

Arogya Sanjeevani Policy, Kotak Mahindra General Insurance Company Ltd.

Premium rates in INR are provided below (exclusive of any taxes):

Sum Insured	100,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0<=17	2,707							
18	2,841	4,156	4,996	5,868	4,971	5,741	6,647	7,528
19	2,910	4,257	5,118	6,011	5,092	5,881	6,809	7,711
20	2,979	4,359	5,240	6,154	5,214	6,022	6,971	7,895
21	3,048	4,460	5,361	6,297	5,335	6,162	7,133	8,079
22	3,103	4,539	5,457	6,409	5,430	6,271	7,261	8,222
23	3,172	4,640	5,578	6,552	5,551	6,411	7,422	8,405
24	3,225	4,718	5,672	6,662	5,644	6,518	7,547	8,546
25	3,278	4,795	5,765	6,771	5,736	6,625	7,670	8,686
26	3,332	4,814	5,788	6,798	5,832	6,711	7,723	8,731
27	3,387	4,893	5,883	6,909	5,927	6,821	7,849	8,874
28	3,391	4,900	5,890	6,918	5,935	6,830	7,859	8,885
29	3,428	4,953	5,954	6,993	5,999	6,904	7,944	8,981
30	3,482	5,030	6,047	7,102	6,093	7,012	8,068	9,122
31	3,507	5,032	6,049	7,105	6,136	7,020	8,087	9,126
32	3,514	5,042	6,062	7,120	6,149	7,035	8,104	9,145
33	3,539	5,078	6,105	7,170	6,193	7,085	8,161	9,210
34	3,564	5,114	6,148	7,221	6,236	7,134	8,219	9,274

35	3,589	5,150	6,191	7,271	6,280	7,184	8,276	9,339
36	3,660	5,200	6,251	7,342	6,406	7,310	8,302	9,343
37	3,734	5,304	6,376	7,489	6,534	7,456	8,468	9,530
38	3,846	5,463	6,567	7,714	6,730	7,680	8,722	9,816
39	3,961	5,627	6,765	7,945	6,932	7,910	8,983	10,110
40	4,080	5,796	6,967	8,184	7,140	8,147	9,253	10,414
41	4,202	5,883	7,072	8,307	7,354	8,240	9,455	10,505
42	4,328	6,059	7,284	8,556	7,574	8,488	9,738	10,820
43	4,458	6,241	7,503	8,812	7,802	8,742	10,031	11,145
44	4,592	6,428	7,728	9,077	8,036	9,004	10,331	11,479
45	4,730	6,621	7,960	9,349	8,277	9,275	10,641	11,824
46	5,202	7,044	8,136	9,390	9,104	9,852	11,706	13,006
47	5,723	7,749	8,950	10,330	10,015	10,837	12,876	14,307
48	6,181	8,369	9,666	11,156	10,816	11,704	13,906	15,451
49	6,675	9,038	10,439	12,048	11,681	12,640	15,019	16,687
50	7,209	9,761	11,274	13,012	12,616	13,651	16,220	18,022
51	7,714	10,080	11,642	13,138	13,499	14,400	16,270	18,078
52	8,254	10,785	12,457	14,057	14,444	15,408	17,409	19,343
53	8,831	11,540	13,329	15,041	15,455	16,486	18,627	20,697
54	9,450	12,348	14,262	16,094	16,537	17,640	19,931	22,146
55	10,016	13,089	15,118	17,060	17,529	18,699	21,127	23,475
56	10,617	13,427	15,508	17,501	18,581	19,623	21,449	23,639
57	11,255	14,233	16,439	18,551	19,695	20,800	22,736	25,057

58	11,930	15,087	17,425	19,664	20,877	22,048	24,100	26,561
59	12,646	15,992	18,471	20,844	22,130	23,371	25,546	28,154
60	13,404	16,951	19,579	22,094	23,458	24,773	27,079	29,844
61	14,209	17,721	20,468	23,098	24,865	25,997	28,416	30,053
62	15,061	18,784	21,696	24,483	26,357	27,557	30,121	31,856
63	15,965	19,911	22,998	25,952	27,938	29,210	31,928	33,767
64	16,923	21,106	24,377	27,510	29,615	30,963	33,844	35,793
65	17,938	22,372	25,840	29,160	31,391	32,820	35,875	37,941
66	19,014	23,312	26,926	30,385	33,275	34,616	37,271	38,979
67	20,155	24,711	28,541	32,208	35,271	36,693	39,507	41,318
68	21,364	26,194	30,254	34,141	37,388	38,894	41,877	43,797
69	22,646	27,765	32,069	36,189	39,631	41,228	44,390	46,425
70	24,005	29,431	33,993	38,360	42,009	43,701	47,053	49,210
71	25,205	30,753	35,520	40,084	44,109	45,657	48,772	51,041
72	26,466	32,291	37,296	42,088	46,315	47,940	51,211	53,593
73	27,524	33,583	38,788	43,772	48,167	49,858	53,259	55,737
74	28,625	34,926	40,340	45,523	50,094	51,852	55,390	57,966
75	29,770	36,323	41,953	47,344	52,098	53,926	57,605	60,285
76	30,961	37,571	43,394	48,970	54,182	56,083	59,910	62,696
77	32,199	39,074	45,130	50,929	56,349	58,326	62,306	65,204
78	33,487	40,637	46,935	52,966	58,603	60,659	64,798	67,812
79	34,827	42,262	48,813	55,085	60,947	63,086	67,390	70,524
80	36,220	43,953	50,765	57,288	63,385	65,609	70,086	73,345

81	37,669	45,561	52,623	59,384	65,920	68,233	72,889	76,279
82	39,176	47,383	54,728	61,760	68,557	70,963	75,805	79,330
83	40,743	49,279	56,917	64,230	71,299	73,801	78,837	82,504
84	42,372	51,250	59,194	66,799	74,151	76,753	81,990	85,804
85								
Onwards	44,067	53,300	61,561	69,471	77,117	79,824	85,270	89,236

Sum Insured	150,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0<=17	3,016							
18	3,165	4,630	5,566	6,538	5,539	6,397	7,406	8,387
19	3,242	4,743	5,702	6,697	5,674	6,553	7,587	8,592
20	3,319	4,856	5,838	6,857	5,809	6,709	7,767	8,796
21	3,397	4,969	5,974	7,016	5,944	6,865	7,948	9,001
22	3,457	5,058	6,080	7,141	6,050	6,987	8,090	9,161
23	3,534	5,170	6,215	7,300	6,184	7,143	8,269	9,365
24	3,593	5,257	6,320	7,423	6,288	7,263	8,408	9,522
25	3,652	5,343	6,423	7,544	6,391	7,381	8,546	9,678
26	3,713	5,364	6,449	7,574	6,497	7,478	8,604	9,728
27	3,774	5,452	6,554	7,698	6,604	7,600	8,745	9,887
28	3,778	5,459	6,563	7,708	6,612	7,610	8,756	9,899
29	3,819	5,518	6,634	7,792	6,684	7,692	8,851	10,007
30	3,879	5,604	6,737	7,913	6,788	7,812	8,990	10,163
31	3,907	5,606	6,740	7,916	6,837	7,822	9,010	10,168

