

**Arogya Sanjeevani Policy,**  
**Raheja QBE General Insurance Company Limited**

**Prospectus**

The Prospectus is intended to facilitate an easier understanding of the Policy terms, conditions and exclusions. It only gives a summary of the significant benefits and exclusions associated with this product. When issued the Policy attached with this statement represents the legal contract between yourself and Raheja QBE and should be seen for complete details.

If you need any clarification on coverage please call your nearest Raheja QBE office or your insurance adviser.

**Scope of Covers:**

<b>Name</b>	<b><u>Arogya Sanjeevani Policy</u></b>
<b>Product Type</b>	Individual/ Floater
<b>Category of Cover</b>	Indemnity
<b>Sum insured</b>	INR From 50,000 to 10,00,000 (In Multiple of INR 50,000)  On Individual basis – SI shall apply to each individual family member On Floater basis – SI shall apply to the entire family
<b>Policy Period</b>	1 year
<b>Eligibility</b>	Policy can be availed by persons above the age of 18 years. Policy can be availed for Self and the following family members i. legally wedded spouse. ii. Parents and Parents-in-law. iii. Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals
<b>Grace Period</b>	The grace period for payment of the premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases.
<b>Hospitalisation Expenses</b>	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre.
<b>Pre Hospitalisation</b>	For 30 days prior to the date of hospitalization
<b>Post Hospitalisation</b>	For 60 days from the date of discharge from the hospital

<b>Sublimit for room/Doctor's fee</b>	1.Room Rent, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs.5000/- per day. 2.Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all inclusive as provided by the Hospital / Nursing Home up to 5% of the sum insured subject to maximum of Rs.10,000/-, per day
<b>Cataract Treatment</b>	Up to 25% of Sum insured or Rs.40,000/-, whichever is lower, per eye, under one policy year.
<b>AYUSH</b>	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered upto sum insured, during each Policy year as specified in the policy schedule.
<b>Pre Existing Disease</b>	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered after a waiting period of 3 years
<b>No Claim Bonus (NCB)</b>	No Claim Bonus which can be redeemed by choosing any one of the following options at the time of renewal: Option 1- <b>Increase in the sum insured</b> by 5% in respect of each claim free year subject to a maximum of 50% of SI In the event of claim the NCB shall be reduced at the same rate.  Option 2- <b>1.5% Discount on renewal premium.</b> In the event of claim the No discount in premium will be offered at renewal
<b>Co Pay</b>	5% co pay on all claims

### Waiting Period

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

### Pre-Existing Diseases (Code- Excl01)

- Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

**First Thirty Days Waiting Period (Code- Excl03)**

- i. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

**Specific Waiting Period: (Code- Excl02)**

- a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24/36 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

**i. 24 Months waiting period**

1. Benign ENT disorders
2. Tonsillectomy
3. Adenoidectomy
4. Mastoidectomy
5. Tympanoplasty
6. Hysterectomy
7. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
8. Benign prostate hypertrophy
9. Cataract and age related eye ailments
10. Gastric/ Duodenal Ulcer
11. Gout and Rheumatism
12. Hernia of all types
13. Hydrocele
14. Non Infective Arthritis
15. Piles, Fissures and Fistula in anus
16. Pilonidal sinus, Sinusitis and related disorders
17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
18. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
19. Varicose Veins and Varicose Ulcers

**ii. 36 Months waiting period**

1. Treatment for joint replacement unless arising from accident
2. Age-related Osteoarthritis & Osteoporosis

**Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever the Sum Insured is enhanced, the completion of sixty continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits.

Individual basis – SI shall apply to each individual family member

Floater basis – SI shall apply to the entire family (Maximum up to seven member)

**Loading & Discount:**

**1. Employee Discount:**

5% discount on New and Renewal policy premium if he/she is an employee of Raheja QBE General Insurance Company Limited.

**2. Loyalty Discount:**

5% discount on the on New and Renewal policy premium is applicable for a Health QuBE Insurance Policy customer

**3. Policy Period Discounts & Loading:**

**Instalment Premium Loading:**

- Monthly – 9%
- Quarterly – 3.50%
- Half yearly - 2.70%

**4. Medical Underwriting Loading**

**Pre-Acceptance Medical Test Requirement:**

All Individuals up to 55 years (age last birthday as at Policy inception date): The Company will rely on the declarations made on the Proposal Form. In case the declaration reveals any medical adversity, the Company may require the individual to undergo appropriate medical tests.

For age above 55 years (age last birthday as at Policy inception date): The Individuals would be required to undergo pre-acceptance medical tests as follows-Medical Examination Report, Treadmill Test/ECG, Lipid Profile, HbA1C, Serum Creatinine, Complete Blood Count, Urinalysis.

The Company reserves its right to require any individual to undergo such medical tests or where required any further additional tests, at the sole discretion of the Company to determine the acceptance of a Proposal.

The Health check-up and subsequent Medical reports are valid upto 90 days from date of Health Check-up.

UIN-RQBHLIP25037V022425

In case of accepted proposals,

A 50% reimbursement of the medical test costs will be applicable for accepted proposals (on our pre agreed rates with the network provider). Please refer our website [www.hdfcergo.com](http://www.hdfcergo.com) for the list of DC in your area.

### **Medical Underwriting**

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/medical condition. These loadings are applied from inception of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured. We will inform You about the applicable risk loading through a counter offer letter/email/phone. You shall revert to Us with your acceptance and additional premium (if any), within 15 days of the issuance of such counter offer. In case, you neither accept the counter offer nor revert to Us within 15 days, We shall refund the premium paid within the next 15 days as per Policy terms and conditions. We would issue the policy only, once we have your acceptance and additional premium (if any) for the loading proposed by us.

- Based upon Consumption of Alcohol and Tobacco in any form : Max upto 50%
- Acceptable Deviations from Medical Reports : Max upto 50%
- Adverse Health Declarations : Max upto 50%
- Overall loading not to exceed 100% in any case.

### **Endorsements**

Following type of endorsement are permissible under the Policy.

#### **Premium Bearing**

- Policy cancellation
- Change of Medical History

#### **Non-Premium Bearing**

- Address change
- Corrections: Names, address etc
- Change of Occupation

Above list is indicative.

### **Revision of Product**

In case of revision of this product we will communicate to you prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

**Grace Period**

The grace period for payment of the premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases.

**CLAIM PROCEDURE****Procedure for Cashless claims:**

(i) Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized TPA. (ii) Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization. (iii) The Company/ TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification. (iv) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses. (v) The Company / TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details. (vi) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / TPA for reimbursement.

**Reimbursement:**

For reimbursement of claims the insured person may submit the necessary documents to TPA(if applicable)/Company within the prescribed time limit as specified hereunder.

