

An "ALL-ROUND" health cover to guard your family



Internal Tariff

Note: The premiums are in INR and exclusive of GST *The Below mentioned premium rates are for Zone A

Health Guard – Silver Plan (Individual)

Health Guard Silver (Individual)						
Insured Age/SI	150,000	200,000				
3 months to 20 Years	3,886	5,438				
21-25 Years	6,322	8,865				
26-30 Years	6,729	9,438				
31-35 Years	6,911	9,694				
36-40 Years	8,315	11,669				
41-45 Years	9,910	13,913				
46-50 Years	12,276	17,242				
51-55 Years	16,210	22,779				
56-60 Years	21,930	30,827				
61-65 Years	29,340	32,940				
66-70 Years	39,879	45,060				
71-75 Years	45,053	57,420				
above 75 Years	47,228	64,560				

Health Guard – Gold Plan (Individual)

					Hea	ılth Guard – (Gold Plan (In	dividual)					
Insured Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
3 months to 20 Years	6,894	7,458	7,652	8,046	8,416	9,315	9,632	10,058	10,503	10,968	11,454	11,962	12,493
21-25 Years	11,244	12,158	12,464	13,103	13,712	15,188	15,709	16,409	17,140	17,905	18,703	19,538	20,410
26-30 Years	11,972	12,944	13,269	13,949	14,597	16,171	16,726	17,471	18,250	19,065	19,916	20,805	21,735
31-35 Years	12,297	13,295	13,628	14,327	14,993	16,609	17,180	17,946	18,746	19,583	20,458	21,371	22,326
36-40 Years	14,805	16,005	16,402	17,243	18,046	19,995	20,683	21,607	22,573	23,582	24,637	25,739	26,891
41-45 Years	17,653	19,083	19,553	20,554	21,513	23,841	24,663	25,766	26,919	28,124	29,383	30,699	32,075
46-50 Years	21,880	23,649	24,228	25,467	26,658	29,547	30,567	31,936	33,367	34,863	36,426	38,059	39,766
51-55 Years	28,908	31,242	32,002	33,638	35,214	39,037	40,386	42,197	44,091	46,070	48,138	50,299	52,558
56-60 Years	39,125	42,281	43,304	45,517	47,651	52,832	54,659	57,115	59,680	62,362	65,164	68,092	71,153
61-65 Years	40,740	45,360	47,880	52,320	56,160	61,800	66,420	70,200	73,440	76,260	78,840	81,180	83,340
66-70 Years	55,680	61,920	65,460	71,460	76,800	84,420	90,720	95,880	100,320	104,220	107,760	110,940	113,880
71-75 Years	70,920	78,900	83,400	91,020	97,860	107,520	112,360	117,416	122,699	128,220	133,991	140,021	145,020
above 75 Years	79,680	88,680	93,289	98,051	102,660	113,843	117,789	123,089	128,628	134,416	140,466	146,788	153,395

Health Guard – Platinum Plan (Individual) *A= Adult, **C= Child

					Hea	lth Guard Pla	itinum (Indi	vidual)					
Insured Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
3 months to 20 Years	8,550	8,990	9,404	10,411	10,766	11,243	11,742	12,262	12,807	13,376	13,970	17,371	21,610
21-25 Years	13,939	14,654	15,336	16,989	17,572	18,356	19,175	20,032	20,926	21,861	22,837	27,889	29,810
26-30 Years	14,841	15,601	16,327	18,090	18,711	19,546	20,418	21,331	22,284	23,280	24,321	30,273	32,899
31-35 Years	15,243	16,025	16,770	18,580	19,220	20,078	20,974	21,911	22,891	23,914	24,983	31,100	35,154
36-40 Years	18,350	19,290	20,190	22,373	23,143	24,178	25,260	26,390	27,572	28,806	30,096	37,074	39,579
41-45 Years	21,879	22,999	24,073	26,680	27,601	28,836	30,128	31,477	32,887	34,361	35,902	44,088	47,094
46-50 Years	27,115	28,501	29,835	33,071	34,213	35,747	37,349	39,025	40,775	42,604	44,516	55,449	62,124
51-55 Years	35,822	37,653	39,418	43,700	45,211	47,239	49,360	51,577	53,893	56,313	58,843	73,307	80,160
56-60 Years	48,480	50,957	53,347	59,150	61,196	63,947	66,820	69,824	72,962	76,241	79,670	98,864	105,711
61-65 Years	52,560	57,360	61,620	67,800	72,780	76,920	79,920	82,620	85,080	87,360	89,460	98,100	104,940
66-70 Years	71,700	78,240	84,060	92,400	99,240	104,820	108,960	112,680	116,040	119,160	121,980	133,860	143,220
71-75 Years	91,140	99,540	106,980	117,540	125,821	131,484	137,401	143,340	147,600	151,560	155,220	170,340	182,220
above 75 Years	102,420	109,795	114,957	127,482	131,902	137,838	144,042	150,524	157,300	164,381	171,781	191,400	204,780

Health Guard – Silver Plan (Floater) *A= Adult, **C= Child

1A* + 1C**						
Eldest Age/SI	150,000	200,000				
Upto 20 Years	5,419	7,585				
21-25 Years	7,571	10,618				
26-30 Years	8,060	11,306				
31-35 Years	8,278	11,613				
36-40 Years	9,963	13,983				
41-45 Years	11,877	16,676				
46-50 Years	14,716	20,670				
51-55 Years	19,437	27,315				
56-60 Years	26,301	36,972				
61-65 Years	34,662	39,540				
66-70 Years	44,221	54,060				
71-75 Years	49,136	68,940				
above 75 Years	51,202	71,992				

1A + 2C						
Eldest Age/SI	150,000	200,000				
Upto 20 Years	6,962	9,744				
21-25 Years	8,830	12,383				
26-30 Years	9,400	13,185				
31-35 Years	9,654	13,544				
36-40 Years	11,620	16,309				
41-45 Years	13,853	19,450				
46-50 Years	17,165	24,111				
51-55 Years	22,673	31,863				
56-60 Years	30,681	43,130				
61-65 Years	41,026	46,140				
66-70 Years	50,585	63,060				
71-75 Years	55,500	78,012				
above 75 Years	57,566	80,920				