32	3,915	5,618	6,754	7,933	6,852	7,838	9,029	10,189
33	3,943	5,658	6,802	7,989	6,900	7,894	9,093	10,261
34	3,971	5,698	6,850	8,045	6,949	7,949	9,157	10,333
35	3,998	5,738	6,897	8,101	6,997	8,005	9,221	10,406
36	4,078	5,794	6,965	8,181	7,137	8,144	9,250	10,410
37	4,160	5,910	7,104	8,344	7,280	8,307	9,435	10,618
38	4,285	6,087	7,317	8,595	7,498	8,556	9,718	10,937
39	4,413	6,270	7,537	8,852	7,723	8,813	10,009	11,265
40	4,546	6,458	7,763	9,118	7,955	9,078	10,309	11,603
41	4,682	6,555	7,880	9,255	8,193	9,181	10,534	11,705
42	4,822	6,751	8,116	9,533	8,439	9,457	10,850	12,056
43	4,967	6,954	8,360	9,819	8,692	9,740	11,176	12,418
44	5,116	7,163	8,610	10,113	8,953	10,033	11,511	12,790
45	5,270	7,377	8,869	10,417	9,222	10,334	11,857	13,174
46	5,797	7,849	9,065	10,463	10,144	10,977	13,042	14,491
47	6,376	8,633	9,972	11,509	11,158	12,074	14,346	15,940
48	6,886	9,324	10,769	12,430	12,051	13,040	15,494	17,216
49	7,437	10,070	11,631	13,424	13,015	14,083	16,734	18,593
50	8,032	10,876	12,561	14,498	14,056	15,210	18,072	20,080
51	8,594	11,231	12,971	14,638	15,040	16,044	18,128	20,142
52	9,196	12,017	13,879	15,663	16,093	17,167	19,397	21,552
53	9,840	12,858	14,851	16,759	17,220	18,369	20,754	23,061
54	10,529	13,758	15,890	17,932	18,425	19,655	22,207	24,675

55	11,160	14,583	16,844	19,008	19,530	20,834	23,540	26,155
56	11,830	14,960	17,279	19,499	20,702	21,863	23,898	26,338
57	12,540	15,858	18,316	20,669	21,944	23,175	25,332	27,919
58	13,292	16,809	19,415	21,909	23,261	24,565	26,852	29,594
59	14,090	17,818	20,580	23,224	24,657	26,039	28,463	31,369
60	14,935	18,887	21,815	24,617	26,136	27,602	30,171	33,252
61	15,831	19,745	22,805	25,735	27,704	28,965	31,661	33,484
62	16,781	20,929	24,173	27,279	29,366	30,703	33,561	35,493
63	17,788	22,185	25,624	28,916	31,128	32,545	35,574	37,623
64	18,855	23,516	27,161	30,651	32,996	34,498	37,709	39,880
65	19,986	24,927	28,791	32,490	34,976	36,568	39,971	42,273
66	21,185	25,974	30,000	33,855	37,075	38,568	41,526	43,430
67	22,457	27,533	31,800	35,886	39,299	40,882	44,018	46,036
68	23,804	29,184	33,708	38,039	41,657	43,335	46,659	48,798
69	25,232	30,936	35,731	40,321	44,156	45,935	49,459	51,726
70	26,746	32,792	37,874	42,741	46,806	48,692	52,426	54,830
71	28,083	34,265	39,576	44,661	49,146	50,871	54,341	56,869
72	29,488	35,978	41,555	46,894	51,603	53,414	57,059	59,712
73	30,667	37,417	43,217	48,770	53,667	55,551	59,341	62,101
74	31,894	38,914	44,946	50,721	55,814	57,773	61,714	64,585
75	33,170	40,471	46,744	52,750	58,047	60,084	64,183	67,168
76	34,496	41,861	48,350	54,562	60,369	62,487	66,750	69,855
77	35,876	43,536	50,284	56,744	62,783	64,986	69,420	72,649

78	37,311	45,277	52,295	59,014	65,295	67,586	72,197	75,555
79	38,804	47,088	54,387	61,375	67,906	70,289	75,085	78,577
80	40,356	48,972	56,562	63,830	70,623	73,101	78,089	81,721
81	41,970	50,763	58,632	66,165	73,448	76,025	81,212	84,989
82	43,649	52,794	60,977	68,812	76,385	79,066	84,461	88,389
83	45,395	54,906	63,416	71,564	79,441	82,228	87,839	91,924
84	47,211	57,102	65,953	74,427	82,619	85,518	91,353	95,601
85								
Onwards	49,099	59,386	68,591	77,404	85,923	88,938	95,007	99,426

Sum Insured	200,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0<=17	3,372							
18	3,539	5,177	6,223	7,310	6,192	7,152	8,280	9,377
19	3,625	5,303	6,375	7,488	6,343	7,326	8,482	9,606
20	3,711	5,429	6,527	7,666	6,494	7,501	8,684	9,834
21	3,797	5,556	6,679	7,844	6,646	7,675	8,886	10,063
22	3,865	5,655	6,798	7,984	6,764	7,812	9,044	10,242
23	3,951	5,780	6,949	8,162	6,914	7,986	9,245	10,470
24	4,017	5,877	7,065	8,299	7,030	8,120	9,401	10,646
25	4,083	5,973	7,181	8,434	7,145	8,252	9,554	10,820
26	4,151	5,997	7,210	8,468	7,264	8,360	9,620	10,875
27	4,219	6,096	7,328	8,607	7,383	8,497	9,778	11,054
28	4,224	6,103	7,337	8,618	7,393	8,508	9,790	11,068