Sr No	Type of Claim	Prescribed Time Limit
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital
2.	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment

**Notification of Claim**

Notice with full particulars shall be sent to the Company/TPA(if applicable) as under:

- I. Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier.
- II. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

**Documents to Be Submitted:**

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- i. Duly Completed claim form
- ii. Photo Identity proof of the patient

- iii. Medical practitioner's prescription advising admission
- iv. Original bills with itemized break-up
- v. Payment receipts
- vi. Discharge summary including complete medical history of the patient along with other details.
- vii. Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner
- viii. OT notes or Surgeon's certificate giving details of the operation performed (for surgical cases).
- ix. Sticker/Invoice of the Implants, wherever applicable.
- x. MLR (Medico Legal Report copy if carried out and FIR (First information report) if registered, wherever applicable.
- xi. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
- xii. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines
- xiii. Legal heir/succession certificate, wherever applicable
- xiv. Any other relevant document required by Company/TPA for assessment of the claim.

**Note:**

1. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

**Co-payment**

Each and every claim under the Policy shall be subject to a co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment.

**Services Offered by TPA (To be stated where TPA is involved)**

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorization of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

- i. Claim settlement and claim rejection;
- ii. Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.



**Payment of Claim**

All claims under the policy shall be payable in Indian currency only.

List of TPA link - <https://www.rahejaqbe.com/claims/health-claims>

List of Blacklisted hospitals - <https://www.rahejaqbe.com/hospital-locator>

**GENERAL TERMS & CONDITIONS****Disclosure of Information**

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

**Condition Precedent to Admission of Liability**

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

**Material Change**

The Insured shall notify the Company in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each Renewal and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

**Records to be Maintained**

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy

**Complete Discharge**

Any payment to the Insured Person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or Assignee, as the case may be, for any benefit under the Policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim

**Notice & Communication**

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to the address of the Company or through any other electronic mode specified in the Policy Schedule.
- iii. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

**Territorial Limit**

All medical treatment for the purpose of this insurance will have to be taken in India only.



**Multiple Policies**

1. In case of multiple policies taken by an insured during a period from the same or one or more insurers to indemnify treatment costs, the policyholder shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the policy holder shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
2. Policyholder having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this policy.
3. If the amount to be claimed exceeds the sum insured under a single policy after, the policyholder shall have the right to choose insurers from whom he/she wants to claim the balance amount.
4. Where an insured has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

**Fraud**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this policy shall be repaid by all person(s) named in the policy schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent, with intent to deceive the insurer or to induce the insurer to issue a insurance Policy:—

- (a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- (b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent

The company shall not repudiate the policy on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

**Cancellation**

- a) The policyholder may cancel this policy by giving 7 days written notice.
- b) In case the Policyholder requests cancellation of the Policy, where no claims are made under the Policy, the Company shall refund proportionate premium for the unexpired policy period on prorata basis.
- c) In case the Policyholder requests for cancellation of the Policy, where there are claims made under the Policy, then there shall be no refund of premium for the unexpired policy period.
- d) The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation by the insured person by giving 15 days' written notice. There would be no refund of premium upon cancellation on the abovementioned grounds.

**Automatic change in Coverage under the policy**

The coverage for the Insured Person(s) shall automatically terminate:

1. In the case of his/ her (Insured Person) demise.  
However the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. In case, the other insured person is minor, the policy shall be renewed only through any one of his/her natural guardian or guardian appointed by court. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to the company along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.
2. Upon exhaustion of sum insured and cumulative bonus, for the policy year. However, the policy is subject to renewal on the due date as per the applicable terms and conditions.

**Territorial Jurisdiction**

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

**Migration:**

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company policy by applying for migration of the policy 30 days before the premium due date of his/her existing policy as per extant guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on migration. For Detailed Guidelines on migration, kindly refer the link - [https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability\\_Migration\\_Guideline.pdf](https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf)

**Portability**

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the premium due date of his/her existing policy as per extant guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link - [https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability\\_Migration\\_Guideline.pdf](https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf)

**Renewal of Policy**

The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person provided that the policy is not withdrawn and also subject to conditions. The renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Breakin Policy. Coverage is not available during the grace period.
- v. If not renewed within Grace Period after due renewal date, the Policy shall terminate.
- vi. No loading shall apply on renewals based on individual claims experience.

**Premium Payment in Instalments**

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. The grace period for payment of the premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases.
- ii. .
- iii. The Benefits provided under – “Waiting Periods”, “Specific Waiting Periods” Sections shall continue in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the instalment premium is not paid on due date.
- v. In case of instalment premium due not received within the grace Period, the Policy will get cancelled.

**Possibility of Revision of Terms of the Policy Including the Premium Rates**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified before the changes are affected.

**Free look period**

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of thirty days from date of receipt of the Policy, whether received electronically or otherwise, to review the terms and conditions of the Policy. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

**Withdrawal of Policy**

The product will be withdrawn only after due approval from the Authority. We will inform the Policyholder in the event We may decide to withdraw the product.

In such cases, where Policy is falling due for Renewal within 90 days from the date of withdrawal, We will provide the Policyholder one time option to renew the existing Policy with us or migrate to modified or new suitable health insurance policy with Us. Any Policy falling due for Renewal after 90 days from the date of withdrawal will have to migrate to a modified or new suitable health insurance policy with Us.

Individual members will also have an option to opt for suitable health insurance Policy with Us subject to applicable Portability norms in vogue.

**Endorsements (Changes in Policy)**

- i. This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the company. Any change made by the company shall be evidenced by a written endorsement signed and stamped.
- ii. The policyholder may be changed only at the time of renewal. The new policyholder must be the legal heir/immediate family member. Such change would be subject to acceptance by the company and payment of premium (if any). The renewed Policy shall be treated as having been renewed without break.

The policyholder may be changed during the Policy Period only in case of his/her demise or him/her moving out of India.

**Change of Sum Insured**

Sum insured can be changed (increased/ decreased) only at the time of renewal or at any time, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh only for the enhanced portion of the sum insured.

**Terms and conditions of the Policy**

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

**Nomination:**

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For Claim settlement under reimbursement, the Company will pay the policyholder. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

**Disclaimer**

This is only a summary of the product features. The actual benefits shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.

For more details on risk factors, terms and conditions, read the sales brochure carefully before concluding a sale.

**IRDA Regulation**

This Policy is subject to Master Circular on Operations and Allied Matters of Insurers 2024 - Health Insurance & Insurance Regulatory and Development Authority of India (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 or any amendment thereof from time to time.

**Prohibition of Rebates: Section 41 of the Insurance Act, 1938 (and amendments thereof)**

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

**NCB Illustration:**

<b>Arogya Sanjeevani</b>	<b>Scenario 1</b>		
Option opted	Increase in Sum insured	1.5% discount at renewal premium	Increase in Sum insured
Policy year	1st renewal	2nd renewal	3rd renewal
Policy Type	1A	1A	1A
Age (eldest member)	21	22	23
Sum insured	5,00,000	5,00,000	5,00,000
Premium (excl'd Tax)	2,793	2,793	2,793
Claims	Nil	Nil	Nil
NCB	25,000	-41.90	50,000
Renewal premium	2,793	2,751	2,793
Renewal Sum insured	5,25,000	5,25,000	5,50,000