1	1A + 3C						
Eldest Age/SI	150,000	200,000					
Upto 20 Years	9,275	12,983					
21-25 Years	10,737	15,039					
26-30 Years	10,981	15,383					
31-35 Years	11,090	15,537					
36-40 Years	13,277	18,634					
41-45 Years	15,829	22,225					
46-50 Years	19,615	27,551					
51-55 Years	25,909	36,410					
56-60 Years	35,061	49,287					
61-65 Years	46,920	52,680					
66-70 Years	56,949	72,120					
71-75 Years	61,864	86,940					
above 75 Years	63,930	89,848					

1	A + 4C	
Eldest Age/SI	150,000	200,000
Upto 20 Years	11,589	16,222
21-25 Years	13,051	18,278
26-30 Years	13,295	18,622
31-35 Years	13,404	18,776
36-40 Years	14,934	20,960
41-45 Years	17,805	24,999
46-50 Years	22,064	30,992
51-55 Years	29,145	40,958
56-60 Years	39,441	55,445
61-65 Years	52,800	59,280
66-70 Years	63,313	81,120
71-75 Years	68,228	95,868
above 75 Years	70,294	98,776

	2A	
Eldest Age/SI	150,000	200,000
Upto 20 Years	5,440	7,613
21-25 Years	8,851	12,411
26-30 Years	9,421	13,213
31-35 Years	9,675	13,572
36-40 Years	11,641	16,337
41-45 Years	13,874	19,478
46-50 Years	17,186	24,139
51-55 Years	22,694	31,891
56-60 Years	30,702	43,158
61-65 Years	41,100	46,140
66-70 Years	55,831	63,060
71-75 Years	63,074	80,400
above 75 Years	66,119	90,420

2A + 1C						
Eldest Age/SI	150,000	200,000				
Upto 20 Years	6,983	9,772				
21-25 Years	10,109	14,176				
26-30 Years	10,760	15,093				
31-35 Years	11,052	15,502				
36-40 Years	13,298	18,662				
41-45 Years	15,850	22,253				
46-50 Years	19,636	27,579				
51-55 Years	25,930	36,438				
56-60 Years	35,082	49,315				
61-65 Years	46,920	52,680				
66-70 Years	63,800	72,120				
71-75 Years	72,079	91,920				
above 75 Years	75,559	103,320				

2A + 2C						
Eldest Age/SI	150,000	200,000				
Upto 20 Years	9,296	13,011				
21-25 Years	12,220	17,124				
26-30 Years	12,708	17,811				
31-35 Years	12,926	18,118				
36-40 Years	14,955	20,988				
41-45 Years	17,826	25,027				
46-50 Years	22,085	31,020				
51-55 Years	29,166	40,986				
56-60 Years	39,462	55,473				
61-65 Years	52,800	59,280				
66-70 Years	71,770	81,120				
71-75 Years	81,083	103,380				
above 75 Years	84,998	116,220				

2A + 3C						
Eldest Age/SI	150,000	200,000				
Upto 20 Years	11,610	16,250				
21-25 Years	14,533	20,362				
26-30 Years	15,022	21,050				
31-35 Years	15,240	21,357				
36-40 Years	16,925	23,727				
41-45 Years	19,802	27,802				
46-50 Years	24,534	34,460				
51-55 Years	32,402	45,534				
56-60 Years	43,842	61,630				
61-65 Years	58,680	65,880				
66-70 Years	79,740	90,120				
71-75 Years	90,088	114,840				
above 75 Years	94,438	129,180				

2A + 4C						
Eldest Age/SI	150,000	200,000				
Upto 20 Years	13,924	19,489				
21-25 Years	16,847	23,601				
26-30 Years	17,335	24,289				
31-35 Years	17,554	24,596				
36-40 Years	19,238	26,966				
41-45 Years	21,778	30,577				
46-50 Years	26,983	37,900				
51-55 Years	35,638	50,082				
56-60 Years	48,222	67,787				
61-65 Years	64,560	72,480				
66-70 Years	87,710	99,120				
71-75 Years	99,093	126,360				
above 75 Years	103,878	142,080				

Health Guard – Gold Plan (Floater) *A= Adult, **C= Child

						1A -	+ 1C						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	9,610	10,385	10,643	11,194	11,712	12,971	13,415	14,011	14,634	15,285	15,966	16,677	17,420
21-25 Years	13,463	14,550	14,907	15,674	16,404	18,176	18,801	19,641	20,518	21,436	22,394	23,396	24,442
26-30 Years	14,336	15,493	15,873	16,689	17,466	19,355	20,021	20,915	21,850	22,828	23,849	24,916	26,032
31-35 Years	14,726	15,914	16,304	17,142	17,942	19,881	20,566	21,485	22,445	23,450	24,500	25,595	26,741
36-40 Years	17,736	19,166	19,632	20,642	21,605	23,944	24,770	25,878	27,038	28,248	29,514	30,837	32,219
41-45 Years	21,154	22,860	23,414	24,615	25,766	28,559	29,546	30,869	32,253	33,699	35,210	36,789	38,440
46-50 Years	26,226	28,339	29,024	30,510	31,940	35,406	36,630	38,273	39,990	41,786	43,661	45,621	47,669
51-55 Years	34,660	37,450	38,352	40,316	42,207	46,794	48,413	50,586	52,859	55,234	57,716	60,309	63,020
56-60 Years	46,920	50,697	51,915	54,570	57,131	63,348	65,541	68,488	71,566	74,784	78,147	81,660	85,334
61-65 Years	48,900	54,420	57,480	62,760	67,380	74,160	79,680	84,180	88,080	91,560	94,620	97,440	100,020
66-70 Years	66,840	74,340	78,540	85,740	92,160	101,340	108,840	115,020	120,316	125,040	129,300	133,140	136,620
71-75 Years	85,080	94,620	96,957	101,919	106,711	118,339	122,442	127,953	133,712	139,731	146,022	152,595	159,465
above 75 Years	91,358	98,694	101,040	106,210	111,204	123,323	127,599	133,342	139,344	145,617	152,173	159,023	166,184