29	4,270	6,169	7,417	8,711	7,473	8,600	9,896	11,188
30	4,337	6,266	7,532	8,847	7,589	8,734	10,051	11,363
31	4,368	6,268	7,535	8,850	7,644	8,745	10,074	11,368
32	4,377	6,281	7,551	8,869	7,660	8,763	10,095	11,392
33	4,408	6,326	7,604	8,932	7,714	8,825	10,166	11,472
34	4,439	6,370	7,658	8,995	7,769	8,887	10,238	11,553
35	4,470	6,415	7,711	9,057	7,823	8,949	10,309	11,634
36	4,560	6,478	7,787	9,146	7,979	9,105	10,341	11,638
37	4,651	6,607	7,943	9,329	8,139	9,288	10,548	11,871
38	4,790	6,805	8,181	9,609	8,383	9,566	10,864	12,227
39	4,934	7,009	8,426	9,897	8,634	9,853	11,190	12,594
40	5,082	7,220	8,679	10,194	8,894	10,149	11,526	12,972
41	5,234	7,328	8,810	10,347	9,160	10,265	11,778	13,086
42	5,392	7,548	9,074	10,658	9,435	10,573	12,131	13,479
43	5,553	7,775	9,346	10,977	9,718	10,890	12,495	13,883
44	5,720	8,008	9,627	11,307	10,010	11,217	12,870	14,300
45	5,891	8,248	9,915	11,646	10,310	11,553	13,256	14,729
46	6,481	8,775	10,135	11,697	11,341	12,272	14,581	16,201
47	7,129	9,652	11,148	12,867	12,475	13,499	16,039	17,822
48	7,699	10,425	12,040	13,897	13,473	14,579	17,323	19,247
49	8,315	11,259	13,004	15,008	14,551	15,745	18,708	20,787
50	8,980	12,159	14,044	16,209	15,715	17,005	20,205	22,450
51	9,609	12,556	14,502	16,365	16,815	17,937	20,267	22,519

52	10,281	13,435	15,517	17,511	17,992	19,193	21,686	24,095
53	11,001	14,375	16,603	18,737	19,252	20,537	23,204	25,782
54	11,771	15,382	17,766	20,048	20,599	21,974	24,828	27,587
55	12,477	16,304	18,832	21,251	21,835	23,293	26,318	29,242
56	13,226	16,726	19,318	21,800	23,145	24,443	26,718	29,447
57	14,019	17,729	20,477	23,108	24,534	25,910	28,321	31,213
58	14,861	18,793	21,706	24,495	26,006	27,465	30,020	33,086
59	15,752	19,921	23,008	25,965	27,566	29,112	31,822	35,071
60	16,697	21,116	24,389	27,523	29,220	30,859	33,731	37,176
61	17,699	22,075	25,496	28,772	30,974	32,384	35,397	37,436
62	18,761	23,399	27,026	30,498	32,832	34,327	37,521	39,682
63	19,887	24,803	28,648	32,328	34,802	36,386	39,772	42,063
64	21,080	26,291	30,366	34,268	36,890	38,569	42,159	44,587
65	22,345	27,869	32,188	36,324	39,104	40,883	44,688	47,262
66	23,686	29,039	33,540	37,850	41,450	43,120	46,427	48,555
67	25,107	30,782	35,553	40,121	43,937	45,707	49,213	51,469
68	26,613	32,629	37,686	42,528	46,573	48,449	52,165	54,557
69	28,210	34,586	39,947	45,080	49,367	51,356	55,295	57,830
70	29,902	36,662	42,344	47,785	52,329	54,438	58,613	61,300
71	31,398	38,309	44,247	49,932	54,946	56,874	60,754	63,580
72	32,968	40,224	46,459	52,428	57,693	59,718	63,792	66,759
73	34,286	41,833	48,317	54,525	60,001	62,106	66,344	69,430
74	35,658	43,507	50,250	56,706	62,401	64,591	68,998	72,207

75	37,084	45,247	52,260	58,975	64,897	67,174	71,757	75,095
76	38,567	46,801	54,055	61,001	67,493	69,861	74,628	78,099
77	40,110	48,673	56,218	63,441	70,193	72,656	77,613	81,223
78	41,714	50,620	58,466	65,978	73,000	75,562	80,717	84,472
79	43,383	52,645	60,805	68,617	75,920	78,584	83,946	87,851
80	45,118	54,751	63,237	71,362	78,957	81,728	87,304	91,365
81	46,923	56,754	65,551	73,973	82,115	84,997	90,796	95,019
82	48,800	59,024	68,173	76,932	85,400	88,397	94,428	98,820
83	50,752	61,385	70,900	80,010	88,816	91,932	98,205	102,773
84	52,782	63,841	73,736	83,210	92,369	95,610	102,133	106,884
85								
Onwards	54,893	66,394	76,685	86,538	96,063	99,434	106,219	111,159

Sum Insured	250,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0<=17	3,616							
18	3,794	5,551	6,673	7,838	6,640	7,669	8,879	10,055
19	3,887	5,687	6,836	8,029	6,802	7,856	9,095	10,300
20	3,979	5,822	6,999	8,220	6,964	8,043	9,312	10,546
21	4,072	5,957	7,162	8,412	7,126	8,230	9,529	10,791
22	4,145	6,063	7,289	8,561	7,253	8,377	9,698	10,983
23	4,237	6,198	7,451	8,752	7,414	8,563	9,914	11,227
24	4,308	6,302	7,576	8,899	7,539	8,707	10,080	11,416
25	4,378	6,405	7,700	9,044	7,662	8,849	10,245	11,602

26	4,451	6,431	7,731	9,080	7,789	8,965	10,315	11,662
27	4,524	6,536	7,858	9,229	7,917	9,112	10,485	11,853
28	4,530	6,545	7,868	9,241	7,927	9,123	10,498	11,868
29	4,579	6,616	7,953	9,341	8,013	9,222	10,612	11,997
30	4,650	6,719	8,077	9,487	8,138	9,366	10,777	12,184
31	4,684	6,721	8,080	9,490	8,197	9,377	10,802	12,190
32	4,694	6,736	8,097	9,510	8,214	9,397	10,825	12,216
33	4,727	6,783	8,154	9,578	8,272	9,463	10,902	12,302
34	4,760	6,831	8,212	9,645	8,330	9,530	10,978	12,388
35	4,793	6,879	8,269	9,712	8,388	9,596	11,055	12,475
36	4,889	6,946	8,350	9,808	8,556	9,764	11,089	12,480
37	4,987	7,085	8,517	10,004	8,727	9,959	11,311	12,730
38	5,137	7,297	8,773	10,304	8,989	10,258	11,650	13,111
39	5,291	7,516	9,036	10,613	9,259	10,566	12,000	13,505
40	5,450	7,742	9,307	10,931	9,537	10,883	12,360	13,910
41	5,613	7,858	9,447	11,096	9,823	11,007	12,629	14,033
42	5,781	8,094	9,730	11,428	10,117	11,337	13,008	14,453
43	5,955	8,337	10,022	11,771	10,421	11,677	13,398	14,887
44	6,133	8,587	10,323	12,124	10,734	12,028	13,800	15,334
45	6,317	8,844	10,632	12,488	11,056	12,389	14,214	15,794
46	6,949	9,409	10,868	12,543	12,161	13,159	15,636	17,373
47	7,644	10,350	11,955	13,798	13,377	14,475	17,199	19,110
48	8,256	11,178	12,911	14,902	14,447	15,633	18,575	20,639