<b>Arogya Sanjeevani</b>	<b>Scenario 2</b>			
Option opted	Increase in Sum insured	1.5% discount at renewal premium	Increase in Sum insured	Increase in Sum insured
Policy year	1st renewal	2nd renewal	3rd renewal	4th renewal
Policy Type	1A	1A	1A	1A
Age (eldest member)	21	22	23	24
Sum insured	5,00,000	5,00,000	5,00,000	5,00,000
Premium (excl'd Tax)	2,793	2,793	2,793	2,793
Claims	Nil	Nil	Yes	Yes
NCB	25,000	-41.90	-25,000	0
Renewal premium	2,793	2,751	2,793	2,793
Renewal Sum insured	5,25,000	5,25,000	5,00,000	5,00,000

<b>Arogya Sanjeevani</b>	<b>Scenario 3</b>			
Option opted	Increase in Sum insured	1.5% discount at renewal premium	Increase in Sum insured	1% discount at renewal premium
Policy year	1st renewal	2nd renewal	3rd renewal	4th renewal
Policy Type	1A	1A	1A	1A

Age (eldest member)	21	22	23	24
Sum insured	5,00,000	5,00,000	5,00,000	5,00,000
Premium (exld Tax)	2,793	2,793	2,793	2,793
Claims	Yes	Yes	No	No
NCB	0	0.00	25,000	-41.90
Renewal premium	2,793	2,793	2,793	2,751
Renewal Sum insured	5,00,000	5,00,000	5,25,000	5,25,000

### Premium Table

#### Age and Sum Insured Wise Rates (Annually)

Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	1,924	2,490	2,574	2,734	2,807	2,918	3,126	3,313	3,476	3,616	3,735	3,853	3,972	4,091	4,184	4,271	4,357	4,443	4,529	4,591
1 to 5	1,789	2,317	2,395	2,545	2,612	2,716	2,910	3,085	3,237	3,368	3,478	3,589	3,700	3,811	3,898	3,978	4,059	4,139	4,220	4,277
6 to 18	1,452	1,884	1,948	2,071	2,127	2,212	2,371	2,514	2,639	2,746	2,837	2,928	3,019	3,110	3,182	3,248	3,314	3,381	3,447	3,494
19 to 25	1,473	1,914	1,979	2,105	2,161	2,248	2,411	2,557	2,684	2,793	2,886	2,979	3,071	3,164	3,238	3,305	3,373	3,440	3,508	3,556
26 to 30	1,766	2,295	2,374	2,524	2,592	2,696	2,890	3,066	3,218	3,349	3,460	3,571	3,682	3,794	3,881	3,962	4,043	4,123	4,204	4,262
31 to 35	2,214	2,879	2,977	3,165	3,249	3,380	3,624	3,844	4,034	4,199	4,337	4,478	4,615	4,755	4,864	4,965	5,066	5,167	5,267	5,339
36 to 40	2,880	3,747	3,874	4,119	4,228	4,397	4,715	5,000	5,248	5,462	5,642	5,823	6,003	6,184	6,326	6,457	6,587	6,718	6,849	6,942
41 to 45	3,798	4,943	5,110	5,432	5,576	5,798	6,217	6,594	6,921	7,203	7,440	7,677	7,915	8,153	8,340	8,512	8,684	8,856	9,028	9,150
46 to 50	5,001	6,512	6,731	7,156	7,344	7,637	8,189	8,686	9,116	9,487	9,799	10,112	10,425	10,738	10,983	11,210	11,436	11,662	11,888	12,048
51 to 55	6,527	8,502	8,788	9,342	9,588	9,970	10,691	11,339	11,901	12,385	12,792	13,200	13,609	14,018	14,338	14,633	14,928	15,222	15,517	15,726
56 to 60	8,414	10,963	11,331	12,046	12,363	12,856	13,786	14,622	15,346	15,972	16,496	17,022	17,549	18,077	18,489	18,899	19,249	19,629	20,009	20,277
61 to 65	10,414	13,948	14,417	15,327	15,729	16,357	17,540	18,606	19,527	20,323	20,981	21,660	22,331	23,002	23,526	24,010	24,493	24,976	25,459	25,801
66 to 70	12,441	17,513	18,101	19,244	19,749	20,537	22,025	23,363	24,521	25,520	26,359	27,200	28,042	28,885	29,543	30,150	30,757	31,364	31,970	32,398
> 70	18,244	28,778	29,746	31,627	32,457	33,753	36,202	38,404	40,309	41,954	43,334	44,717	46,102	47,489	48,572	49,570	50,567	51,565	52,563	53,266

Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	3,076	3,981	4,114	4,369	4,483	4,659	4,991	5,289	5,547	5,771	5,958	6,146	6,335	6,524	6,671	6,808	6,944	7,080	7,217	7,314
1 to 5	2,860	3,704	3,828	4,065	4,172	4,336	4,645	4,923	5,164	5,373	5,548	5,723	5,899	6,075	6,213	6,340	6,467	6,595	6,722	6,812
6 to 18	2,322	3,011	3,113	3,308	3,395	3,530	3,783	4,010	4,208	4,378	4,522	4,666	4,810	4,954	5,067	5,172	5,276	5,381	5,485	5,559
19 to 25	2,355	3,059	3,162	3,361	3,450	3,588	3,846	4,078	4,279	4,454	4,600	4,747	4,894	5,041	5,157	5,263	5,370	5,476	5,583	5,659
26 to 30	2,823	3,670	3,793	4,032	4,139	4,304	4,614	4,893	5,134	5,343	5,519	5,695	5,871	6,048	6,186	6,314	6,442	6,569	6,697	6,787
31 to 35	3,540	4,604	4,759	5,058	5,191	5,398	5,787	6,137	6,440	6,702	6,922	7,143	7,364	7,585	7,759	7,918	8,078	8,238	8,398	8,511
36 to 40	4,606	5,993	6,194	6,584	6,757	7,026	7,532	7,988	8,383	8,724	9,010	9,297	9,585	9,872	10,098	10,305	10,513	10,721	10,928	11,075
41 to 45	6,075	7,906	8,171	8,685	8,913	9,268	9,937	10,538	11,059	11,509	11,886	12,265	12,644	13,023	13,320	13,594	13,867	14,141	14,414	14,608
46 to 50	8,000	10,416	10,765	11,443	11,743	12,210	13,092	13,885	14,571	15,163	15,661	16,160	16,659	17,159	17,550	17,910	18,270	18,630	18,990	19,245
51 to 55	10,442	13,600	14,056	14,941	15,332	15,942	17,094	18,130	19,027	19,801	20,451	21,102	21,754	22,407	22,917	23,387	23,857	24,327	24,798	25,130
56 to 60	13,461	17,538	18,126	19,268	19,772	20,560	22,046	23,383	24,540	25,539	26,377	27,217	28,058	28,901	29,559	30,165	30,772	31,378	31,984	32,412
61 to 65	16,661	22,314	23,062	24,516	25,159	26,161	28,054	29,756	31,229	32,501	33,568	34,637	35,708	36,781	37,619	38,390	39,162	39,933	40,705	41,249
66 to 70	19,905	28,017	28,957	30,784	31,591	32,850	35,228	37,368	39,219	40,816	42,157	43,500	44,846	46,194	47,246	48,215	49,184	50,153	51,122	51,806
> 70	29,189	46,041	47,588	50,596	51,924	53,996	57,912	61,434	64,480	67,110	69,317	71,528	73,743	75,960	77,692	79,286	80,881	82,476	84,070	85,194

Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000	550000	600000	650000	700000	750000	800000	850000	900000	950000	1000000
< 1	3,652	4,727	4,884	5,186	5,321	5,530	5,923	6,277	6,583	6,848	7,070	7,293	7,516	7,740	7,915	8,076	8,238	8,399	8,561	8,675
1 to 5	3,396	4,396	4,544	4,826	4,952	5,147	5,513	5,843	6,128	6,375	6,583	6,790	6,999	7,207	7,371	7,521	7,672	7,822	7,973	8,080
6 to 18	2,757	3,575	3,695	3,926	4,029	4,189	4,489	4,759	4,992	5,194	5,364	5,535	5,705	5,876	6,010	6,134	6,257	6,381	6,504	6,592
19 to 25	2,796	3,631	3,754	3,989	4,094	4,258	4,563	4,839	5,077	5,284	5,457	5,631	5,805	5,979	6,116	6,242	6,368	6,494	6,620	6,710
26 to 30	3,352	4,357	4,503	4,786	4,912	5,108	5,475	5,806	6,093	6,340	6,548	6,757	6,966	7,175	7,339	7,490	7,641	7,792	7,943	8,050
31 to 35	4,203	5,466	5,649	6,004	6,162	6,407	6,869	7,284	7,643	7,954	8,215	8,477	8,738	9,001	9,206	9,395	9,585	9,774	9,963	10,097
36 to 40	5,470	7,115	7,354	7,816	8,021	8,340	8,941	9,482	9,950	10,355	10,694	11,034	11,375	11,717	11,984	12,230	12,476	12,722	12,968	13,142
41 to 45	7,213	9,387	9,702	10,312	10,582	11,003	11,796	12,510	13,126	13,661	14,109	14,558	15,008	15,458	15,810	16,135	16,459	16,783	17,108	17,337
46 to 50	9,500	12,368	12,782	13,586	13,942	14,497	15,543	16,484	17,298	18,002	18,592	19,184	19,776	20,369	20,833	21,260	21,687	22,115	22,542	22,844
51 to 55	12,399	16,149	16,690	17,740	18,204	18,929	20,296	21,526	22,590	23,509	24,280	25,052	25,826	26,601	27,207	27,765	28,322	28,880	29,438	29,832
56 to 60	15,984	20,825	21,523	22,878	23,477	24,412	26,176	27,764	29,137	30,322	31,317	32,314	33,313	34,313	35,094	35,813	36,533	37,252	37,972	38,479
61 to 65	19,784	26,497	27,385	29,111	29,874	31,063	33,310	35,332	37,080	38,590	39,857	41,126	42,397	43,671	44,665	45,581	46,496	47,412	48,328	48,974
66 to 70	23,636	33,269	34,385	36,554	37,512	39,007	41,830	44,370	46,568	48,465	50,056	51,651	53,248	54,848	56,097	57,247	58,398	59,548	60,699	61,510
> 70	34,661	54,673	56,510	60,081	61,657	64,117	68,767	72,949	76,566	79,688	82,308	84,933	87,563	90,196	92,252	94,145	96,038	97,931	99,824	1,01,159

	4 Adults																			
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	4,613	5,969	6,167	6,548	6,718	6,981	7,477	7,923	8,309	8,643	8,923	9,204	9,485	9,767	9,987	10,191	10,394	10,597	10,800	10,944
1 to 5	4,289	5,554	5,737	6,093	6,251	6,497	6,959	7,375	7,735	8,046	8,307	8,569	8,832	9,094	9,300	9,499	9,679	9,868	10,058	10,192
6 to 18	3,481	4,515	4,665	4,956	5,086	5,287	5,665	6,005	6,300	6,555	6,769	6,983	7,198	7,413	7,581	7,737	7,892	8,047	8,203	8,313
19 to 25	3,531	4,586	4,739	5,036	5,169	5,374	5,760	6,107	6,407	6,667	6,886	7,105	7,324	7,543	7,715	7,874	8,032	8,191	8,349	8,462
26 to 30	4,234	5,502	5,686	6,043	6,201	6,448	6,911	7,328	7,690	8,002	8,264	8,527	8,790	9,053	9,260	9,450	9,640	9,830	10,020	10,155
31 to 35	5,309	6,903	7,134	7,581	7,780	8,089	8,671	9,195	9,649	10,040	10,369	10,699	11,029	11,360	11,618	11,857	12,095	12,333	12,571	12,741
36 to 40	6,908	8,986	9,287	9,870	10,129	10,531	11,289	11,972	12,562	13,072	13,501	13,930	14,360	14,790	15,127	15,437	15,747	16,057	16,367	16,587
41 to 45	9,111	11,856	12,253	13,022	13,363	13,894	14,896	15,797	16,576	17,250	17,815	18,381	18,949	19,517	19,961	20,370	20,779	21,188	21,597	21,891
46 to 50	11,999	15,621	16,144	17,159	17,698	18,307	19,628	20,815	21,844	22,732	23,471	24,224	24,971	25,720	26,305	26,844	27,383	27,922	28,461	28,891
51 to 55	15,662	20,397	21,079	22,406	22,992	23,906	25,622	27,186	28,528	29,688	30,661	31,637	32,614	33,592	34,566	35,560	36,564	37,568	38,571	39,641
56 to 60	20,190	26,304	27,184	28,896	29,652	30,832	33,060	35,064	36,798	38,295	39,551	40,810	42,071	43,333	44,319	45,227	46,135	47,043	47,951	48,942
61 to 65	24,990	33,468	34,580	36,769	37,372	39,234	42,071	44,624	46,832	48,738	50,350	51,943	53,546	55,153	56,408	57,564	58,720	59,876	61,033	61,848
66 to 70	29,856	40,023	43,432	46,171	47,380	49,267	52,834	56,041	58,816	61,212	63,221	65,235	67,252	69,277	70,849	72,301	73,754	75,206	76,659	77,683
> 70	43,782	62,059	71,378	75,889	77,879	80,968	86,858	92,046	96,709	1,00,652	1,03,661	1,07,276	1,10,597	1,13,922	1,16,518	1,19,309	1,21,296	1,23,690	1,25,800	1,27,765