						1A -	+ 2C						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	200,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	12,343	13,336	13,664	14,373	15,039	16,657	17,228	17,994	18,795	19,632	20,507	21,422	22,377
21-25 Years	15,700	16,965	17,380	18,274	19,127	21,193	21,923	22,903	23,926	24,997	26,114	27,283	28,504
26-30 Years	16,719	18,066	18,507	19,459	20,366	22,569	23,346	24,389	25,480	26,621	27,812	29,057	30,359
31-35 Years	17,174	18,557	19,009	19,988	20,920	23,183	23,982	25,054	26,174	27,346	28,571	29,849	31,186
36-40 Years	20,685	22,351	22,893	24,070	25,194	27,923	28,886	30,180	31,532	32,945	34,422	35,965	37,577
41-45 Years	24,672	26,660	27,304	28,706	30,048	33,307	34,458	36,002	37,617	39,304	41,066	42,909	44,835
46-50 Years	30,590	33,053	33,849	35,584	37,251	41,296	42,724	44,640	46,644	48,738	50,926	53,213	55,602
51-55 Years	40,429	43,683	44,733	47,023	49,230	54,582	56,470	59,006	61,657	64,428	67,323	70,349	73,511
56-60 Years	54,733	59,137	60,556	63,654	66,641	73,895	76,453	79,891	83,482	87,237	91,160	95,259	99,544
61-65 Years	57,060	63,480	67,080	73,200	78,660	86,520	92,940	98,220	102,780	106,800	110,400	113,700	116,700
66-70 Years	77,940	86,700	91,620	100,080	107,520	118,200	125,971	131,637	137,558	143,748	150,216	155,280	159,420
71-75 Years	98,983	106,926	109,468	115,075	120,483	133,606	138,236	144,455	150,954	157,748	164,847	172,264	180,018
above 75 Years	102,674	110,914	113,551	119,367	124,976	138,591	143,394	149,844	156,587	163,634	170,998	178,693	186,737

						1A -	+3C						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	200,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	16,444	17,763	18,195	19,140	20,028	22,186	22,947	23,969	25,037	26,153	27,320	28,539	29,813
21-25 Years	19,054	20,583	21,082	22,175	23,206	25,710	26,593	27,780	29,019	30,315	31,669	33,084	34,563
26-30 Years	19,490	21,055	21,565	22,682	23,737	26,300	27,203	28,417	29,685	31,011	32,397	33,845	35,358
31-35 Years	19,685	21,265	21,780	22,909	23,975	26,562	27,476	28,702	29,983	31,322	32,722	34,184	35,713
36-40 Years	23,634	25,536	26,153	27,499	28,784	31,902	33,003	34,481	36,027	37,641	39,329	41,092	42,936
41-45 Years	28,191	30,461	31,195	32,796	34,331	38,056	39,371	41,136	42,980	44,908	46,923	49,028	51,230
46-50 Years	34,954	37,766	38,675	40,657	42,563	47,185	48,817	51,008	53,297	55,691	58,192	60,804	63,536
51-55 Years	46,199	49,915	51,113	53,731	56,252	62,369	64,528	67,425	70,456	73,622	76,931	80,388	84,003
56-60 Years	62,546	67,578	69,196	72,737	76,152	84,441	87,364	91,294	95,398	99,689	104,172	108,857	113,755
61-65 Years	65,220	72,540	76,680	83,700	89,880	98,880	106,200	112,260	117,480	122,040	126,180	129,900	133,380
66-70 Years	89,100	99,120	104,760	114,360	122,880	135,120	141,766	148,139	154,801	161,765	169,041	176,644	182,220
71-75 Years	110,300	119,147	121,978	128,232	134,255	148,874	154,031	160,958	168,197	175,764	183,672	191,934	200,572
above 75 Years	113,991	123,135	126,061	132,523	138,748	153,858	159,189	166,347	173,829	181,650	189,823	198,363	207,290

Health Guard – Gold Plan (Floater)

						1A ·	+ 4C						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	20,544	22,190	22,726	23,908	25,018	27,715	28,666	29,944	31,279	32,674	34,132	35,656	37,249
21-25 Years	23,154	25,010	25,613	26,942	28,196	31,239	32,312	33,755	35,261	36,836	38,481	40,202	41,999
26-30 Years	23,591	25,482	26,096	27,450	28,727	31,829	32,922	34,392	35,927	37,532	39,209	40,962	42,794
31-35 Years	23,786	25,692	26,312	27,677	28,964	32,091	33,195	34,677	36,225	37,843	39,534	41,301	43,149
36-40 Years	26,583	28,721	29,414	30,927	32,373	35,881	37,119	38,783	40,521	42,338	44,237	46,220	48,294
41-45 Years	31,709	34,261	35,085	36,887	38,613	42,804	44,283	46,269	48,344	50,513	52,779	55,148	57,625
46-50 Years	39,318	42,480	43,500	45,731	47,874	53,075	54,911	57,375	59,951	62,643	65,457	68,396	71,469
51-55 Years	51,968	56,148	57,494	60,438	63,275	70,157	72,585	75,845	79,254	82,816	86,538	90,428	94,494
56-60 Years	70,359	76,018	77,837	81,821	85,662	94,988	98,276	102,697	107,314	112,142	117,185	122,456	127,965
61-65 Years	73,380	81,600	86,220	94,140	101,100	111,300	119,520	126,300	132,180	137,340	141,960	146,160	150,000
66-70 Years	100,200	111,480	117,840	128,640	137,339	151,980	157,560	164,642	172,043	179,782	187,866	196,314	204,960
71-75 Years	121,616	131,368	134,489	141,389	148,027	164,141	169,826	177,460	185,439	193,781	202,497	211,604	221,125
above 75 Years	125,307	135,356	138,572	145,680	152,521	169,126	174,983	182,849	191,072	199,667	208,649	218,033	227,843