49	8,916	12,073	13,944	16,094	15,603	16,884	20,061	22,290
50	9,629	13,038	15,059	17,381	16,852	18,235	21,666	24,074
51	10,303	13,464	15,551	17,549	18,031	19,235	21,733	24,147
52	11,025	14,406	16,639	18,777	19,293	20,581	23,254	25,838
53	11,796	15,415	17,804	20,092	20,644	22,022	24,882	27,646
54	12,622	16,494	19,050	21,498	22,089	23,563	26,623	29,582
55	13,380	17,484	20,193	22,788	23,414	24,977	28,221	31,356
56	14,182	17,935	20,715	23,377	24,819	26,211	28,650	31,576
57	15,033	19,011	21,958	24,780	26,308	27,784	30,369	33,471
58	15,935	20,152	23,276	26,266	27,887	29,451	32,191	35,479
59	16,891	21,361	24,672	27,842	29,560	31,218	34,123	37,608
60	17,905	22,643	26,153	29,513	31,334	33,091	36,170	39,864
61	18,979	23,671	27,340	30,853	33,214	34,725	37,957	40,143
62	20,118	25,091	28,980	32,704	35,206	36,809	40,235	42,552
63	21,325	26,597	30,719	34,666	37,319	39,017	42,649	45,105
64	22,604	28,193	32,562	36,746	39,558	41,358	45,207	47,811
65	23,961	29,884	34,516	38,951	41,931	43,840	47,920	50,680
66	25,398	31,139	35,966	40,587	44,447	46,238	49,784	52,067
67	26,922	33,008	38,124	43,022	47,114	49,012	52,771	55,191
68	28,538	34,988	40,411	45,604	49,941	51,953	55,938	58,502
69	30,250	37,087	42,836	48,340	52,937	55,070	59,294	62,012
70	32,065	39,313	45,406	51,240	56,114	58,374	62,852	65,733
71	33,668	41,079	47,446	53,542	58,919	60,987	65,148	68,178

72	35,352	43,133	49,819	56,220	61,865	64,036	68,405	71,587
73	36,766	44,858	51,811	58,468	64,340	66,597	71,141	74,450
74	38,236	46,653	53,884	60,807	66,913	69,261	73,987	77,428
75	39,766	48,519	56,039	63,239	69,590	72,032	76,947	80,525
76	41,356	50,186	57,964	65,412	72,374	74,913	80,024	83,747
77	43,011	52,193	60,283	68,028	75,268	77,910	83,225	87,096
78	44,731	54,281	62,694	70,750	78,279	81,026	86,554	90,580
79	46,520	56,452	65,202	73,580	81,410	84,267	90,017	94,203
80	48,381	58,710	67,810	76,523	84,667	87,638	93,617	97,972
81	50,316	60,858	70,291	79,323	88,053	91,143	97,362	101,890
82	52,329	63,293	73,103	82,496	91,576	94,789	101,256	105,966
83	54,422	65,824	76,027	85,795	95,239	98,581	105,307	110,205
84	56,599	68,457	79,068	89,227	99,048	102,524	109,519	114,613
85	58,863	71,196	82,231	92,796	103,010	106,625	113,900	119,197
Onwards								

Sum Insured	300,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0<=17	3,717							
18	3,900	5,706	6,859	8,057	6,825	7,883	9,127	10,336
19	3,995	5,845	7,027	8,253	6,992	8,075	9,349	10,588
20	4,090	5,984	7,194	8,450	7,158	8,268	9,572	10,840
21	4,186	6,124	7,361	8,646	7,325	8,460	9,794	11,092
22	4,260	6,233	7,492	8,800	7,455	8,611	9,969	11,289

23	4,355	6,371	7,659	8,996	7,621	8,802	10,190	11,540
24	4,428	6,478	7,788	9,147	7,749	8,950	10,362	11,734
25	4,500	6,584	7,915	9,296	7,875	9,096	10,531	11,926
26	4,575	6,610	7,947	9,334	8,007	9,215	10,603	11,987
27	4,650	6,719	8,077	9,487	8,138	9,366	10,777	12,184
28	4,656	6,727	8,087	9,499	8,148	9,377	10,791	12,199
29	4,707	6,800	8,175	9,602	8,237	9,479	10,908	12,331
30	4,780	6,906	8,302	9,752	8,365	9,627	11,078	12,524
31	4,814	6,909	8,305	9,755	8,425	9,639	11,103	12,530
32	4,825	6,923	8,323	9,776	8,443	9,659	11,127	12,556
33	4,859	6,972	8,382	9,845	8,503	9,727	11,206	12,645
34	4,893	7,021	8,441	9,914	8,563	9,796	11,284	12,734
35	4,927	7,070	8,500	9,983	8,622	9,864	11,363	12,823
36	5,026	7,140	8,583	10,081	8,795	10,036	11,398	12,828
37	5,126	7,282	8,755	10,283	8,971	10,237	11,626	13,085
38	5,280	7,501	9,017	10,591	9,240	10,544	11,975	13,477
39	5,438	7,726	9,288	10,909	9,517	10,860	12,334	13,881
40	5,602	7,958	9,566	11,236	9,803	11,186	12,704	14,298
41	5,770	8,077	9,710	11,405	10,097	11,314	12,981	14,424
42	5,943	8,320	10,001	11,747	10,400	11,653	13,371	14,857
43	6,121	8,569	10,302	12,100	10,712	12,003	13,772	15,302
44	6,305	8,826	10,611	12,463	11,033	12,363	14,185	15,761
45	6,494	9,091	10,929	12,836	11,364	12,734	14,611	16,234

46	7,143	9,672	11,171	12,893	12,500	13,526	16,072	17,858
47	7,857	10,639	12,288	14,183	13,750	14,879	17,679	19,643
48	8,486	11,490	13,271	15,317	14,850	16,069	19,093	21,215
49	9,165	12,409	14,333	16,542	16,038	17,355	20,621	22,912
50	9,898	13,402	15,479	17,866	17,322	18,743	22,271	24,745
51	10,591	13,839	15,985	18,038	18,534	19,771	22,339	24,821
52	11,332	14,808	17,103	19,301	19,831	21,155	23,903	26,558
53	12,125	15,845	18,301	20,652	21,220	22,636	25,576	28,417
54	12,974	16,954	19,582	22,098	22,705	24,220	27,366	30,407
55	13,753	17,971	20,757	23,424	24,067	25,674	29,008	32,231
56	14,578	18,436	21,293	24,029	25,511	26,942	29,449	32,457
57	15,453	19,542	22,571	25,471	27,042	28,558	31,216	34,404
58	16,380	20,714	23,925	26,999	28,664	30,272	33,089	36,468
59	17,362	21,957	25,360	28,619	30,384	32,088	35,075	38,656
60	18,404	23,274	26,882	30,336	32,207	34,014	37,179	40,976
61	19,508	24,331	28,102	31,713	34,140	35,694	39,016	41,263
62	20,679	25,791	29,789	33,616	36,188	37,836	41,357	43,738
63	21,920	27,338	31,576	35,633	38,360	40,106	43,838	46,363
64	23,235	28,979	33,471	37,771	40,661	42,512	46,468	49,144
65	24,629	30,718	35,479	40,037	43,101	45,063	49,256	52,093
66	26,107	32,008	36,969	41,719	45,687	47,528	51,173	53,519
67	27,673	33,928	39,187	44,222	48,428	50,379	54,243	56,730
68	29,334	35,964	41,538	46,875	51,334	53,402	57,498	60,134