1 Adult + 1 Child																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	2,596	3,360	3,472	3,688	3,784	3,934	4,214	4,466	4,684	4,873	5,032	5,191	5,350	5,510	5,635	5,751	5,866	5,982	6,097	6,179
1 to 5	2,414	3,126	3,231	3,432	3,522	3,661	3,922	4,157	4,361	4,537	4,685	4,834	4,983	5,132	5,248	5,356	5,464	5,572	5,679	5,756
6 to 18	1,959	2,542	2,628	2,792	2,867	2,981	3,195	3,387	3,554	3,698	3,820	3,942	4,064	4,186	4,282	4,370	4,459	4,547	4,636	4,699
19 to 25	1,987	2,582	2,669	2,837	2,913	3,030	3,248	3,444	3,615	3,762	3,886	4,010	4,135	4,259	4,357	4,447	4,538	4,628	4,718	4,783
26 to 30	2,383	3,097	3,202	3,404	3,494	3,634	3,896	4,131	4,336	4,512	4,661	4,810	4,959	5,109	5,226	5,334	5,442	5,550	5,658	5,735
31 to 35	2,987	3,885	4,016	4,269	4,382	4,557	4,886	5,181	5,438	5,659	5,845	6,032	6,219	6,406	6,553	6,688	6,823	6,958	7,093	7,190
36 to 40	3,887	5,057	5,227	5,557	5,703	5,931	6,358	6,743	7,077	7,365	7,607	7,849	8,092	8,336	8,526	8,702	8,877	9,053	9,228	9,353
41 to 45	5,126	6,671	6,896	7,330	7,523	7,822	8,387	8,895	9,335	9,714	10,034	10,353	10,674	10,994	11,245	11,476	11,707	11,939	12,170	12,334
46 to 50	6,751	8,789	9,084	9,656	9,910	10,305	11,049	11,718	12,298	12,798	13,218	13,640	14,061	14,484	14,814	15,118	15,422	15,727	16,031	16,246
51 to 55	8,811	11,476	11,861	12,608	12,939	13,454	14,426	15,301	16,057	16,711	17,260	17,809	18,360	18,912	19,343	19,740	20,137	20,534	20,931	21,211
56 to 60	11,358	14,798	15,295	16,259	16,685	17,350	18,604	19,733	20,709	21,552	22,260	22,969	23,680	24,391	24,947	25,459	25,970	26,482	26,994	27,356
61 to 65	14,058	18,828	19,460	20,687	21,230	22,076	23,673	25,110	26,353	27,427	28,328	29,230	30,134	31,040	31,747	32,398	33,050	33,701	34,353	34,812
66 to 70	16,795	23,640	24,434	25,976	26,657	27,720	29,727	31,532	33,094	34,443	35,574	36,708	37,844	38,982	39,870	40,688	41,506	42,324	43,142	43,720
> 70	24,628	38,848	40,154	42,692	43,813	45,561	48,866	51,838	54,409	56,628	58,490	60,356	62,226	64,097	65,559	66,904	68,250	69,596	70,942	71,891

1 Adult + 2 Children																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	3,749	4,851	5,012	5,322	5,460	5,675	6,078	6,441	6,755	7,027	7,255	7,484	7,713	7,943	8,122	8,288	8,453	8,619	8,785	8,902
1 to 5	3,486	4,513	4,663	4,953	5,082	5,282	5,657	5,996	6,289	6,542	6,755	6,968	7,182	7,396	7,563	7,718	7,872	8,027	8,181	8,291
6 to 18	2,829	3,669	3,792	4,029	4,135	4,299	4,606	4,883	5,123	5,331	5,505	5,680	5,855	6,030	6,167	6,294	6,421	6,547	6,674	6,764
19 to 25	2,869	3,727	3,852	4,094	4,202	4,369	4,683	4,966	5,210	5,422	5,600	5,778	5,957	6,136	6,276	6,405	6,534	6,664	6,793	6,885
26 to 30	3,440	4,471	4,622	4,912	5,041	5,242	5,619	5,958	6,252	6,506	6,720	6,934	7,148	7,363	7,531	7,686	7,841	7,996	8,151	8,261
31 to 35	4,314	5,609	5,798	6,162	6,324	6,576	7,049	7,475	7,844	8,163	8,430	8,699	8,968	9,237	9,447	9,641	9,836	10,030	10,224	10,362
36 to 40	5,614	7,302	7,547	8,021	8,232	8,559	9,176	9,731	10,211	10,626	10,975	11,324	11,674	12,024	12,298	12,550	12,803	13,055	13,308	13,486
41 to 45	7,403	9,634	9,957	10,583	10,860	11,292	12,106	12,839	13,473	14,020	14,480	14,941	15,402	15,864	16,225	16,588	16,951	17,224	17,557	17,792
46 to 50	9,750	12,693	13,118	13,943	14,309	14,878	15,951	16,917	17,753	18,475	19,080	19,688	20,296	20,905	21,380	21,819	22,257	22,695	23,134	23,443
51 to 55	12,726	16,573	17,129	18,207	18,683	19,426	20,829	22,092	23,184	24,127	24,918	25,711	26,505	27,300	27,922	28,494	29,066	29,639	30,211	30,615
56 to 60	16,405	21,373	22,089	23,480	24,095	25,054	26,865	28,494	29,903	31,120	32,141	33,164	34,189	35,215	36,017	36,755	37,493	38,231	38,970	39,491
61 to 65	20,305	27,194	28,105	29,877	30,659	31,880	34,186	36,261	38,056	39,605	40,905	42,207	43,512	44,819	45,839	46,779	47,719	48,658	49,598	50,261
66 to 70	24,258	34,145	35,290	37,516	38,499	40,033	42,931	45,538	47,793	49,739	51,372	53,009	54,649	56,290	57,572	58,753	59,933	61,114	62,295	63,127
> 70	35,573	56,112	57,996	61,662	63,279	65,804	70,576	74,868	78,580	81,785	84,473	87,168	89,866	92,569	94,678	96,621	98,564	1,00,507	1,02,450	1,03,819

1 Adult + 3 Children																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	4,805	6,218	6,423	6,820	6,997	7,271	7,787	8,252	8,654	9,002	9,294	9,586	9,879	10,172	10,402	10,613	10,825	11,037	11,248	11,388
1 to 5	4,468	5,785	5,976	6,346	6,511	6,767	7,248	7,681	8,056	8,380	8,652	8,925	9,198	9,472	9,686	9,883	10,080	10,278	10,475	10,615
6 to 18	3,626	4,702	4,859	5,162	5,297	5,507	5,900	6,255	6,561	6,827	7,049	7,273	7,496	7,720	7,896	8,057	8,219	8,381	8,542	8,657
19 to 25	3,678	4,776	4,937	5,246	5,383	5,597	5,999	6,360	6,673	6,944	7,171	7,399	7,627	7,856	8,035	8,200	8,365	8,530	8,695	8,812
26 to 30	4,410	5,731	5,923	6,294	6,459	6,716	7,199	7,633	8,009	8,334	8,607	8,881	9,155	9,429	9,644	9,842	10,040	10,238	10,436	10,576
31 to 35	5,530	7,190	7,431	7,897	8,104	8,426	9,032	9,577	10,050	10,458	10,800	11,143	11,487	11,832	12,101	12,349	12,597	12,845	13,094	13,269
36 to 40	7,196	9,361	9,674	10,281	10,550	10,969	11,759	12,470	13,085	13,616	14,062	14,509	14,957	15,405	15,756	16,078	16,401	16,724	17,047	17,276
41 to 45	9,490	12,350	12,763	13,565	13,919	14,472	15,515	16,454	17,266	17,967	18,556	19,146	19,737	20,328	20,791	21,217	21,643	22,068	22,494	22,795
46 to 50	12,499	16,272	16,816	17,873	18,341	19,069	20,445	21,683	22,754	23,678	24,454	25,232	26,010	26,790	27,400	27,961	28,522	29,083	29,645	30,041
51 to 55	16,314	21,247	21,957	23,339	23,949	24,901	26,699	28,317	29,716	30,924	31,938	32,954	33,971	34,990	35,786	36,519	37,252	37,985	38,718	39,235
56 to 60	20,031	27,399	28,317	30,100	30,887	32,116	34,337	36,524	38,330	39,890	41,198	42,509	43,822	45,137	46,164	47,110	48,055	49,001	49,947	50,614
61 to 65	26,031	34,863	36,030	38,301	39,303	40,868	44,483	48,782	50,768	52,434	54,103	55,775	57,450	58,757	59,961	61,165	62,369	63,573	64,423	
66 to 70	31,100	43,774	45,241	48,094	49,354	51,320	55,034	58,376	61,266	63,761	65,854	67,952	70,053	72,157	73,799	75,312	76,825	78,338	79,851	80,917
> 70	45,606	71,936	74,352	79,051	81,123	84,360	90,476	95,978	1,00,737	1,04,845	1,08,291	1,11,744	1,15,204	1,18,667	1,21,371	1,23,861	1,26,351	1,28,842	1,31,332	1,33,087

