60,016	1,00,227	1,12,231	1,41,039	1,54,242	72,020	81,022	90,024
> 80	69,493	1,16,052	1,29,951	1,63,307	1,78,596	83,391	93,814	1,04,240

Sum Insured - INR 2 lacs . Tenure 3 years

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days =<=17	6,733	-	-	-	-	-	-	-
18<=25	8,080	13,492	15,109	18,986	20,766	9,696	10,908	12,120
26<=30	8,753	14,618	16,367	20,569	22,496	10,503	11,818	13,130
31<=35	9,067	15,142	16,956	21,308	23,304	10,881	12,242	13,600
36<=40	10,324	17,242	19,305	24,262	26,533	12,390	13,937	15,487
41<=45	12,120	20,239	22,664	28,482	31,147	14,545	16,362	18,179
46<=50	18,853	31,485	35,254	44,304	48,452	22,623	25,450	28,280
51<=55	24,239	40,478	45,328	56,962	62,294	29,087	32,724	36,358
56<=60	33,666	56,222	62,956	79,115	86,522	40,400	45,449	50,498
61<=65	46,234	77,212	86,457	1,08,651	1,18,822	55,482	62,416	69,352
66<=70	58,354	97,451	1,09,121	1,37,130	1,49,969	70,025	78,778	87,531
71<=75	76,309	1,27,435	1,42,698	1,79,326	1,96,115	91,571	1,03,016	1,14,464
76<=80	85,286	1,42,428	1,59,486	2,00,424	2,19,186	1,02,344	1,15,136	1,27,929
> 80	98,753	1,64,916	1,84,667	2,32,068	2,53,795	1,18,503	1,33,315	1,48,130

Sum Insured - INR 3 lacs . Tenure 1 year

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days =<=17	2,756							

Withdrawn

18<=25	3,308	5,524	6,185	7,773	8,500	3,969	4,465	4,961
26<=30	3,583	5,984	6,700	8,420	9,209	4,300	4,837	5,375
31<=35	3,712	6,199	6,941	8,723	9,539	4,454	5,011	5,568
36<=40	4,226	7,058	7,903	9,932	10,861	5,072	5,705	6,339
41<=45	4,961	8,285	9,278	11,659	12,750	5,954	6,698	7,442
46<=50	7,718	12,888	14,432	18,136	19,834	9,261	10,419	11,576
51<=55	9,923	16,571	18,555	23,318	25,501	11,907	13,395	14,884
56<=60	13,781	23,015	25,771	32,386	35,418	16,538	18,605	20,672
61<=65	18,926	31,607	35,392	44,477	48,640	22,712	25,550	28,389
66<=70	23,888	39,892	44,670	56,136	61,391	28,665	32,248	35,831
71<=75	31,238	52,167	58,414	73,408	80,280	37,485	42,171	46,856
76<=80	34,913	58,304	65,286	82,044	89,725	41,895	47,132	52,369
> 80	40,425	67,510	75,595	94,999	1,03,892	48,510	54,574	60,638

Sum Insured - INR 3 lacs . Tenure 2 years

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days =<=17	5,237							
18<=25	6,284	10,496	11,752	14,769	16,150	7,541	8,484	9,426
26<=30	6,808	11,370	12,730	15,998	17,497	8,170	9,190	10,213
31<=35	7,052	11,778	13,188	16,574	18,124	8,463	9,521	10,579
36<=40	8,030	13,410	15,016	18,871	20,636	9,637	10,840	12,044
41<=45	9,426	15,742	17,628	22,152	24,225	11,313	12,726	14,140
46<=50	14,663	24,487	27,421	34,458	37,685	17,596	19,796	21,994
51<=55	18,853	31,485	35,255	44,304	48,452	22,623	25,451	28,280
56<=60	26,184	43,729	48,965	61,533	67,294	31,422	35,350	39,277
61<=65	35,960	60,053	67,245	84,506	92,416	43,153	48,545	53,939
66<=70	45,386	75,795	84,873	1,06,658	1,16,643	54,464	61,271	68,079
71<=75	59,351	99,117	1,10,987	1,39,475	1,52,532	71,222	80,125	89,026
76<=80	66,334	1,10,778	1,24,043	1,55,884	1,70,478	79,601	89,551	99,501
> 80	76,808	1,28,269	1,43,631	1,80,498	1,97,395	92,169	1,03,691	1,15,212

Sum Insured - INR 3 lacs . Tenure 3 years

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days =<=17	7,442	-	-	-	-	-	-	-
18<=25	8,930	14,915	16,700	20,987	22,950	10,716	12,056	13,395
26<=30	9,674	16,157	18,090	22,734	24,864	11,610	13,060	14,513
31<=35	10,022	16,737	18,741	23,552	25,755	12,026	13,530	15,034
36<=40	11,411	19,057	21,338	26,816	29,325	13,694	15,404	17,115
41<=45	13,395	22,370	25,051	31,479	34,425	16,076	18,085	20,093
46<=50	20,837	34,798	38,966	48,967	53,552	25,005	28,131	31,255
51<=55	26,791	44,742	50,099	62,959	68,853	32,149	36,167	40,187
56<=60	37,209	62,141	69,582	87,442	95,629	44,653	50,234	55,814
61<=65	51,101	85,339	95,558	1,20,088	1,31,328	61,322	68,985	76,650
66<=70	64,496	1,07,708	1,20,609	1,51,567	1,65,756	77,396	87,070	96,744
71<=75	84,341	1,40,851	1,57,718	1,98,202	2,16,756	1,01,210	1,13,862	1,26,511
76<=80	94,264	1,57,421	1,76,272	2,21,519	2,42,258	1,13,117	1,27,256	1,41,396
> 80	1,09,148	1,82,277	2,04,107	2,56,497	2,80,508	1,30,977	1,47,350	1,63,723