69	31,094	38,122	44,031	49,688	54,414	56,606	60,948	63,742
70	32,959	40,409	46,673	52,669	57,679	60,003	64,605	67,566
71	34,607	42,225	48,770	55,036	60,563	62,688	66,965	70,079
72	36,338	44,336	51,208	57,788	63,591	65,822	70,313	73,583
73	37,791	46,109	53,256	60,099	66,134	68,455	73,126	76,527
74	39,303	47,954	55,387	62,503	68,780	71,193	76,051	79,588
75	40,875	49,872	57,602	65,003	71,531	74,041	79,093	82,771
76	42,510	51,585	59,581	67,236	74,392	77,002	82,256	86,082
77	44,210	53,649	61,964	69,926	77,368	80,083	85,547	89,526
78	45,979	55,795	64,443	72,723	80,462	83,286	88,968	93,107
79	47,818	58,026	67,021	75,632	83,681	86,617	92,527	96,831
80	49,730	60,348	69,701	78,657	87,028	90,082	96,228	100,704
81	51,720	62,556	72,252	81,535	90,509	93,685	100,077	104,732
82	53,788	65,058	75,142	84,796	94,130	97,433	104,081	108,922
83	55,940	67,660	78,148	88,188	97,895	101,330	108,244	113,278
84	58,178	70,367	81,273	91,716	101,811	105,383	112,574	117,809
85								
Onwards	60,505	73,181	84,524	95,384	105,883	109,599	117,076	122,522

Sum Insured	350,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0<=17	3,960							
18	4,155	6,079	7,308	8,583	7,271	8,398	9,723	11,011
19	4,256	6,227	7,486	8,793	7,449	8,603	9,960	11,280

20	4,358	6,375	7,664	9,002	7,626	8,808	10,197	11,548
21	4,459	6,524	7,842	9,211	7,804	9,013	10,434	11,817
22	4,539	6,640	7,982	9,375	7,942	9,173	10,620	12,027
23	4,639	6,787	8,160	9,584	8,119	9,377	10,856	12,294
24	4,717	6,902	8,297	9,745	8,255	9,535	11,039	12,501
25	4,794	7,014	8,432	9,904	8,390	9,690	11,219	12,705
26	4,874	7,042	8,466	9,944	8,530	9,817	11,296	12,771
27	4,954	7,158	8,605	10,107	8,670	9,978	11,481	12,980
28	4,960	7,167	8,616	10,119	8,681	9,990	11,496	12,996
29	5,014	7,245	8,709	10,229	8,775	10,099	11,620	13,137
30	5,093	7,358	8,845	10,389	8,912	10,256	11,802	13,342
31	5,129	7,360	8,848	10,392	8,976	10,268	11,829	13,349
32	5,140	7,376	8,867	10,415	8,995	10,290	11,854	13,377
33	5,176	7,428	8,930	10,488	9,059	10,363	11,938	13,471
34	5,213	7,480	8,992	10,562	9,122	10,436	12,022	13,566
35	5,249	7,532	9,055	10,636	9,186	10,509	12,106	13,661
36	5,354	7,606	9,144	10,740	9,370	10,692	12,143	13,666
37	5,461	7,758	9,327	10,955	9,557	10,906	12,386	13,940
38	5,625	7,991	9,607	11,283	9,844	11,233	12,758	14,358
39	5,794	8,231	9,895	11,622	10,139	11,570	13,140	14,789
40	5,968	8,478	10,192	11,970	10,443	11,917	13,534	15,232
41	6,147	8,605	10,345	12,150	10,757	12,053	13,830	15,367
42	6,331	8,863	10,655	12,515	11,079	12,415	14,245	15,827

43	6,521	9,129	10,975	12,890	11,412	12,787	14,672	16,302
44	6,717	9,403	11,304	13,277	11,754	13,171	15,112	16,791
45	6,918	9,685	11,643	13,675	12,107	13,566	15,566	17,295
46	7,610	10,304	11,901	13,736	13,317	14,410	17,122	19,025
47	8,371	11,334	13,091	15,109	14,649	15,851	18,834	20,927
48	9,041	12,241	14,138	16,318	15,821	17,119	20,341	22,601
49	9,764	13,220	15,269	17,624	17,087	18,489	21,968	24,409
50	10,545	14,278	16,491	19,033	18,453	19,968	23,726	26,362
51	11,283	14,744	17,029	19,217	19,745	21,063	23,799	26,443
52	12,073	15,776	18,221	20,562	21,127	22,538	25,465	28,294
53	12,918	16,880	19,497	22,002	22,606	24,115	27,247	30,275
54	13,822	18,062	20,861	23,542	24,189	25,803	29,154	32,394
55	14,651	19,146	22,113	24,954	25,640	27,351	30,904	34,337
56	15,531	19,640	22,685	25,599	27,178	28,703	31,374	34,578
57	16,462	20,819	24,046	27,135	28,809	30,425	33,256	36,652
58	17,450	22,068	25,488	28,763	30,538	32,250	35,252	38,852
59	18,497	23,392	27,018	30,489	32,370	34,185	37,367	41,183
60	19,607	24,795	28,639	32,318	34,312	36,236	39,609	43,654
61	20,783	25,921	29,939	33,786	36,371	38,027	41,565	43,959
62	22,030	27,477	31,735	35,813	38,553	40,308	44,059	46,597
63	23,352	29,125	33,639	37,962	40,866	42,727	46,703	49,393
64	24,753	30,873	35,658	40,239	43,318	45,290	49,505	52,356
65	26,239	32,725	37,797	42,654	45,917	48,008	52,475	55,497