2 Adults + 1 Child																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	3,556	4,603	4,755	5,050	5,181	5,385	5,767	6,112	6,410	6,668	6,885	7,102	7,319	7,537	7,708	7,865	8,022	8,179	8,337	8,448
1 to 5	3,307	4,282	4,424	4,699	4,822	5,012	5,368	5,689	5,968	6,208	6,410	6,613	6,815	7,019	7,178	7,324	7,471	7,618	7,764	7,869
6 to 18	2,684	3,481	3,598	3,823	3,923	4,079	4,371	4,634	4,862	5,058	5,224	5,390	5,556	5,723	5,853	5,973	6,094	6,214	6,334	6,420
19 to 25	2,722	3,536	3,655	3,884	3,987	4,146	4,444	4,712	4,944	5,135	5,314	5,484	5,653	5,823	5,956	6,079	6,202	6,324	6,447	6,534
26 to 30	3,264	4,242	4,385	4,660	4,783	4,954	5,332	5,654	5,933	6,174	6,377	6,580	6,783	6,987	7,147	7,294	7,441	7,588	7,735	7,840
31 to 35	4,093	5,232	5,501	5,846	6,000	6,239	6,688	7,093	7,443	7,745	8,000	8,254	8,509	8,765	8,965	9,149	9,334	9,518	9,702	9,833
36 to 40	5,326	6,928	7,161	7,611	7,810	8,121	8,706	9,233	9,689	10,083	10,413	10,745	11,077	11,410	11,669	11,909	12,149	12,388	12,628	12,782
41 to 45	7,023	9,140	9,447	10,041	10,304	10,714	11,486	12,211	12,783	13,303	13,739	14,176	14,614	15,052	15,395	15,711	16,027	16,343	16,659	16,896
46 to 50	9,250	12,043	12,446	13,229	13,575	14,116	15,134	16,051	16,844	17,529	18,103	18,680	19,257	19,834	20,286	20,702	21,118	21,534	21,950	22,244
51 to 55	12,073	15,724	16,251	17,773	17,726	18,431	19,762	20,960	21,966	22,681	23,641	24,394	25,148	25,902	26,492	27,035	27,578	28,121	28,664	29,048
56 to 60	15,564	20,277	20,956	22,276	22,680	23,770	25,488	27,033	28,371	29,525	30,494	31,465	32,437	33,411	34,172	34,872	35,573	36,273	36,974	37,468
61 to 65	19,264	25,600	26,665	28,346	29,088	30,246	32,434	34,403	36,105	37,575	38,809	40,045	41,283	42,522	43,490	44,382	45,274	46,166	47,057	47,686
66 to 70	23,014	32,394	33,480	35,593	36,525	37,981	40,730	43,243	45,447	47,190	48,739	50,292	51,846	53,054	54,622	55,742	56,862	57,982	59,103	59,893
> 70	33,749	53,234	55,023	58,500	60,305	62,430	66,957	71,209	74,543	77,592	80,314	82,699	85,260	87,803	89,825	91,668	93,512	95,355	97,198	98,848

2 Adults + 3 Children																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	5,573	7,212	7,450	7,910	8,114	8,432	9,030	9,569	10,035	10,438	10,776	11,115	11,454	11,794	12,060	12,305	12,550	12,795	13,040	13,213
1 to 5	5,183	6,709	6,931	7,360	7,551	7,847	8,405	8,907	9,341	9,717	10,032	10,348	10,664	10,981	11,229	11,458	11,686	11,915	12,143	12,305
6 to 18	4,206	5,454	5,636	5,987	6,143	6,385	6,841	7,252	7,607	7,915	8,173	8,431	8,690	8,950	9,153	9,340	9,527	9,714	9,901	10,034
19 to 25	4,266	5,540	5,725	6,083	6,243	6,490	6,956	7,375	7,737	8,051	8,314	8,578	8,842	9,107	9,314	9,505	9,696	9,887	10,078	10,213
26 to 30	5,115	6,647	6,869	7,300	7,491	7,788	8,347	8,851	9,287	9,663	9,980	10,297	10,614	10,932	11,181	11,410	11,639	11,868	12,097	12,260
31 to 35	6,414	8,340	8,618	9,159	9,398	9,771	10,474	11,106	11,654	12,127	12,523	12,921	13,320	13,719	14,031	14,318	14,606	14,893	15,181	15,384
36 to 40	8,347	10,857	11,220	11,924	12,236	12,722	13,637	14,461	15,175	15,790	16,307	16,825	17,344	17,864	18,270	18,644	19,018	19,393	19,767	20,031
41 to 45	11,008	14,325	14,804	15,733	16,144	16,785	17,995	19,083	20,025	20,838	21,520	22,204	22,889	23,575	24,111	24,605	25,098	25,592	26,086	26,434
46 to 50	14,498	18,875	19,506	20,731	21,273	22,118	23,713	25,149	26,390	27,462	28,362	29,264	30,167	31,071	31,777	32,428	33,078	33,729	34,380	34,839
51 to 55	18,924	24,645	25,469	27,071	27,779	28,883	30,968	32,844	34,467	35,868	37,043	38,221	39,401	40,583	41,506	42,355	43,205	44,055	44,905	45,505
56 to 60	24,396	31,783	32,846	34,914	35,827	37,252	39,943	42,365	44,460	46,268	47,785	49,305	50,828	52,353	53,544	54,641	55,737	56,834	57,931	58,704
61 to 65	30,196	40,440	41,794	44,428	45,590	47,404	50,833	53,916	56,584	58,887	60,819	62,755	64,694	66,636	68,152	69,548	70,945	72,341	73,737	74,722
66 to 70	36,075	50,777	52,478	55,788	57,248	59,528	63,637	67,712	71,065	73,958	76,386	78,819	81,256	83,696	85,601	87,356	89,110	90,864	92,619	93,856
> 70	52,902	83,445	86,247	91,697	94,101	97,855	1,04,950	1,11,332	1,16,851	1,21,616	1,25,613	1,29,619	1,33,631	1,37,648	1,40,784	1,43,673	1,46,561	1,49,449	1,52,337	1,54,372