						2	.A						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	9,652	10,441	10,713	11,264	11,782	13,041	13,485	14,081	14,704	15,355	16,036	16,747	17,490
21-25 Years	15,742	17,021	17,450	18,344	19,197	21,263	21,993	22,973	23,996	25,067	26,184	27,353	28,574
26-30 Years	16,761	18,122	18,577	19,529	20,436	22,639	23,416	24,459	25,550	26,691	27,882	29,127	30,429
31-35 Years	17,216	18,613	19,079	20,058	20,990	23,253	24,052	25,124	26,244	27,416	28,641	29,919	31,256
36-40 Years	20,727	22,407	22,963	24,140	25,264	27,993	28,956	30,250	31,602	33,015	34,492	36,035	37,647
41-45 Years	24,714	26,716	27,374	28,776	30,118	33,377	34,528	36,072	37,687	39,374	41,136	42,979	44,905
46-50 Years	30,632	33,109	33,919	35,654	37,321	41,366	42,794	44,710	46,714	48,808	50,996	53,283	55,672
51-55 Years	40,471	43,739	44,803	47,093	49,300	54,652	56,540	59,076	61,727	64,498	67,393	70,419	73,581
56-60 Years	54,775	59,193	60,626	63,724	66,711	73,965	76,523	79,961	83,552	87,307	91,230	95,329	99,614
61-65 Years	57,060	63,480	67,080	73,200	78,660	86,520	92,940	98,220	102,780	106,800	110,400	113,700	116,700
66-70 Years	77,940	86,700	91,620	100,080	107,520	118,200	126,960	134,220	140,400	145,920	150,840	155,280	159,420
71-75 Years	99,240	110,400	116,700	127,440	136,980	150,540	157,304	164,382	171,779	179,508	187,587	196,029	203,040
above 75 Years	111,540	124,140	130,605	137,271	143,724	159,380	164,905	172,325	180,079	188,182	196,652	205,503	214,753

						2A ·	+ 1C						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	12,385	13,392	13,734	14,443	15,109	16,727	17,298	18,064	18,865	19,702	20,577	21,492	22,447
21-25 Years	17,978	19,437	19,922	20,945	21,919	24,281	25,114	26,234	27,404	28,628	29,905	31,241	32,636
26-30 Years	19,143	20,694	21,210	22,298	23,335	25,854	26,742	27,934	29,180	30,484	31,846	33,268	34,756
31-35 Years	19,663	21,256	21,785	22,903	23,969	26,554	27,468	28,694	29,974	31,313	32,713	34,174	35,702
36-40 Years	23,676	25,592	26,223	27,569	28,854	31,972	33,073	34,551	36,097	37,711	39,399	41,162	43,006
41-45 Years	28,233	30,517	31,265	32,866	34,401	38,126	39,441	41,206	43,050	44,978	46,993	49,098	51,300
46-50 Years	34,996	37,822	38,745	40,727	42,633	47,255	48,887	51,078	53,367	55,761	58,262	60,874	63,606
51-55 Years	46,241	49,971	51,183	53,801	56,322	62,439	64,598	67,495	70,526	73,692	77,001	80,458	84,073
56-60 Years	62,588	67,634	69,266	72,807	76,222	84,511	87,434	91,364	95,468	99,759	104,242	108,927	113,825
61-65 Years	65,220	72,540	76,680	83,700	89,880	98,880	106,200	112,260	117,480	122,040	126,180	129,900	133,380
66-70 Years	89,100	99,120	104,760	114,360	122,880	135,120	145,140	153,360	160,500	166,740	172,380	177,480	182,220
71-75 Years	113,460	126,180	133,380	145,680	156,540	172,080	179,756	187,846	196,298	205,132	214,366	224,014	232,020
above 75 Years	127,500	141,840	149,242	156,862	164,236	182,129	188,442	196,922	205,785	215,046	224,726	234,841	245,412

Health Guard – Gold Plan (Floater)

						2A ·	+ 2C						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	16,486	17,819	18,265	19,210	20,098	22,256	23,017	24,039	25,107	26,223	27,390	28,609	29,883
21-25 Years	21,706	23,459	24,039	25,279	26,454	29,304	30,309	31,660	33,072	34,548	36,088	37,700	39,384
26-30 Years	22,579	24,402	25,005	26,294	27,516	30,483	31,530	32,935	34,404	35,940	37,544	39,220	40,974
31-35 Years	22,969	24,824	25,436	26,748	27,991	31,009	32,074	33,505	34,999	36,561	38,194	39,900	41,683
36-40 Years	26,625	28,777	29,484	30,997	32,443	35,951	37,189	38,853	40,591	42,408	44,307	46,290	48,364
41-45 Years	31,751	34,317	35,155	36,957	38,683	42,874	44,353	46,339	48,414	50,583	52,849	55,218	57,695
46-50 Years	39,360	42,536	43,570	45,801	47,944	53,145	54,981	57,445	60,021	62,713	65,527	68,466	71,539
51-55 Years	52,010	56,204	57,564	60,508	63,345	70,227	72,655	75,915	79,324	82,886	86,608	90,498	94,564
56-60 Years	70,401	76,074	77,907	81,891	85,732	95,058	98,346	102,767	107,384	112,212	117,255	122,526	128,035
61-65 Years	73,380	81,600	86,220	94,140	101,100	111,300	119,520	126,300	132,180	137,340	141,960	146,160	150,000
66-70 Years	100,200	111,480	117,840	128,640	138,240	151,980	163,260	172,560	180,540	187,620	193,920	199,680	204,960
71-75 Years	127,620	141,960	150,060	163,860	176,100	193,560	202,208	211,309	220,818	230,756	241,144	251,998	261,060
above 75 Years	143,460	159,600	167,880	176,452	184,748	204,877	211,980	221,520	231,490	241,909	252,799	264,178	276,071

						2A ·	+ 3C						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	20,586	22,246	22,796	23,978	25,088	27,785	28,736	30,014	31,349	32,744	34,202	35,726	37,319
21-25 Years	25,806	27,886	28,570	30,046	31,443	34,833	36,028	37,635	39,313	41,068	42,901	44,817	46,819
26-30 Years	26,680	28,829	29,536	31,062	32,505	36,012	37,249	38,910	40,645	42,460	44,356	46,338	48,409
31-35 Years	27,070	29,250	29,967	31,515	32,980	36,538	37,794	39,480	41,241	43,082	45,007	47,017	49,119
36-40 Years	30,079	32,502	33,296	35,014	36,644	40,601	41,997	43,873	45,833	47,881	50,022	52,258	54,597
41-45 Years	35,270	38,118	39,046	41,048	42,966	47,622	49,266	51,472	53,778	56,188	58,706	61,338	64,090
46-50 Years	43,724	47,250	48,396	50,874	53,256	59,034	61,074	63,812	66,674	69,666	72,792	76,058	79,472
51-55 Years	57,780	62,436	63,944	67,216	70,368	78,014	80,712	84,334	88,122	92,080	96,216	100,538	105,056
56-60 Years	78,214	84,514	86,548	90,974	95,242	105,604	109,258	114,170	119,300	124,664	130,268	136,124	142,246
61-65 Years	81,540	90,660	95,820	104,580	112,320	123,660	132,780	140,340	146,820	152,580	157,740	162,420	166,680
66-70 Years	111,360	123,840	130,920	142,920	153,600	168,900	181,380	191,760	200,640	208,440	215,460	221,880	227,760
71-75 Years	141,780	157,740	166,740	182,100	195,720	215,100	224,660	234,772	245,338	256,380	267,922	279,982	290,040
above 75 Years	159,360	177,300	186,518	196,042	205,260	227,626	235,518	246,118	257,196	268,772	280,872	293,516	306,730