66	27,813	34,100	39,385	44,445	48,673	50,634	54,517	57,016
67	29,482	36,146	41,748	47,112	51,593	53,672	57,788	60,437
68	31,251	38,314	44,253	49,939	54,688	56,892	61,255	64,064
69	33,126	40,613	46,908	52,935	57,970	60,305	64,931	67,907
70	35,113	43,050	49,723	56,111	61,448	63,924	68,827	71,982
71	36,869	44,984	51,957	58,632	64,520	66,784	71,341	74,659
72	38,712	47,233	54,555	61,564	67,746	70,124	74,908	78,392
73	40,261	49,123	56,737	64,027	70,456	72,929	77,904	81,528
74	41,871	51,088	59,006	66,588	73,274	75,846	81,021	84,789
75	43,546	53,131	61,367	69,251	76,205	78,879	84,261	88,181
76	45,288	54,957	63,475	71,630	79,254	82,035	87,632	91,708
77	47,099	57,155	66,014	74,496	82,424	85,316	91,137	95,376
78	48,983	59,441	68,654	77,475	85,721	88,729	94,783	99,191
79	50,943	61,819	71,400	80,574	89,150	92,278	98,574	103,159
80	52,980	64,291	74,257	83,797	92,716	95,969	102,517	107,285
81	55,100	66,644	76,974	86,863	96,424	99,808	106,618	111,577
82	57,304	69,310	80,052	90,338	100,281	103,800	110,882	116,040
83	59,596	72,082	83,255	93,952	104,292	107,952	115,318	120,681
84	61,980	74,965	86,585	97,710	108,464	112,270	119,930	125,509
85								
Onwards	64,459	77,964	90,048	101,618	112,803	116,761	124,728	130,529

Sum Insured	400,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C

0<=17	4,136							
18	4,340	6,349	7,633	8,965	7,595	8,772	10,155	11,501
19	4,446	6,504	7,819	9,183	7,780	8,985	10,403	11,781
20	4,552	6,659	8,005	9,402	7,965	9,199	10,651	12,062
21	4,657	6,814	8,191	9,621	8,150	9,413	10,898	12,342
22	4,740	6,935	8,337	9,792	8,296	9,581	11,092	12,562
23	4,846	7,089	8,522	10,010	8,480	9,794	11,339	12,841
24	4,927	7,208	8,665	10,178	8,622	9,959	11,529	13,057
25	5,007	7,326	8,807	10,344	8,763	10,121	11,718	13,270
26	5,091	7,355	8,842	10,386	8,909	10,253	11,798	13,338
27	5,174	7,476	8,987	10,556	9,055	10,421	11,992	13,557
28	5,181	7,485	8,999	10,569	9,067	10,434	12,007	13,574
29	5,237	7,567	9,096	10,684	9,165	10,548	12,137	13,721
30	5,319	7,685	9,238	10,851	9,308	10,712	12,327	13,936
31	5,357	7,687	9,241	10,854	9,375	10,725	12,355	13,942
32	5,368	7,704	9,261	10,877	9,395	10,748	12,381	13,971
33	5,406	7,758	9,327	10,954	9,461	10,824	12,469	14,070
34	5,444	7,813	9,392	11,031	9,528	10,900	12,556	14,169
35	5,482	7,867	9,458	11,108	9,594	10,976	12,644	14,268
36	5,592	7,944	9,550	11,217	9,786	11,167	12,683	14,274
37	5,704	8,103	9,741	11,442	9,982	11,391	12,937	14,559
38	5,875	8,346	10,034	11,785	10,281	11,733	13,325	14,996
39	6,051	8,597	10,335	12,138	10,590	12,085	13,724	15,446

40	6,233	8,855	10,645	12,503	10,908	12,447	14,136	15,909
41	6,420	8,988	10,805	12,690	11,235	12,589	14,445	16,050
42	6,612	9,257	11,129	13,071	11,572	12,967	14,878	16,531
43	6,811	9,535	11,463	13,463	11,919	13,356	15,324	17,027
44	7,015	9,821	11,806	13,867	12,276	13,757	15,784	17,538
45	7,226	10,116	12,161	14,283	12,645	14,169	16,258	18,064
46	7,948	10,762	12,430	14,346	13,909	15,051	17,883	19,870
47	8,743	11,838	13,673	15,781	15,300	16,556	19,672	21,857
48	9,442	12,785	14,767	17,044	16,524	17,881	21,245	23,606
49	10,198	13,808	15,948	18,407	17,846	19,311	22,945	25,494
50	11,014	14,913	17,224	19,880	19,274	20,856	24,781	27,534
51	11,785	15,399	17,786	20,071	20,623	22,000	24,857	27,618
52	12,609	16,477	19,031	21,476	22,067	23,539	26,597	29,552
53	13,492	17,631	20,363	22,980	23,611	25,187	28,458	31,620
54	14,437	18,865	21,789	24,588	25,264	26,950	30,450	33,834
55	15,303	19,997	23,096	26,064	26,780	28,567	32,277	35,864
56	16,221	20,513	23,693	26,737	28,387	29,979	32,769	36,115
57	17,194	21,744	25,115	28,341	30,090	31,777	34,735	38,282
58	18,226	23,049	26,621	30,042	31,895	33,684	36,819	40,579
59	19,319	24,432	28,219	31,844	33,809	35,705	39,028	43,013
60	20,479	25,898	29,912	33,755	35,838	37,847	41,370	45,594
61	21,707	27,074	31,270	35,288	37,988	39,717	43,413	45,913
62	23,010	28,698	33,146	37,405	40,267	42,100	46,018	48,668

63	24,390	30,420	35,135	39,649	42,683	44,626	48,779	51,588
64	25,854	32,245	37,243	42,028	45,244	47,304	51,706	54,684
65	27,405	34,180	39,478	44,550	47,959	50,142	54,808	57,965
66	29,049	35,615	41,136	46,421	50,836	52,885	56,941	59,551
67	30,792	37,752	43,604	49,206	53,886	56,058	60,357	63,124
68	32,640	40,018	46,220	52,159	57,120	59,421	63,978	66,912
69	34,598	42,419	48,993	55,288	60,547	62,986	67,817	70,926
70	36,674	44,964	51,933	58,606	64,180	66,765	71,886	75,182
71	38,508	46,984	54,267	61,239	67,389	69,753	74,513	77,978
72	40,433	49,333	56,980	64,301	70,758	73,241	78,238	81,877
73	42,050	51,307	59,259	66,873	73,588	76,171	81,368	85,152
74	43,733	53,359	61,629	69,548	76,532	79,217	84,622	88,558
75	45,482	55,493	64,095	72,330	79,593	82,386	88,007	92,101
76	47,301	57,400	66,297	74,815	82,777	85,681	91,528	95,785
77	49,193	59,696	68,948	77,807	86,088	89,109	95,189	99,616
78	51,161	62,083	71,706	80,919	89,531	92,673	98,996	103,601
79	53,207	64,567	74,575	84,156	93,113	96,380	102,956	107,745
80	55,336	67,149	77,558	87,523	96,837	100,235	107,074	112,055
81	57,549	69,606	80,395	90,725	100,711	104,245	111,357	116,537
82	59,851	72,391	83,611	94,354	104,739	108,414	115,812	121,198
83	62,245	75,286	86,956	98,128	108,929	112,751	120,444	126,046
84	64,735	78,298	90,434	102,053	113,286	117,261	125,262	131,088
85								
Onwards	67,324	81,430	94,051	106,135	117,817	121,951	130,272	136,331