3 Adults + 1 Child																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	4,517	5,845	6,038	6,412	6,578	6,836	7,321	7,758	8,136	8,463	8,738	9,013	9,288	9,564	9,780	9,979	10,178	10,377	10,576	10,717
1 to 5	4,200	5,438	5,618	5,966	6,121	6,362	6,814	7,221	7,574	7,879	8,135	8,391	8,648	8,906	9,107	9,293	9,478	9,664	9,849	9,981
6 to 18	3,409	4,421	4,568	4,853	4,980	5,177	5,547	5,881	6,169	6,419	6,628	6,838	7,049	7,259	7,424	7,576	7,729	7,881	8,033	8,141
19 to 25	3,457	4,490	4,641	4,932	5,061	5,262	5,640	5,980	6,274	6,529	6,743	6,957	7,172	7,387	7,555	7,710	7,866	8,021	8,176	8,286
26 to 30	4,145	5,387	5,568	5,917	6,072	6,314	6,768	7,176	7,530	7,836	8,092	8,350	8,607	8,866	9,068	9,254	9,440	9,626	9,813	9,945
31 to 35	5,198	6,759	6,985	7,424	7,618	7,921	8,491	9,004	9,448	9,832	10,154	10,477	10,800	11,124	11,377	11,611	11,844	12,078	12,311	12,476
36 to 40	6,764	8,799	9,094	9,665	9,918	10,312	11,055	11,723	12,301	12,801	13,220	13,640	14,061	14,483	14,813	15,116	15,420	15,724	16,027	16,242
41 to 45	8,921	11,609	11,998	12,751	13,085	13,605	14,586	15,468	16,232	16,891	17,444	17,999	18,555	19,111	19,546	19,946	20,347	20,747	21,148	21,431
46 to 50	11,749	15,296	15,808	16,802	17,241	17,926	19,220	20,383	21,390	22,259	22,989	23,720	24,452	25,185	25,758	26,286	26,813	27,341	27,869	28,241
51 to 55	15,335	19,972	20,640	21,939	22,513	23,408	25,098	26,619	27,934	29,070	30,023	30,978	31,935	32,893	33,641	34,330	35,020	35,709	36,398	36,884
56 to 60	19,770	25,756	26,618	28,294	29,035	30,190	32,371	34,334	36,032	37,498	38,728	39,850	40,965	42,041	43,396	44,286	45,175	46,064	46,953	47,580
61 to 65	24,469	32,771	33,869	36,004	36,946	38,417	41,195	43,695	45,857	47,724	49,290	50,859	52,431	54,005	55,234	56,366	57,498	58,630	59,762	60,560
66 to 70	29,234	41,147	42,527	45,209	46,393	48,241	51,733	54,874	57,591	59,937	61,905	63,876	65,852	67,830	69,374	70,796	72,218	73,640	75,063	76,066
> 70	42,870	67,621	69,892	74,309	76,257	79,299	85,049	90,221	94,694	98,556	1,01,795	1,05,042	1,08,293	1,11,549	1,14,091	1,16,432	1,18,773	1,21,114	1,23,455	1,25,105

3 Adults + 2 Children																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	5,285	6,839	7,065	7,501	7,695	7,997	8,564	9,075	9,517	9,899	10,220	10,541	10,863	11,186	11,438	11,671	11,903	12,136	12,368	12,533
1 to 5	4,915	6,363	6,573	6,980	7,161	7,442	7,971	8,447	8,859	9,215	9,515	9,814	10,114	10,415	10,650	10,867	11,084	11,301	11,517	11,671
6 to 18	3,989	5,172	5,344	5,677	5,826	6,056	6,498	6,878	7,215	7,507	7,751	7,997	8,243	8,489	8,681	8,859	9,037	9,214	9,392	9,518
19 to 25	4,046	5,254	5,429	5,769	5,920	6,155	6,597	6,994	7,338	7,636	7,886	8,136	8,387	8,638	8,835	9,016	9,197	9,378	9,559	9,688
26 to 30	4,851	6,303	6,514	6,922	7,104	7,386	7,917	8,394	8,808	9,165	9,465	9,766	10,067	10,368	10,604	10,822	11,039	11,257	11,474	11,628
31 to 35	6,063	7,909	8,173	8,686	8,913	9,267	9,933	10,533	11,052	11,501	11,877	12,255	12,633	13,011	13,307	13,580	13,852	14,125	14,398	14,591
36 to 40	7,915	10,296	10,640	11,308	11,604	12,064	12,933	13,715	14,391	14,975	15,465	15,957	16,449	16,942	17,327	17,682	18,037	18,392	18,747	18,998
41 to 45	10,439	13,584	14,039	14,920	15,310	15,918	17,065	18,097	18,990	19,761	20,409	21,057	21,707	22,357	22,866	23,334	23,802	24,271	24,739	25,070
46 to 50	13,749	17,899	18,497	19,660	20,173	20,975	22,488	23,849	25,027	26,043	26,897	27,752	28,608	29,466	30,136	30,763	31,370	31,987	32,604	33,040
51 to 55	17,945	23,371	24,152	25,672	26,343	27,390	29,367	31,146	32,685	34,014	35,129	36,246	37,365	38,486	39,361	40,167	40,973	41,779	42,585	43,154
56 to 60	23,134	30,138	31,148	33,109	33,974	35,326	37,876	40,175	42,161	43,876	45,315	46,757	48,201	49,647	50,776	51,816	52,857	53,897	54,937	55,670
61 to 65	28,634	38,348	39,633	42,130	42,332	44,563	48,204	51,129	53,658	55,842	57,674	59,510	61,349	63,181	64,629	65,953	67,277	68,602	69,926	70,880
66 to 70	34,209	48,150	49,764	52,903	54,288	56,450	60,536	64,211	67,390	70,134	72,437	74,744	77,055	79,369	81,176	82,839	84,503	86,167	87,831	89,004
> 70	50,166	79,130	81,787	86,955	89,234	92,794	98,522	1,05,574	1,10,809	1,15,327	1,19,117	1,22,916	1,26,721	1,30,530	1,33,505	1,36,243	1,38,982	1,41,721	1,44,460	1,46,390