						2A	+ 4C						
Eldest Age/SI	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Upto 20 Years	24,686	26,673	27,327	28,746	30,078	33,314	34,455	35,989	37,591	39,265	41,014	42,843	44,755
21-25 Years	29,906	32,313	33,102	34,814	36,433	40,362	41,748	43,610	45,555	47,589	49,713	51,934	54,255
26-30 Years	30,780	33,256	34,068	35,829	37,495	41,541	42,968	44,884	46,887	48,981	51,169	53,455	55,845
31-35 Years	31,170	33,677	34,498	36,283	37,970	42,067	43,513	45,454	47,482	49,603	51,819	54,134	56,554
36-40 Years	34,180	36,929	37,827	39,782	41,634	46,130	47,716	49,848	52,075	54,402	56,834	59,376	62,032
41-45 Years	38,789	41,919	42,937	45,139	47,249	52,370	54,179	56,605	59,142	61,793	64,563	67,458	70,485
46-50 Years	48,088	51,964	53,222	55,947	58,568	64,923	67,167	70,179	73,327	76,619	80,057	83,650	87,405
51-55 Years	63,550	68,668	70,324	73,924	77,391	85,801	88,769	92,753	96,920	101,274	105,824	110,578	115,548
56-60 Years	86,027	92,954	95,189	100,057	104,752	116,150	120,170	125,573	131,216	137,116	143,281	149,722	156,457
61-65 Years	89,700	99,720	105,420	115,020	123,540	136,020	146,040	154,380	161,520	167,820	173,460	178,620	183,360
66-70 Years	122,460	136,260	144,000	157,200	168,960	185,760	199,560	210,900	220,680	229,260	237,000	244,020	250,500
71-75 Years	155,940	173,520	183,420	200,280	215,280	236,580	247,112	258,235	269,858	282,004	294,700	307,966	319,020
above 75 Years	175,320	195,060	205,156	215,632	225,772	250,375	259,056	270,716	282,902	295,635	308,945	322,854	337,389

Health Guard – Platinum Plan (Floater) *A= Adult, **C= Child

						1A	+ 1C						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	11,900	12,516	13,096	14,505	15,002	15,670	16,369	17,097	17,860	18,656	19,488	24,249	30,184
21-25 Years	16,677	17,535	18,353	20,337	21,036	21,977	22,960	23,988	25,061	26,183	27,354	33,734	35,989
26-30 Years	17,759	18,671	19,542	21,658	22,403	23,405	24,452	25,547	26,691	27,886	29,135	36,278	39,412
31-35 Years	18,242	19,180	20,074	22,246	23,014	24,044	25,119	26,243	27,419	28,647	29,930	37,270	42,168
36-40 Years	21,970	23,098	24,178	26,798	27,722	28,964	30,262	31,618	33,036	34,517	36,065	44,422	47,512
41-45 Years	26,205	27,549	28,838	31,966	33,071	34,553	36,104	37,722	39,414	41,183	43,032	52,939	56,530
46-50 Years	32,488	34,151	35,752	39,635	41,006	42,846	44,769	46,780	48,880	51,075	53,369	66,489	74,482
51-55 Years	42,936	45,134	47,252	52,390	54,203	56,637	59,182	61,842	64,622	67,526	70,562	87,918	96,192
56-60 Years	58,126	61,098	63,966	70,930	73,385	76,686	80,134	83,739	87,504	91,439	95,554	118,654	126,920
61-65 Years	63,120	68,880	73,980	81,360	87,360	92,280	95,880	99,180	102,120	104,820	107,340	117,720	125,940
66-70 Years	86,040	93,900	100,860	110,880	119,040	125,820	130,800	135,240	139,260	142,980	146,400	160,620	171,840
71-75 Years	108,576	114,130	119,498	132,521	137,115	143,289	149,738	156,480	163,525	170,888	178,582	204,360	218,700
above 75 Years	113,149	118,936	124,530	138,103	142,892	149,325	156,047	163,072	170,415	178,088	186,107	229,680	245,760

						1A	+ 2C						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	15,280	16,072	16,817	18,630	19,269	20,127	21,026	21,962	22,943	23,967	25,036	31,158	38,788
21-25 Years	19,445	20,446	21,400	23,715	24,531	25,628	26,775	27,975	29,226	30,535	31,902	39,724	43,921
26-30 Years	20,707	21,771	22,788	25,256	26,125	27,294	28,515	29,793	31,128	32,522	33,979	42,312	46,009
31-35 Years	21,270	22,365	23,408	25,942	26,838	28,039	29,294	30,605	31,977	33,410	34,906	43,470	49,182
36-40 Years	25,620	26,936	28,196	31,252	32,330	33,779	35,294	36,876	38,531	40,258	42,064	51,854	55,444
41-45 Years	30,561	32,129	33,632	37,282	38,571	40,300	42,109	43,998	45,972	48,035	50,193	61,707	65,965
46-50 Years	37,891	39,831	41,699	46,229	47,828	49,976	52,219	54,565	57,015	59,576	62,252	77,559	86,924
51-55 Years	50,081	52,644	55,115	61,110	63,225	66,065	69,034	72,138	75,380	78,768	82,310	102,560	112,224
56-60 Years	67,802	71,270	74,616	82,740	85,604	89,456	93,478	97,684	102,077	106,667	111,468	138,360	148,046
61-65 Years	73,620	80,340	86,280	94,920	101,880	107,640	111,900	115,680	119,160	122,280	125,220	137,400	146,940
66-70 Years	100,380	109,560	117,720	129,360	138,900	146,760	152,580	157,740	162,480	166,800	170,820	187,380	200,460
71-75 Years	122,580	128,856	134,913	149,612	154,796	161,762	169,040	176,650	184,600	192,909	201,592	238,440	255,120
above 75 Years	127,153	133,662	139,945	155,194	160,573	167,799	175,349	183,242	191,490	200,109	209,117	260,621	286,680

