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For more details on the risk factors, terms and conditions,
please read the policy wordings before concluding sale
Or
Visit our website www.starhealth.in*

**Striking the right
balance between
insurance and tax
benefits**

Star Health Gain Insurance Policy

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Star Health Gain Insurance Policy

Unique Identification No.: SHAHLIP21262V032021

Buy this insurance online at www.starhealth.in

Star Health And Allied Insurance Co Ltd

Registered Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,
Chennai - 600 034. Phone : 044 - 2828 8800

Corporate Office : No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore,
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Customer Care Number: 044 69006900 | Toll free: 1800 425 2255

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CIN: L66010TN2005PLC056649 | IRDAI Regn. No: 129

BRO / GAIN / V.14 / 2025



Star Health Gain Insurance Policy

Unique Identification No.: SHAHLIP21262V032021

❖ Features

- Complete flexibility in choosing Sum Insured you need, premium you wish to pay and family size you would like to opt for
- Ideal for your health care needs and a perfect Tax Saver

❖ Eligibility

- Any person aged between 18 years and 65 years, residing in India, can take this insurance
- **Family:** Proposer, spouse, dependent children from 91 days up to 25 years (children those who are economically dependent on their parents)

❖ Policy Term: 1 year

❖ Sum Insured Type options: Individual and Floater

❖ Premium / Sum Insured Options (Excluding Tax)

| Options | Premium Rs. | Sum Insured Rs. | | | | |
|--|-------------|-----------------|------------|------------|------------|------------|
| Option 1 | 15,000/- | 1,00,000/- | 2,00,000/- | 3,00,000/- | 4,00,000/- | 5,00,000/- |
| Option 2 | 20,000/- | | | | | |
| Option 3 | 25,000/- | | | | | |
| Option 4 | 30,000/- | | | | | |
| Out-Patient benefit will vary depending on the premium and sum insured options. Please refer the Out Patient benefit chart for details | | | | | | |

❖ Coverage

| Section I | In-patient Hospitalisation |
|--|----------------------------|
| Section II | Outpatient expenses* |
| *Your selection of Sum Insured & Premium shall decide your outpatient expenses limit | |

❖ Section I: In-patient Hospitalisation

- a) Room, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home up to 1% of the sum insured per day
- b) Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist fee
- c) Anaesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, diagnostic materials, Cost of Pacemaker and such other similar expenses
- d) Cost of medicines, drugs
- e) Emergency Ambulance charges for transporting the patient to the hospital upto a sum of Rs.750/- per hospitalization and overall limit of Rs.1500/- per policy period
- f) **Coverage for Modern Treatments:** Expenses are subject to the limits (For details please refer website: www.starhealth.in)

Note: Expenses relating to hospitalization will be considered in proportion to the eligible room rent stated in the policy or actual whichever is less.

❖ Day Care Procedures: All day care procedures are covered.

❖ Limits for Cataract: Expenses incurred on treatment of Cataract is subject to the limits as per the following table;

| Sum Insured Rs | Limit per eye (in Rs.) | Limit per policy period (in Rs.) |
|---------------------------|---|----------------------------------|
| 1,00,000/- and 2,00,000/- | Up to 12,000/- per eye, per policy period | |
| 3,00,000/- | Up to 25,000/- | Up to 35,000/- |
| 4,00,000/- | Up to 30,000/- | Up to 45,000/- |
| 5,00,000/- | Up to 40,000/- | Up to 60,000/- |

❖ Pre hospitalization: Medical expenses incurred up to 30 days prior to the date of admission in to hospital are payable.

❖ Post hospitalization: Medical expenses incurred up to 60 days after discharge from the hospital are payable.

❖ AYUSH Treatment: Medical expenses for Inpatient Hospitalization incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the sum insured.

Note : Claims under Yoga and Naturopathy system of treatment will be payable subject to prior approval from the company

❖ Co-payment (Applicable for Section I only): This policy is subject to co-payment of 20% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is 61 years and above.

❖ Section II: Outpatient Benefit: Covers cost of treatment incurred as an outpatient at any Networked Facility in India. The unutilized amount under this benefit can be carried forward to the next policy year on renewal. The maximum period of such carry over shall be limited to one immediately succeeding year only.

Note 1 for Section II: Admission of a claim under this section II will not prejudice the Company's right to reject a claim under Section I.

Note 2 for Section II: Payment of any claim under this section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract.