3 Adults + 3 Children																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	6,342	8,206	8,476	8,999	9,232	9,593	10,273	10,886	11,416	11,874	12,258	12,643	13,029	13,416	13,718	13,996	14,275	14,553	14,832	15,029
1 to 5	5,897	7,634	7,886	8,374	8,590	8,927	9,562	10,132	10,626	11,053	11,412	11,771	12,131	12,491	12,772	13,032	13,292	13,551	13,811	13,995
6 to 18	4,786	6,206	6,412	6,811	6,988	7,264	7,782	8,249	8,653	9,003	9,296	9,590	9,884	10,179	10,410	10,622	10,835	11,047	11,260	11,411
19 to 25	4,854	6,303	6,514	6,921	7,102	7,383	7,912	8,389	8,801	9,158	9,457	9,757	10,057	10,358	10,594	10,810	11,027	11,244	11,441	11,615
26 to 30	5,820	7,563	7,816	8,305	8,522	8,860	9,496	10,069	10,564	10,993	11,352	11,712	12,073	12,436	12,717	12,978	13,238	13,499	13,759	13,943
31 to 35	7,299	9,489	9,806	10,421	10,693	11,117	11,716	12,613	13,258	13,796	14,247	14,699	15,152	15,605	15,961	16,287	16,614	16,941	17,268	17,499
36 to 40	9,498	12,354	12,767	13,567	13,922	14,474	15,516	16,453	17,264	17,965	18,553	19,142	19,732	20,323	20,785	21,210	21,635	22,061	22,486	22,787
41 to 45	12,526	16,300	16,845	17,902	18,369	19,099	20,475	21,713	22,784	23,709	24,485	25,262	26,041	26,822	27,431	27,992	28,554	29,115	29,677	30,078
46 to 50	16,498	21,477	22,195	23,589	24,205	25,167	26,982	28,615	30,027	31,247	32,270	33,296	34,323	35,351	36,155	36,895	37,635	38,375	39,115	39,637
51 to 55	21,534	28,044	28,981	30,804	31,609	32,685	35,237	37,317	39,127	40,811	42,449	43,849	44,831	46,171	47,225	48,192	49,159	50,125	51,092	51,734
56 to 60	27,760	36,166	37,376	39,728	40,767	42,388	45,405	48,205	50,589	52,646	54,372	56,102	57,834	59,569	60,924	62,171	63,419	64,666	65,914	66,794
61 to 65	34,360	46,017	47,558	50,554	51,786	53,941	57,841	61,350	64,385	67,005	69,203	71,406	73,613	75,827	77,547	79,135	80,724	82,312	83,901	85,021
66 to 70	41,051	57,759	59,716	63,481	65,143	67,737	72,639	77,049	80,863	84,156	86,918	89,686	92,455	95,236	97,403	99,399	101,395	103,391	105,387	1,06,794
>70	60,199	94,954	98,142	1,04,344	1,07,078	1,11,500	1,23,423	1,26,685	1,32,966	1,38,387	1,42,935	1,47,493	1,52,058	1,56,629	1,60,198	1,63,484	1,66,770	1,70,056	1,73,342	1,75,548

4 Adults + 3 Children																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	7,110	9,200	9,503	10,089	10,349	10,754	11,516	12,203	12,797	13,310	13,741	14,172	14,605	15,037	15,376	15,688	16,000	16,311	16,623	16,844
1 to 5	6,611	8,559	8,841	9,388	9,630	10,007	10,718	11,358	11,912	12,390	12,791	13,194	13,597	14,000	14,316	14,607	14,897	15,188	15,479	15,685
6 to 18	5,386	6,957	7,188	7,635	7,834	8,142	8,724	9,247	9,700	10,091	10,419	10,748	11,078	11,408	11,667	11,905	12,143	12,381	12,619	12,787
19 to 25	5,442	7,067	7,302	7,758	7,961	8,276	8,869	9,403	9,865	10,265	10,600	10,936	11,272	11,609	11,873	12,116	12,359	12,602	12,845	13,016
26 to 30	6,525	8,479	8,762	9,310	9,553	9,932	10,645	11,287	11,842	12,322	12,725	13,128	13,533	13,937	14,254	14,546	14,837	15,129	15,421	15,627
31 to 35	8,183	10,639	10,994	11,682	11,987	12,462	13,358	14,164	14,862	15,465	15,970	16,477	16,985	17,493	17,890	18,256	18,622	18,989	19,355	19,613
36 to 40	10,649	13,851	14,313	15,211	15,608	16,227	17,394	18,445	19,354	20,139	20,798	21,458	22,120	22,782	23,299	23,776	24,253	24,729	25,206	25,543
41 to 45	14,044	18,275	18,885	20,071	20,595	21,412	22,954	24,342	25,542	26,579	27,449	28,321	29,194	30,068	30,751	31,380	32,010	32,639	33,268	33,712
46 to 50	18,497	24,080	24,884	26,447	27,138	28,215	30,250	32,080	33,664	35,031	36,178	37,328	38,479	39,632	40,533	41,362	42,191	43,021	43,850	44,435
51 to 55	24,144	31,442	32,493	34,536	35,438	36,846	39,506	41,899	43,968	45,755	47,254	48,756	50,261	51,768	52,944	54,028	55,112	56,195	57,279	58,043
56 to 60	31,125	40,549	41,905	44,542	45,706	47,524	50,957	54,046	56,718	59,024	60,959	62,898	64,840	66,785	68,304	69,702	71,101	72,499	73,898	74,884
61 to 65	38,525	51,594	53,321	56,681	58,163	60,477	64,850	68,784	72,187	75,124	77,588	80,058	82,531	85,008	86,942	88,722	90,503	92,284	94,065	95,320
66 to 70	46,026	64,782	66,953	71,175	73,037	75,945	81,442	86,396	90,662	94,354	97,450	1,00,553	1,03,662	1,06,774	1,09,204	1,11,442	1,13,680	1,15,917	1,18,155	1,19,733
> 70	67,495	1,06,463	1,10,038	1,16,990	1,20,056	1,24,845	1,33,896	1,42,038	1,49,080	1,55,158	1,60,257	1,65,367	1,70,485	1,75,610	1,79,611	1,83,295	1,86,979	1,90,663	1,94,347	1,96,943

## Premium Illustration

### Arogya Sanjivani Policy, Raheja QBE General Insurance Company Ltd

#### Policy Period= 1 Year

	Individual Separate policy & Separate Sum Insured					Multi Individual Policy One policy & Separate Sum Insured					Family Floater One policy & One Sum Insured				
Illustration 1	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium
	1	19-25 yrs	Self	1L	1,914	1	19-25 yrs	Self	1L	1,914	1	19-25 yrs	Self	1L	2,582
	2	1-5 yrs	Child 1	1L	2,317	2	1-5 yrs	Child 1	1L	2,317	2	1-5 yrs	Child 1		
	Total Premium Without GST				4,231	Total Premium Without GST				4,231	Total Premium Without GST				
Illustration 2	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium
	1	26-30 yrs	Self	1.5L	2,374	1	26-30 yrs	Self	1.5L	2,374	1	26-30 yrs	Self	1.5L	4,385
	2	19-25 yrs	Spouse	1.5L	1,979	2	19-25 yrs	Spouse	1.5L	1,979	2	19-25 yrs	Spouse		
	3	1-5 yrs	Child 1	1.5L	2,395	3	1-5 yrs	Child 1	1.5L	2,395	3	1-5 yrs	Child 1		
	Total Premium Without GST				6,748	Total Premium Without GST				6,748	Total Premium Without GST				4,385
Illustration 2	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium
	1	61-65 yrs	Father	5L	20,323	1	61-65 yrs	Father	5L	20,323	1	61-65 yrs	Father	5L	53,813
	2	61-65 yrs	Mother	5L	20,323	2	61-65 yrs	Mother	5L	20,323	2	61-65 yrs	Mother		
	3	41-45 yrs	Self	5L	7,203	3	41-45 yrs	Self	5L	7,203	3	41-45 yrs	Self		
	4	41-45 yrs	Spouse	5L	7,203	4	41-45 yrs	Spouse	5L	7,203	4	41-45 yrs	Spouse		
	5	19-25 yrs	Child 1	5L	2,557	5	19-25 yrs	Child 1	5L	2,557	5	19-25 yrs	Child 1		
	Total Premium Without GST				57,608	Total Premium Without GST				57,608	Total Premium Without GST				53,813