						1A	+ 3C						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	20,350	21,406	22,400	24,816	25,668	26,813	28,011	29,259	30,567	31,932	33,358	41,520	51,694
21-25 Years	23,583	24,804	25,959	28,763	29,752	31,081	32,471	33,921	35,438	37,023	38,678	48,152	56,864
26-30 Years	24,125	25,373	26,553	29,424	30,435	31,795	33,216	34,700	36,253	37,875	39,569	49,262	58,701
31-35 Years	24,366	25,627	26,819	29,718	30,741	32,114	33,550	35,048	36,617	38,255	39,966	49,758	60,120
36-40 Years	29,270	30,774	32,214	35,707	36,939	38,595	40,326	42,134	44,025	46,000	48,064	59,285	63,293
41-45 Years	34,916	36,708	38,427	42,598	44,072	46,048	48,115	50,273	52,529	54,888	57,353	70,558	75,401
46-50 Years	43,294	45,512	47,646	52,824	54,651	57,105	59,668	62,350	65,150	68,076	71,136	88,628	99,365
51-55 Years	57,225	60,155	62,979	69,830	72,248	75,492	78,886	82,433	86,139	90,011	94,059	117,201	128,340
56-60 Years	77,478	81,441	85,265	94,550	97,824	102,225	106,822	111,628	116,649	121,896	127,382	158,149	169,171
61-65 Years	84,120	91,800	98,640	108,480	116,460	123,060	127,860	132,240	136,140	139,800	143,100	157,020	167,940
66-70 Years	114,660	125,160	134,520	147,840	158,739	165,880	173,339	180,300	185,640	190,620	195,180	214,140	229,140
71-75 Years	136,584	143,582	150,329	166,702	172,476	180,236	188,342	196,819	205,675	214,930	224,602	272,520	291,600
above 75 Years	141,157	148,388	155,361	172,284	178,253	186,272	194,651	203,411	212,564	222,130	232,127	289,285	327,660

Health Guard – Platinum Plan (Floater)

						1A ·	+ 4C						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	25,420	26,740	27,982	31,003	32,068	33,499	34,996	36,556	38,191	39,898	41,680	51,883	64,600
21-25 Years	28,653	30,138	31,541	34,950	36,152	37,767	39,456	41,218	43,062	44,989	47,000	58,515	69,890
26-30 Years	29,195	30,707	32,136	35,610	36,835	38,481	40,202	41,997	43,877	45,840	47,891	59,624	71,727
31-35 Years	29,436	30,961	32,402	35,904	37,140	38,800	40,535	42,345	44,241	46,221	48,288	60,120	73,063
36-40 Years	32,920	34,612	36,232	40,161	41,547	43,410	45,358	47,392	49,520	51,741	54,063	67,338	75,735
41-45 Years	39,272	41,288	43,221	47,914	49,572	51,795	54,120	56,549	59,087	61,740	64,514	79,409	84,836
46-50 Years	48,697	51,192	53,593	59,418	61,473	64,235	67,118	70,135	73,285	76,577	80,019	99,698	111,807
51-55 Years	64,370	67,665	70,842	78,550	81,270	84,920	88,738	92,729	96,897	101,253	105,807	131,843	144,372
56-60 Years	87,154	91,613	95,915	106,360	110,043	114,995	120,166	125,573	131,222	137,124	143,296	177,939	190,297
61-65 Years	94,680	103,320	110,940	122,040	130,980	138,420	143,880	148,740	153,180	157,260	161,040	176,640	188,940
66-70 Years	129,000	140,820	151,320	166,320	176,420	184,353	192,641	201,309	208,860	214,440	219,600	240,960	257,760
71-75 Years	150,588	158,308	165,745	183,793	190,157	198,710	207,644	216,989	226,750	236,951	247,612	306,600	328,020
above 75 Years	155,161	163,114	170,777	189,375	195,934	204,746	213,953	223,581	233,639	244,151	255,137	317,950	368,580

						2	2A						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	11,970	12,586	13,166	14,575	15,072	15,740	16,439	17,167	17,930	18,726	19,558	24,319	30,254
21-25 Years	19,515	20,516	21,470	23,785	24,601	25,698	26,845	28,045	29,296	30,605	31,972	38,995	41,667
26-30 Years	20,777	21,841	22,858	25,326	26,195	27,364	28,585	29,863	31,198	32,592	34,049	42,382	46,009
31-35 Years	21,340	22,435	23,478	26,012	26,908	28,109	29,364	30,675	32,047	33,480	34,976	43,540	49,182
36-40 Years	25,690	27,006	28,266	31,322	32,400	33,849	35,364	36,946	38,601	40,328	42,134	51,854	55,444
41-45 Years	30,631	32,199	33,702	37,352	38,641	40,370	42,179	44,068	46,042	48,105	50,263	61,707	65,965
46-50 Years	37,961	39,901	41,769	46,299	47,898	50,046	52,289	54,635	57,085	59,646	62,322	77,629	86,924
51-55 Years	50,151	52,714	55,185	61,180	63,295	66,135	69,104	72,208	75,450	78,838	82,380	102,630	112,224
56-60 Years	67,872	71,340	74,686	82,810	85,674	89,526	93,548	97,754	102,147	106,737	111,538	138,360	148,046
61-65 Years	73,620	80,340	86,280	94,920	101,880	107,640	111,900	115,680	119,160	122,280	125,220	137,400	146,940
66-70 Years	100,380	109,560	117,720	129,360	138,900	146,760	152,580	157,740	162,480	166,800	170,820	187,380	200,460
71-75 Years	127,620	139,320	149,760	164,520	176,149	184,078	192,361	200,700	206,640	212,160	217,260	238,440	255,120
above 75 Years	143,400	153,713	160,940	178,475	184,663	192,973	201,659	210,734	220,220	230,133	240,493	267,960	286,680