❖ EXCLUSIONS: The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

1. Pre-Existing Diseases - Code Excl 01

- A. 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 insurer
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- C. 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
- D. 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 Insurer

2. Specified disease / procedure waiting period - Code Excl 02

- A. Expenses related to the treatment of the following listed Conditions, surgeries / treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. 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
- F. List of specific diseases/procedures;
 1. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast
 2. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 3. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint including Arthroscopy and Arthroplasty/ Joint Replacement [other than caused by accident]
 4. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident)
 5. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi
 6. All types of Hernia
 7. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
 8. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
 9. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies
 10. Benign Tumours of Epididymis, Spermatocoele, Varicocele, Hydrocele
 11. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
 12. Varicose veins and Varicose ulcers
 13. All types of transplant and related surgeries
 14. Congenital Internal disease / defect

3. 30-day waiting period - Code Excl 03

- A. 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
- B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently

4. Investigation & Evaluation - Code Excl 04

- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded

5. Rest Cure, rehabilitation and respite care - Code Excl 05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

1. Custodial care either at home or in a nursing facility for personal care such as help with

- activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs
 6. **Obesity/Weight Control - Code Excl 06:** Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;
 - A. Surgery to be conducted is upon the advice of the Doctor
 - B. The surgery/Procedure conducted should be supported by clinical protocols
 - C. The member has to be 18 years of age or older and
 - D. Body Mass Index (BMI);
 1. greater than or equal to 40 or
 2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss;
 - a. Obesity-related cardiomyopathy
 - b. Coronary heart disease
 - c. Severe Sleep Apnea
 - d. Uncontrolled Type2 Diabetes
 7. **Change-of-Gender treatments - Code Excl 07** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
 8. **Cosmetic or plastic Surgery - Code Excl 08** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
 9. **Hazardous or Adventure sports - Code Excl 09** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
 10. **Breach of law - Code Excl 10** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
 11. **Excluded Providers - Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
 12. Treatment for Alcoholism, drug or abuse or any addictive condition and consequences thereof - **Code Excl 12**
 13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - **Code Excl 13**
 14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure - **Code Excl 14**
 15. **Refractive Error - Code Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.
 16. **Unproven Treatments - Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
 17. **Sterility and Infertility - Code Excl 17:** Expenses related to sterility and infertility. This includes;
 - a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - c. Gestational Surrogacy
 - d. Reversal of sterilization
 18. **Maternity - Code Excl 18**
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
 19. Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA - **Code Excl 19**
 20. Congenital External Condition / Defects / Anomalies - **Code Excl 20**
 21. Convalescence general debility, run-down condition, Nutritional deficiency states - **Code Excl 21**
 22. Intentional self injury - **Code Excl 22**
 23. Venereal Disease and Sexually Transmitted Diseases (Other than HIV) - **Code Excl 23**
 24. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - **Code Excl 24**
 25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - **Code Excl 25**
 26. Expenses incurred on Enhanced External Counter Pulsation Therapy and related

therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other similar therapies - **Code Excl 26**

27. Unconventional, Untested, Experimental therapies - **Code Excl 27**
28. Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - **Code Excl 28**
29. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29**
30. All Treatment for erectile dysfunctions - **Code Excl 30**
31. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons - **Code Excl 31**)
32. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable) - **Code Excl 32**
33. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders - **Code Excl 33**
34. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
35. Cochlear implants and procedure related hospitalization expenses - **Code Excl 35**
36. Any hospitalizations which are not Medically Necessary - **Code Excl 36**
37. Other Excluded Expenses as detailed in the website www.starhealth.in - **Code Excl 37**
38. Existing disease/s, disclosed by the Insured and mentioned in the policy schedule under Permanent Exclusion (based on Insured's consent) - **Code Excl 38**

Note: Exclusion Nos. 15, 17, 18, 31, 32, 33, 35, are not applicable for Section -2.

- ❖ **Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and 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, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.
- ❖ **Renewal:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;
 1. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
 2. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
 3. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy
 4. Coverage is not available during the grace period
 5. No loading shall apply on renewals based on individual claims experience
- ❖ **Cancellation**
 - i. The Policyholder may cancel his policy any time during the term by giving 7 days written notice. In such an event, The Company shall
 - a. refund proportionate premium for unexpired policy period, if policy term is upto one year and there is no claim (s) made during the policy period.
 - b. refund premium for the unexpired policy period, in respect of policies with policy term more than 1 year and risk coverage for such policy years has not commenced.
 - ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.
- ❖ **Migration (Applicable for Section I):** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI 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 insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration
- ❖ **Portability (Applicable for Section I):** 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 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI 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 IRDAI guidelines on portability.
- ❖ **Revision in Sum Insured:** Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.

