

Term Insurance Plans
Vivek Chandan (Age 23) : Policy Term - 60; Coverage 60 Lakhs

Insurance company	ICICI	HDFC	MAX	TATA
1st year premium (with discount)	9,420	8,150	6,866	7,132
lifelong premium	9,420	8,579	7,803	8,072
Critical illness rider				
5 Lakhs	1,417	935	1,906	864
10 Lakhs	2,267	1,870	3,811	1,729
15 Lakhs	3,012	2,805	5,717	2,592
20 Lakhs	3,754	3,739	7,623	3,457
Total and permanent Disability Benefit				
5 Lakhs	NA	159	549	140
10 Lakhs		319	1,097	282
15 Lakhs		478	1,646	422
20 Lakhs		637	2,195	563
		<small>*Benefit of Total and Permanent Disability Rider is payable only if the insured is found to be totally and permanently disabled as per the definition of total and permanent disability as given in the policy document.</small>		
Accidental Death Benefit				
25 Lakhs	1,682	1,402	1,770	1,173
50 Lakhs	3,363	2,803	3,540	1,408 (for 30 lakhs)
Waiver of Premium on Critical Illness				
	Free	269 ₹/Yearly (60 Critical)	160 ₹/Yearly (11 Critical)	NA