						2A	+ 1C						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	15,350	16,142	16,887	18,700	19,339	20,197	21,096	22,032	23,013	24,037	25,106	31,228	38,858
21-25 Years	22,282	23,426	24,518	27,162	28,095	29,350	30,660	32,031	33,462	34,958	36,519	45,458	48,764
26-30 Years	23,726	24,942	26,103	28,924	29,918	31,254	32,649	34,110	35,634	37,228	38,894	48,417	52,605
31-35 Years	24,369	25,620	26,812	29,708	30,732	32,105	33,538	35,038	36,606	38,242	39,953	49,740	56,196
36-40 Years	29,340	30,844	32,284	35,777	37,009	38,665	40,396	42,204	44,095	46,070	48,134	59,285	63,293
41-45 Years	34,986	36,778	38,497	42,668	44,142	46,118	48,185	50,343	52,599	54,958	57,423	70,558	75,401
46-50 Years	43,364	45,582	47,716	52,894	54,721	57,175	59,738	62,420	65,220	68,146	71,206	88,698	99,365
51-55 Years	57,295	60,225	63,049	69,900	72,318	75,562	78,956	82,503	86,209	90,081	94,129	117,271	128,340
56-60 Years	77,548	81,511	85,335	94,620	97,894	102,295	106,892	111,698	116,719	121,966	127,452	158,149	169,171
61-65 Years	84,120	91,800	98,640	108,480	116,460	123,060	127,860	132,240	136,140	139,800	143,100	157,020	167,940
66-70 Years	114,660	125,160	134,520	147,840	158,760	167,760	174,360	180,300	185,640	190,620	195,180	214,140	229,140
71-75 Years	145,860	159,240	171,180	188,040	201,294	210,354	219,822	229,320	236,220	242,520	248,340	272,520	291,600
above 75 Years	163,860	175,652	183,911	203,951	211,023	220,521	230,447	240,818	251,660	262,990	274,830	306,240	327,660

Health Guard – Platinum Plan (Floater)

						2A	+ 2C						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	20,420	21,476	22,470	24,886	25,738	26,883	28,081	29,329	30,637	32,002	33,428	41,590	51,764
21-25 Years	26,887	28,273	29,588	32,780	33,906	35,419	37,000	38,653	40,380	42,184	44,068	54,854	61,790
26-30 Years	27,969	29,409	30,777	34,101	35,272	36,847	38,492	40,212	42,009	43,887	45,849	57,073	65,464
31-35 Years	28,452	29,918	31,309	34,689	35,883	37,485	39,159	40,908	42,738	44,648	46,644	58,065	68,136
36-40 Years	32,990	34,682	36,302	40,231	41,617	43,480	45,428	47,462	49,590	51,811	54,133	67,408	73,480
41-45 Years	39,342	41,358	43,291	47,984	49,642	51,865	54,190	56,619	59,157	61,810	64,584	79,409	84,836
46-50 Years	48,767	51,262	53,663	59,488	61,543	64,305	67,188	70,205	73,355	76,647	80,089	99,768	111,807
51-55 Years	64,440	67,735	70,912	78,620	81,340	84,990	88,808	92,799	96,967	101,323	105,877	131,913	144,372
56-60 Years	87,224	91,683	95,985	106,430	110,113	115,065	120,236	125,643	131,292	137,194	143,366	177,939	190,297
61-65 Years	94,680	103,320	110,940	122,040	130,980	138,420	143,880	148,740	153,180	157,260	161,040	176,640	188,940
66-70 Years	129,000	140,820	151,320	166,320	178,620	188,700	196,140	202,800	208,860	214,440	219,600	240,960	257,760
71-75 Years	164,100	179,160	192,540	211,560	226,438	236,631	247,282	258,000	265,740	272,820	279,360	306,600	328,020
above 75 Years	184,320	197,591	206,883	229,428	237,384	248,068	259,236	270,903	283,100	295,846	309,166	344,520	368,580

						2A	+ 3C						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	25,490	26,810	28,052	31,073	32,138	33,569	35,066	36,626	38,261	39,968	41,750	51,953	64,670
21-25 Years	31,957	33,607	35,170	38,967	40,305	42,105	43,986	45,950	48,004	50,150	52,390	65,217	74,733
26-30 Years	33,039	34,743	36,360	40,288	41,672	43,533	45,477	47,509	49,633	51,853	54,171	67,435	78,490
31-35 Years	33,522	35,252	36,891	40,876	42,283	44,171	46,144	48,205	50,362	52,614	54,966	68,428	81,162
36-40 Years	37,250	39,170	40,995	45,427	46,990	49,091	51,288	53,580	55,979	58,484	61,101	76,073	86,506
41-45 Years	43,698	45,938	48,086	53,300	55,142	57,612	60,196	62,894	65,714	68,662	71,744	89,360	95,608
46-50 Years	54,170	56,942	59,610	66,082	68,366	71,434	74,638	77,990	81,490	85,148	88,972	110,838	124,165
51-55 Years	71,584	75,246	78,776	87,340	90,362	94,418	98,660	103,094	107,726	112,566	117,626	146,554	160,404
56-60 Years	96,900	101,854	106,634	118,240	122,332	127,834	133,580	139,588	145,864	152,422	159,280	197,728	211,506
61-65 Years	105,180	114,780	123,240	135,600	145,560	153,780	159,840	165,240	170,220	174,720	178,920	196,260	209,940
66-70 Years	143,340	156,480	168,120	184,800	198,420	209,700	217,980	225,360	232,080	238,260	243,960	267,720	286,380
71-75 Years	182,340	199,080	213,960	235,020	251,582	262,908	274,742	286,680	295,260	303,120	310,380	340,620	364,440
above 75 Years	204,840	219,530	229,854	254,904	263,744	275,616	288,024	300,988	314,540	328,702	343,502	382,800	409,560