- ❖ **Possibility of Revision of Terms of the Policy including the Premium Rates:** The Company, may revise or modify the terms of the policy including the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected.
- ❖ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.
The insured person shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy, and to return the same if not acceptable.
If the insured has not incurred 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 person, 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
- ❖ **Redressal of Grievance:** In case of any grievance the insured person may contact the Company through

Website : www.starhealth.in
 E-mail : gro@starhealth.in, grievances@starhealth.in
 Ph. No. : 044-69006900 | Toll Free No. 1800 425 2255
 Senior Citizens may call at 044-69007500

Courier/Post : Star Health and Allied Insurance Company Limited.,
 4th Floor, Balaji Complex, No.15, Whites Lane,
 Whites Road, Royapettah, Chennai- 600014

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017, as amended from time to time.
 Grievance may also be done.
 If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.
 For updated details of grievance officer, kindly refer the link
<https://www.starhealth.in/grievance-redressal>
 If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may lodge at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>
- ❖ **Withdrawal of the policy**
 - i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy
 - ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break
- ❖ **Automatic Termination:** The insurance under this policy with respect to each relevant insured person shall terminate immediately on the earlier of the following events;
 - ✓ Upon the death of the Insured Person. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy
 - ✓ Upon exhaustion of the sum insured under the policy
- ❖ **Claims Procedure**
 - For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888
 - In case of planned hospitalization, inform 24 hours prior to admission in the hospital
 - In case of emergency hospitalization information to be given within 24 hours after hospitalization
 - Cashless facility wherever possible in network hospital
 - In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents
 - KYC (Identity proof with Address) of the proposer, as per AML Guidelines
NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code
 - CKYC No. of the proposer (if available)
- ❖ **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.
- ❖ **Star Advantages**
 - No Third Party Administrator, direct in-house claims settlement
 - Faster and hassle – free claim settlement
 - Cashless hospitalization
- ❖ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.
- ❖ **Tax Benefits:** Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.
- ❖ **TAXES ARE SUBJECT TO CHANGES IN TAX LAWS**
- ❖ **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew 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 the 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 published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

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

| Age of the Members insured (in yrs) | Coverage opted on individual basis covering each member of the family separately (at a single point of time) | | Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family) | | | | Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family) | | | |
|--|--|-------------------|--|--------------------|------------------------------|-------------------|---|----------------------------|------------------------------|-------------------|
| | Premium (Rs.) | Sum Insured (Rs.) | Premium (Rs.) | Discount, (if any) | Premium After Discount (Rs.) | Sum Insured (Rs.) | Premium or consolidated premium for all members of family (Rs.) | Floater Discount, (if any) | Premium After Discount (Rs.) | Sum Insured (Rs.) |
| Illustration 1 | | | | | | | | | | |
| 64 | 15,000 | 1,00,000 | 15,000 | Nil | 15,000 | 1,00,000 | 30,000 | 15,000 | 15,000 | 1,00,000 |
| 58 | 15,000 | 1,00,000 | 15,000 | | 15,000 | 1,00,000 | | | | |
| Total Premium for all members of the family is Rs.30,000/- , when each member is covered separately. Sum insured available for each individual is Rs.1,00,000/- | | | Total Premium for all members of the family is Rs.30,000/- , when they are covered under a single policy. Sum insured available for each family member is Rs.1,00,000/- | | | | Total Premium when policy is opted on floater basis is Rs.15,000/- , Sum insured of Rs.1,00,000/- is available for the entire family (2A) | | | |
| Illustration 2 | | | | | | | | | | |
| 47 | 15,000 | 1,00,000 | 15,000 | Nil | 15,000 | 1,00,000 | 45,000 | 30,000 | 15,000 | 1,00,000 |
| 44 | 15,000 | 1,00,000 | 15,000 | | 15,000 | 1,00,000 | | | | |
| 19 | 15,000 | 1,00,000 | 15,000 | | 15,000 | 1,00,000 | | | | |
| Total Premium for all members of the family is Rs.45,000/- , when each member is covered separately. Sum insured available for each individual is Rs.1,00,000/- | | | Total Premium for all members of the family is Rs.45,000/- , when they are covered under a single policy. Sum insured available for each family member is Rs.1,00,000/- | | | | Total Premium when policy is opted on floater basis is Rs.15,000/- Sum insured of Rs.1,00,000/- is available for the entire family (2A+1C) | | | |