Sum Insured - INR 4 lacs . Tenure 1 year

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child

Withdrawn

91 days =<=17	3,281							
18<=25	3,938	6,576	7,363	9,253	10,119	4,725	5,316	5,906
26<=30	4,266	7,124	7,977	10,024	10,963	5,119	5,759	6,398
31<=35	4,419	7,379	8,263	10,384	11,356	5,303	5,965	6,628
36<=40	5,031	8,402	9,408	11,823	12,930	6,038	6,792	7,547
41<=45	5,906	9,863	11,045	13,880	15,179	7,088	7,973	8,859
46<=50	9,188	15,343	17,181	21,591	23,612	11,025	12,403	13,781
51<=55	11,813	19,727	22,089	27,759	30,358	14,175	15,947	17,719
56<=60	16,406	27,398	30,680	38,555	42,164	19,688	22,148	24,609
61<=65	22,531	37,627	42,133	52,948	57,905	27,038	30,417	33,797
66<=70	28,438	47,491	53,178	66,828	73,084	34,125	38,391	42,656
71<=75	37,188	62,103	69,541	87,391	95,572	44,625	50,203	55,781
76<=80	41,563	69,409	77,722	97,672	1,06,816	49,875	56,109	62,344
> 80	48,125	80,369	89,994	1,13,094	1,23,681	57,750	64,969	72,188

Sum Insured - INR 4 lacs . Tenure 2 years

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days =<=17	6,234							
18<=25	7,481	12,494	13,990	17,581	19,226	8,978	10,100	11,221
26<=30	8,105	13,536	15,156	19,046	20,830	9,726	10,942	12,156
31<=35	8,396	14,020	15,700	19,730	21,576	10,076	11,334	12,593
36<=40	9,559	15,964	17,875	22,464	24,567	11,472	12,905	14,339
41<=45	11,222	18,740	20,986	26,372	28,840	13,467	15,149	16,832
46<=50	17,456	29,152	32,644	41,023	44,863	20,948	23,566	26,184
51<=55	22,444	37,481	41,969	52,742	57,680	26,933	30,299	33,666
56<=60	31,172	52,056	58,292	73,255	80,112	37,407	42,081	46,757
61<=65	42,809	71,491	80,053	1,00,601	1,10,020	51,372	57,792	64,214
66<=70	54,031	90,233	1,01,038	1,26,973	1,38,860	64,838	72,943	81,046
71<=75	70,656	1,17,996	1,32,128	1,66,043	1,81,587	84,788	95,386	1,05,984
76<=80	78,969	1,31,877	1,47,672	1,85,577	2,02,950	94,763	1,06,607	1,18,454
> 80	91,438	1,52,701	1,70,989	2,14,879	2,34,994	1,09,725	1,23,441	1,37,157

Sum Insured - INR 4 lacs . Tenure 3 years

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days =<=17	8,859	-	-	-	-	-	-	-
18<=25	10,631	17,755	19,880	24,983	27,321	12,758	14,353	15,946
26<=30	11,517	19,235	21,538	27,065	29,600	13,821	15,549	17,275
31<=35	11,931	19,923	22,310	28,037	30,661	14,318	16,106	17,896
36<=40	13,584	22,685	25,402	31,922	34,911	16,303	18,338	20,377
41<=45	15,947	26,630	29,822	37,476	40,983	19,138	21,527	23,919
46<=50	24,806	41,426	46,389	58,296	63,752	29,768	33,488	37,209
51<=55	31,894	53,263	59,640	74,949	81,967	38,273	43,057	47,841
56<=60	44,297	73,975	82,836	1,04,099	1,13,843	53,158	59,800	66,444
61<=65	60,834	1,01,593	1,13,759	1,42,960	1,56,344	73,003	82,126	91,252
66<=70	76,781	1,28,226	1,43,581	1,80,436	1,97,327	92,138	1,03,656	1,15,171
71<=75	1,00,406	1,67,678	1,87,761	2,35,956	2,58,044	1,20,488	1,35,548	1,50,609
76<=80	1,12,219	1,87,404	2,09,849	2,63,714	2,88,403	1,34,663	1,51,494	1,68,329
> 80	1,29,938	2,16,996	2,42,984	3,05,354	3,33,939	1,55,925	1,75,416	1,94,908

Withdrawn

Optional Packs of Extensions

Pack 1		
Premium Per Member Per Year		
2 Lac	3 Lac	4 Lac
682	682	682

Pack 2			
Premium Per Member Per Year			
Age Group (Years)	2 Lac	3 Lac	4 Lac
91 days =<=17	670	1,005	1,340
18<=25	670	1,005	1,340
26<=30	709	1,064	1,418
31<=35	837	1,256	1,674
36<=40	953	1,430	1,907
41<=45	1,558	2,338	3,117
46<=50	2,685	4,028	5,370
51<=55	4,023	6,035	8,046
56<=60	6,393	9,590	12,786
61<=65	9,350	14,025	18,700
66<=70	9,350	14,025	18,700
71<=75	9,350	14,025	18,700
76<=80	9,350	14,025	18,700
> 80	9,350	14,025	18,700

Pack 3		
Discount on Basic Premium		
2 Lac	3 Lac	4 Lac
15.0%	12.5%	10.0%

Withdrawn