Sum Insured	450,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0<=17	4,271							
18	4,482	6,557	7,883	9,259	7,844	9,059	10,488	11,878
19	4,591	6,717	8,075	9,485	8,035	9,280	10,744	12,167
20	4,701	6,877	8,267	9,710	8,226	9,501	11,000	12,457
21	4,810	7,037	8,460	9,936	8,418	9,722	11,256	12,747
22	4,896	7,162	8,610	10,113	8,568	9,895	11,456	12,974
23	5,005	7,322	8,802	10,338	8,758	10,115	11,711	13,262
24	5,089	7,445	8,950	10,512	8,905	10,285	11,907	13,485
25	5,172	7,566	9,096	10,683	9,050	10,453	12,102	13,705
26	5,258	7,597	9,132	10,726	9,201	10,589	12,185	13,776
27	5,344	7,721	9,282	10,902	9,352	10,763	12,385	14,001
28	5,351	7,731	9,294	10,916	9,364	10,776	12,400	14,019
29	5,409	7,815	9,394	11,034	9,465	10,893	12,535	14,171
30	5,493	7,937	9,541	11,206	9,613	11,064	12,731	14,393
31	5,533	7,940	9,544	11,210	9,682	11,077	12,760	14,399
32	5,544	7,956	9,565	11,234	9,703	11,100	12,787	14,430
33	5,584	8,013	9,632	11,314	9,772	11,179	12,877	14,532
34	5,623	8,069	9,700	11,393	9,840	11,257	12,968	14,634
35	5,662	8,125	9,768	11,473	9,909	11,336	13,058	14,736
36	5,775	8,205	9,863	11,585	10,107	11,534	13,099	14,742

37	5,891	8,369	10,061	11,817	10,309	11,764	13,361	15,037
38	6,068	8,620	10,363	12,171	10,618	12,117	13,762	15,488
39	6,250	8,879	10,673	12,536	10,937	12,481	14,174	15,952
40	6,437	9,145	10,994	12,913	11,265	12,855	14,600	16,431
41	6,630	9,282	11,159	13,107	11,603	13,002	14,918	16,576
42	6,829	9,561	11,494	13,500	11,951	13,392	15,366	17,073
43	7,034	9,848	11,838	13,905	12,310	13,794	15,827	17,585
44	7,245	10,143	12,194	14,322	12,679	14,208	16,302	18,113
45	7,462	10,447	12,559	14,752	13,059	14,634	16,791	18,656
46	8,209	11,115	12,838	14,817	14,365	15,544	18,470	20,522
47	9,030	12,226	14,121	16,298	15,802	17,099	20,317	22,574
48	9,752	13,204	15,251	17,602	17,066	18,467	21,942	24,380
49	10,532	14,261	16,471	19,011	18,431	19,944	23,697	26,330
50	11,375	15,402	17,789	20,531	19,906	21,540	25,593	28,437
51	12,171	15,904	18,369	20,730	21,299	22,721	25,672	28,524
52	13,023	17,017	19,655	22,181	22,790	24,311	27,469	30,521
53	13,935	18,209	21,031	23,733	24,385	26,013	29,391	32,657
54	14,910	19,483	22,503	25,395	26,092	27,834	31,449	34,943
55	15,805	20,652	23,853	26,918	27,658	29,504	33,336	37,040
56	16,753	21,186	24,470	27,614	29,317	30,962	33,843	37,299
57	17,758	22,457	25,938	29,271	31,076	32,819	35,874	39,537
58	18,823	23,805	27,494	31,027	32,941	34,788	38,026	41,909
59	19,953	25,233	29,144	32,889	34,918	36,876	40,308	44,424

60	21,150	26,747	30,893	34,862	37,013	39,088	42,726	47,089
61	22,419	27,961	32,295	36,445	39,233	41,019	44,837	47,419
62	23,764	29,639	34,233	38,631	41,587	43,480	47,527	50,264
63	25,190	31,417	36,287	40,949	44,083	46,089	50,378	53,280
64	26,701	33,302	38,464	43,406	46,728	48,854	53,401	56,476
65	28,304	35,300	40,772	46,011	49,531	51,786	56,605	59,865
66	30,002	36,783	42,485	47,943	52,503	54,618	58,807	61,504
67	31,802	38,990	45,034	50,820	55,653	57,896	62,336	65,194
68	33,710	41,330	47,736	53,869	58,992	61,369	66,076	69,105
69	35,733	43,809	50,600	57,101	62,532	65,051	70,041	73,252
70	37,876	46,438	53,636	60,527	66,284	68,955	74,243	77,647
71	39,770	48,524	56,046	63,247	69,598	72,040	76,956	80,535
72	41,759	50,951	58,848	66,409	73,078	75,642	80,803	84,562
73	43,429	52,989	61,202	69,065	76,001	78,668	84,035	87,944
74	45,166	55,108	63,650	71,828	79,041	81,815	87,397	91,462
75	46,973	57,313	66,196	74,701	82,203	85,087	90,893	95,120
76	48,852	59,282	68,470	77,268	85,491	88,491	94,528	98,925
77	50,806	61,653	71,209	80,358	88,911	92,030	98,310	102,882
78	52,838	64,119	74,057	83,573	92,467	95,712	102,242	106,997
79	54,952	66,684	77,020	86,915	96,166	99,540	106,332	111,277
80	57,150	69,351	80,100	90,392	100,012	103,522	110,585	115,728
81	59,436	71,889	83,031	93,700	104,013	107,662	115,008	120,358
82	61,813	74,764	86,353	97,448	108,173	111,969	119,609	125,172

83	64,286	77,755	89,807	101,345	112,500	116,448	124,393	130,179
84	66,857	80,865	93,399	105,399	117,000	121,106	129,369	135,386
85								
Onwards	69,532	84,099	97,135	109,615	121,680	125,950	134,544	140,801

