

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

Kotak Health Care (UIN: KOTHLIP21071V032021) Plan: Excel Sum Insured - 3 lacs; Coverage for 2A + 2C										
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 (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after Discount (₹)	Sum Insured (₹)
Member 1 - Age - 26	3,583	3,00,000	3,583	NA	3,583	3,00,000	8,420	NA	NA	3,00,000
Member 2 - Age - 21	3,308	3,00,000	3,308	NA	3,308	3,00,000				
Member 3 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
Member 4 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
	Total Premium for all members of the family is ₹12,403/-, when each member is covered separately. Sum insured available for each individual is ₹3,00,000/-		Total Premium for all members of the family is ₹12,403/-, when they are covered under a single policy. Sum insured available for each family member is ₹3,00,000/-				Total Premium when policy is opted on floater basis is ₹8,420/- Sum insured of ₹3,00,000/- is available for the entire family.			
Member 1 - Age - 31	3,712	3,00,000	3,712	NA	3,712	3,00,000	8,723	NA	NA	3,00,000
Member 2 - Age - 31	3,712	3,00,000	3,712	NA	3,712	3,00,000				
Member 3 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
Member 4 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
	Total Premium for all members of the family is ₹12,936/-, when each member is covered separately. Sum insured available for each individual is ₹3,00,000/-		Total Premium for all members of the family is ₹12,936/-, when they are covered under a single policy. Sum insured available for each family member is ₹3,00,000/-				Total Premium when policy is opted on floater basis is ₹8,723/- Sum insured of ₹3,00,000/- is available for the entire family.			
Member 1 - Age - 41	4,961	3,00,000	4,961	NA	4,961	3,00,000	11,659	NA	NA	3,00,000
Member 2 - Age - 41	4,961	3,00,000	4,961	NA	4,961	3,00,000				
Member 3 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
Member 4 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
	Total Premium for all members of the family is ₹15,435/-, when each member is covered separately. Sum insured available for each individual is ₹3,00,000/-		Total Premium for all members of the family is ₹15,435/-, when they are covered under a single policy. Sum insured available for each family member is ₹3,00,000/-				Total Premium when policy is opted on floater basis is ₹11,659/- Sum insured of ₹3,00,000/- is available for the entire family.			

Member 1 - Age - 51	9,923	3,00,000	9,923	NA	9,923	3,00,000	23,318	NA	NA	3,00,000
Member 2 - Age - 51	9,923	3,00,000	9,923	NA	9,923	3,00,000				
Member 3 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
Member 4 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
	Total Premium for all members of the family is ₹25,357/-, when each member is covered separately. Sum insured available for each individual is ₹3,00,000/-		Total Premium for all members of the family is ₹25,357/-, when they are covered under a single policy. Sum insured available for each family member is ₹3,00,000/-				Total Premium when policy is opted on floater basis is ₹23,318/- Sum insured of ₹5,00,000/- is available for the entire family.			
Member 1 - Age - 61	18,926	3,00,000	18,926	NA	18,926	3,00,000	44,477	NA	NA	3,00,000
Member 2 - Age - 61	18,926	3,00,000	18,926	NA	18,926	3,00,000				
Member 3 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
Member 4 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
	Total Premium for all members of the family is ₹43,364/-, when each member is covered separately. Sum insured available for each individual is ₹3,00,000/-		Total Premium for all members of the family is ₹43,364/-, when they are covered under a single policy. Sum insured available for each family member is ₹3,00,000/-				Total Premium when policy is opted on floater basis is ₹44,477/- Sum insured of ₹5,00,000/- is available for the entire family.			
Member 1 - Age - 66	23,888	3,00,000	23,888	NA	23,888	3,00,000	56,136	NA	NA	3,00,000
Member 2 - Age - 66	23,888	3,00,000	23,888	NA	23,888	3,00,000				
Member 3 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
Member 4 - Age < 20	2,756	3,00,000	2,756	NA	2,756	3,00,000				
	Total Premium for all members of the family is ₹53,287/-, when each member is covered separately. Sum insured available for each individual is ₹3,00,000/-		Total Premium for all members of the family is ₹53,287/-, when they are covered under a single policy. Sum insured available for each family member is ₹3,00,000/-				Total Premium when policy is opted on floater basis is ₹56,136/- Sum insured of ₹5,00,000/- is available for the entire family.			

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

The Benefit Illustration given above shows premium only for base covers. Optional Covers are available at an extra cost. Please get in touch with the company representative by calling on 1800 266 4545 / writing at care@kotak.com for more details. This illustration is indicative. For customised Benefit Illustration for your opted plan and sum insured please visit our website www.kotakgeneral.com.

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