						2A	+ 4C						
Eldest Age/SI	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	7,500,000	10,000,000
Upto 20 Years	30,560	32,144	33,634	37,260	38,538	40,255	42,051	43,923	45,885	47,934	50,072	62,316	77,576
21-25 Years	37,027	38,941	40,753	45,153	46,705	48,790	50,971	53,247	55,628	58,116	60,712	75,579	87,759
26-30 Years	38,109	40,077	41,942	46,474	48,072	50,218	52,462	54,806	57,258	59,818	62,493	77,798	91,433
31-35 Years	38,592	40,586	42,474	47,062	48,682	50,857	53,130	55,502	57,986	60,579	63,288	78,790	94,188
36-40 Years	42,320	44,504	46,578	51,614	53,390	55,777	58,273	60,877	63,603	66,450	69,423	86,436	99,532
41-45 Years	48,054	50,518	52,881	58,616	60,642	63,359	66,202	69,169	72,271	75,514	78,904	98,282	108,550
46-50 Years	59,573	62,622	65,557	72,676	75,189	78,563	82,088	85,775	89,625	93,649	97,855	121,908	136,606
51-55 Years	78,728	82,757	86,640	96,060	99,384	103,846	108,512	113,389	118,485	123,809	129,375	161,195	176,436
56-60 Years	106,576	112,025	117,283	130,050	134,551	140,603	146,924	153,533	160,436	167,650	175,194	217,518	232,631
61-65 Years	115,680	126,240	135,600	149,100	160,140	169,200	175,860	181,800	187,200	192,180	196,800	215,880	230,940
66-70 Years	157,680	172,140	184,980	203,280	218,280	230,640	239,760	247,860	255,300	262,080	268,380	294,480	315,060
71-75 Years	200,580	219,000	235,320	258,540	276,726	289,185	302,202	315,360	324,780	333,420	341,460	374,700	400,920
above 75 Years	225,300	241,469	252,825	280,380	290,104	303,164	316,812	331,073	345,980	361,558	377,838	421,080	450,540

Note- An 8% increase on the base rates will apply every year to all policies with RID starting October 25, 2025 onwards.

Optional Cover:							
Air Ambulance							
Limit	Office Premium						
500000	85						
1000000	170						
1500000	255						
2000000	340						
2500000	425						

		Volun	tary Deductible		
Deductible	Sum Insured	Discount %	Deductible	Sum Insured	Discount %
50,000	150,000	5%	200,000	500,000	67%
50,000	200,000	19%	200,000	750,000	64%
50,000	300,000	21%	200,000	1,000,000	60%
50,000	400,000	22%	200,000	1,500,000	57%
50,000	500,000	22%	200,000	2,000,000	55%
50,000	750,000	21%	200,000	2,500,000	52%
50,000	1,000,000	20%	200,000	3,000,000	50%
50,000	1,500,000	18%	200,000	3,500,000	48%
50,000	2,000,000	18%	200,000	4,000,000	45%
50,000	2,500,000	17%	200,000	4,500,000	43%
50,000	3,000,000	16%	200,000	5,000,000	41%
50,000	3,500,000	15%	300,000	150,000	83%
50,000	4,000,000	15%	300,000	200,000	87%
50,000	4,500,000	14%	300,000	300,000	87%
50,000	5,000,000	13%	300,000	400,000	86%
100,000	150,000	31%	300,000	500,000	84%
100,000	200,000	37%	300,000	750,000	80%
100,000	300,000	43%	300,000	1,000,000	76%
100,000	400,000	44%	300,000	1,500,000	72%
100,000	500,000	44%	300,000	2,000,000	69%
100,000	750,000	42%	300,000	2,500,000	66%
100,000	1,000,000	39%	300,000	3,000,000	63%
100,000	1,500,000	37%	300,000	3,500,000	60%
100,000	2,000,000	35%	300,000	4,000,000	57%
100,000	2,500,000	34%	300,000	4,500,000	55%
100,000	3,000,000	32%	300,000	5,000,000	52%
100,000	3,500,000	31%	50,000	7,500,000	11%
100,000	4,000,000	29%	100,000	7,500,000	21%
100,000	4,500,000	28%	200,000	7,500,000	33%
100,000	5,000,000	27%	300,000	7,500,000	41%
200,000	150,000	55%	50,000	10,000,000	8%
200,000	200,000	63%	100,000	10,000,000	16%
200,000	300,000	68%	200,000	10,000,000	25%
200,000	400,000	68%	300,000	10,000,000	31%

Discounts

- 1 Family Discount –
- 10% if 2 eligible family members are covered under a single policy
- 15% if more than 2 of any of the eligible family members are covered under a single policy
 *Family discount is not applicable to Health Guard Floater Policies.
- 2 Employee Discount: 20% discount on published premium rates to employees of Bajaj Allianz & its group Companies, this discount is applicable only if the Policy is booked in direct office code.
- Online/Direct Business Discount: Discount of 5% will be offered in this product for policies underwritten through direct/online channel. Note: this discount is not applicable for Employees who get employee discount
- 4 Co pay Discount-: If opted voluntarily
 - 10% discount on the policy premium
- 20% discount on the policy premium
- 5 Long Term Policy Discount-
- 4 % discount is applicable if policy is opted for 2 years
- 8 % discount is applicable if policy is opted for 3 years

Note: Long Term discount is not applicable if Premium Payment mode is on Installment basis

6 Wellness Discount

As detailed in Wellness Benefit Section in the Policy Wordings, depending on number of parameters met by insured during a policy year discount will be offered on subsequent renewal premium.

Parameters Achieved	Discount
4 out of 8	5%
6 out of 8	7.5%
8 out of 8	10%

Note- If an Insured meets 8 out of 8 above mentioned parameters and he/she walks for 10000 steps for 20 days every month then they will be eliqible for additional discount of 2.5%.

- 7 Zone Discount
- If You opt for coverage under Zone B, then You will be eligible for 20% discount on the premium
- If You opt for coverage under Zone C, then You will be eligible for 30% discount on the premium
- Room Rent capping discount: (Applicable for Gold & Platinum Plan)
 If You opt for this cover You will be entitled for a per day room rent limit of 1.5% of hospitalization Sum Insured up to maximum Rs. 7,500 per day.
 By opting for this cover You will be eligible for discount on premium as per below grid-

Base SI	Gold Plan	Platinum Plan
₹ 300.000 and above	5%	8%

The overall Maximum Discount allowed is 55%

Instalment Options

- 0.086 for monthly mode, 0.257 for quarterly mode, and 0.509 for semi-annual mode.
- In case of policies with period more than 1 year, premium can be paid annually

Optional Cover Premium Rates Waiver of Room Capping 2% of Base Cover Premium

(Optional Cover - Waiver of Room Capping - UIN - BAJHLAP21577V012021)



For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale. Note: It is mandatory to keep updated your policy with your correct contact details and bank account details, to process any of your service requests faster and hassle-free. To update your contact details i.e., Mobile No., Email ID, PAN Card, and Bank Account details, please use chatbot, visit our website, contact your agent or nearest branch.

CIN: U66010PN2000PLC015329 | UIN: Health Guard - BAJHLIP25035V072425 | Add On Cover (Waiver of Room Capping - BAJHLAP21577V012021) BJAZ-B-0368/11-07-2024