Sum Insured	500,000							
Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0<=17	4,407							
18	4,624	6,766	8,133	9,553	8,093	9,347	10,821	12,255
19	4,737	6,931	8,331	9,786	8,290	9,575	11,085	12,554
20	4,850	7,096	8,530	10,019	8,487	9,803	11,349	12,852
21	4,963	7,261	8,728	10,252	8,685	10,031	11,613	13,151
22	5,051	7,390	8,884	10,434	8,840	10,209	11,820	13,386
23	5,163	7,554	9,081	10,666	9,036	10,436	12,082	13,683
24	5,250	7,681	9,234	10,845	9,188	10,612	12,285	13,913
25	5,336	7,806	9,384	11,022	9,338	10,785	12,486	14,140
26	5,425	7,838	9,422	11,067	9,493	10,926	12,572	14,213
27	5,514	7,966	9,577	11,248	9,649	11,105	12,778	14,446
28	5,521	7,976	9,589	11,262	9,661	11,119	12,794	14,464
29	5,581	8,063	9,693	11,384	9,766	11,239	12,933	14,621
30	5,668	8,189	9,844	11,562	9,919	11,415	13,135	14,849
31	5,708	8,192	9,847	11,566	9,990	11,428	13,165	14,856
32	5,720	8,209	9,868	11,591	10,011	11,452	13,193	14,888
33	5,761	8,267	9,938	11,673	10,082	11,533	13,286	14,993

34	5,801	8,325	10,008	11,755	10,153	11,615	13,380	15,098
35	5,842	8,383	10,078	11,837	10,223	11,696	13,473	15,204
36	5,959	8,465	10,177	11,953	10,428	11,900	13,515	15,210
37	6,078	8,635	10,380	12,192	10,636	12,138	13,785	15,514
38	6,260	8,894	10,692	12,558	10,956	12,502	14,198	15,979
39	6,448	9,161	11,012	12,934	11,284	12,877	14,624	16,459
40	6,642	9,435	11,343	13,322	11,623	13,263	15,063	16,953
41	6,841	9,577	11,513	13,523	11,971	13,415	15,392	17,102
42	7,046	9,864	11,858	13,928	12,331	13,817	15,854	17,615
43	7,257	10,160	12,214	14,346	12,700	14,232	16,329	18,144
44	7,475	10,465	12,581	14,777	13,082	14,659	16,819	18,688
45	7,699	10,779	12,958	15,220	13,474	15,098	17,324	19,249
46	8,469	11,468	13,245	15,287	14,821	16,038	19,056	21,173
47	9,316	12,614	14,570	16,816	16,303	17,642	20,962	23,291
48	10,062	13,624	15,735	18,161	17,608	19,053	22,639	25,154
49	10,867	14,713	16,994	19,614	19,016	20,577	24,450	27,166
50	11,736	15,891	18,354	21,183	20,538	22,223	26,406	29,340
51	12,557	16,409	18,952	21,388	21,975	23,442	26,487	29,430
52	13,436	17,558	20,279	22,885	23,514	25,083	28,341	31,490
53	14,377	18,787	21,699	24,487	25,160	26,839	30,324	33,694
54	15,383	20,102	23,218	26,201	26,921	28,718	32,447	36,052
55	16,306	21,308	24,611	27,773	28,536	30,441	34,394	38,216
56	17,285	21,859	25,247	28,490	30,248	31,944	34,917	38,483

57	18,322	23,170	26,761	30,200	32,063	33,861	37,012	40,792
58	19,421	24,560	28,367	32,012	33,987	35,893	39,233	43,240
59	20,586	26,034	30,069	33,933	36,026	38,046	41,587	45,834
60	21,821	27,596	31,873	35,969	38,188	40,329	44,082	48,584
61	23,131	28,849	33,320	37,602	40,479	42,321	46,260	48,924
62	24,519	30,580	35,320	39,858	42,908	44,861	49,036	51,860
63	25,990	32,415	37,439	42,249	45,482	47,552	51,978	54,971
64	27,549	34,359	39,685	44,784	48,211	50,405	55,096	58,269
65	29,202	36,421	42,066	47,471	51,104	53,430	58,402	61,766
66	30,954	37,951	43,833	49,465	54,170	56,352	60,674	63,456
67	32,811	40,228	46,463	52,433	57,420	59,733	64,315	67,263
68	34,780	42,642	49,251	55,579	60,865	63,318	68,174	71,299
69	36,867	45,200	52,206	58,914	64,517	67,117	72,264	75,577
70	39,079	47,912	55,339	62,449	68,388	71,144	76,600	80,112
71	41,033	50,065	57,825	65,255	71,808	74,327	79,399	83,092
72	43,085	52,568	60,716	68,517	75,398	78,044	83,369	87,246
73	44,808	54,671	63,145	71,258	78,414	81,165	86,703	90,736
74	46,600	56,858	65,671	74,108	81,550	84,412	90,171	94,365
75	48,464	59,132	68,297	77,073	84,812	87,788	93,778	98,140
76	50,403	61,163	70,644	79,720	88,205	91,300	97,529	102,066
77	52,419	63,610	73,470	82,909	91,733	94,952	101,431	106,148
78	54,516	66,154	76,408	86,226	95,402	98,750	105,488	110,394
79	56,696	68,801	79,465	89,675	99,218	102,700	109,707	114,810

80	58,964	71,553	82,643	93,262	103,187	106,808	114,096	119,402
81	61,323	74,171	85,667	96,674	107,315	111,080	118,659	124,178
82	63,776	77,138	89,094	100,541	111,607	115,524	123,406	129,146
83	66,327	80,223	92,658	104,563	116,072	120,145	128,342	134,311
84	68,980	83,432	96,364	108,745	120,714	124,950	133,476	139,684
85								
Onwards	71,739	86,769	100,219	113,095	125,543	129,948	138,815	145,271

Common Discounts and Loading

Discounts	Percentage	
Kotak Group Employees	5.00%	
Online Policy Issuance	2.50%	
Family Discount (Not applicable for Floater Policies)	2 eligible members - 2.50%	More than 2 members - 5.00%
Cross Sell Discount (Applicable if the policyholder has one live policy)	10.00%	

Loadings	Percentage		
Instalment facility	Monthly Premium - 4.0%	Quarterly Premium - 3.0%	Semi Annual Premium - 2.0%

Cancellation / Termination	Description
Refund for cancellation of policies	a) The Insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.
	Refund %
	Refund of Premium (basis Policy Period)
	Timing of Cancellation
	Up to 30 days
	31 to 90 days
	3 to 6 months
	6 to 12 months
	1 Yr
	75.00%
50.00%	
25.00%	
0.00%	
	Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy.
	b) The Company may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

Mid term inclusion Endorsement premium grid:

For a member to be included in the policy during Policy period, the following grid will be used to derive the premium for such member, depending on the month during which he/she is included

Month of Inclusion	1 year
1	100%
2	100%
3	100%
4	100%
5	100%
6	100%
7	75%
8	75%

9	75%
10	50%
11	50%
12	25%