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

Star Health Gain Insurance Policy

Unique Identification No.: SHAHLIP21262V032021 | BRO / GAIN / V.12 / 2023

Outpatient Benefit Chart

| Option 1 : Premium Rs15,000/- Excluding Tax | | | | | | |
|---|------------|--------------------|----------|----------|----------|----------|
| Family Size | Age in Yrs | Sum Insured in Rs. | | | | |
| | | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 |
| 1A | 3mths-35 | 10,865 | 10,480 | 9,855 | 9,175 | 8,635 |
| | 36-45 | 10,410 | 9,990 | 9,310 | 8,575 | 7,990 |
| | 46-55 | 9,670 | 9,190 | 7,955 | 7,135 | 6,480 |
| | 56-60 | 8,085 | 7,480 | 6,055 | 5,045 | 4,230 |
| | 61-65 | 6,305 | 5,550 | 3,915 | 2,685 | 1,695 |
| | 66-70 | 4,745 | 3,870 | 2,045 | NA | NA |
| | 71-75 | 3,215 | 2,215 | NA | NA | NA |
| | 76-80 | 2,045 | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| | | | | | | |
| 1A+1C | 3mths-35 | 9,840 | 9,375 | 8,625 | 7,825 | 7,185 |
| | 36-45 | 9,275 | 8,765 | 7,945 | 7,075 | 6,380 |
| | 46-55 | 8,350 | 7,765 | 6,370 | 5,390 | 4,605 |
| | 56-60 | 6,370 | 5,625 | 3,995 | 2,775 | 1,795 |
| | 61-65 | 4,140 | 3,215 | 1,315 | NA | NA |
| | 66-70 | 2,195 | 1,115 | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| | | | | | | |
| 1A+2C | 3mths-35 | 8,940 | 8,405 | 7,545 | 6,635 | 5,905 |
| | 36-45 | 8,275 | 7,680 | 6,740 | 5,750 | 4,955 |
| | 46-55 | 7,185 | 6,505 | 4,975 | 3,855 | 2,950 |
| | 56-60 | 4,860 | 3,990 | 2,175 | NA | NA |
| | 61-65 | 2,235 | 1,155 | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| | | | | | | |
| 1A+3C | 3mths-35 | 6,840 | 6,130 | 5,020 | 3,855 | 2,920 |
| | 36-45 | 5,935 | 5,155 | 3,935 | 2,665 | 1,640 |
| | 46-55 | 4,470 | 3,570 | 1,710 | NA | NA |
| | 56-60 | 1,325 | NA | NA | NA | NA |
| | 61-65 | NA | NA | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| | | | | | | |

| Option 1 : Premium Rs.15,000/- Excluding Tax | | | | | | |
|--|------------|--------------------|----------|----------|----------|----------|
| Family Size | Age in Yrs | Sum Insured in Rs. | | | | |
| | | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 |
| 2A | 3mths-35 | 8,665 | 8,105 | 7,210 | 6,270 | 5,510 |
| | 36-45 | 7,965 | 7,350 | 6,370 | 5,345 | 4,520 |
| | 46-55 | 6,830 | 6,120 | 4,545 | 3,380 | 2,440 |
| | 56-60 | 4,395 | 3,485 | 1,620 | NA | NA |
| | 61-65 | 1,650 | NA | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| | | | | | | |
| 2A+1C | 3mths-35 | 7,090 | 6,405 | 5,325 | 4,190 | 3,280 |
| | 36-45 | 6,220 | 5,460 | 4,275 | 3,040 | 2,040 |
| | 46-55 | 4,800 | 3,925 | 2,105 | NA | NA |
| | 56-60 | 1,755 | NA | NA | NA | NA |
| | 61-65 | NA | NA | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| | | | | | | |
| 2A+2C | 3mths-35 | 5,705 | 4,905 | 3,660 | 2,360 | 1,310 |
| | 36-45 | 4,680 | 3,795 | 2,425 | 1,005 | NA |
| | 46-55 | 3,010 | 1,990 | NA | NA | NA |
| | 56-60 | NA | NA | NA | NA | NA |
| | 61-65 | NA | NA | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| | | | | | | |
| 2A+3C | 3mths-35 | 2,470 | 1,410 | NA | NA | NA |
| | 36-45 | 1,085 | NA | NA | NA | NA |
| | 46-55 | NA | NA | NA | NA | NA |
| | 56-60 | NA | NA | NA | NA | NA |
| | 61-65 | NA | NA | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| | | | | | | |

| Option 2 : Premium Rs.20,000/- Excluding Tax | | | | | | |
|--|------------|--------------------|----------|----------|----------|----------|
| Family Size | Age in Yrs | Sum Insured in Rs. | | | | |
| | | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 |
| 1A | 3mths-35 | 15,865 | 15,480 | 14,855 | 14,175 | 13,635 |
| | 36-45 | 15,410 | 14,990 | 14,310 | 13,575 | 12,990 |
| | 46-55 | 14,670 | 14,190 | 12,955 | 12,135 | 11,480 |
| | 56-60 | 13,085 | 12,480 | 11,055 | 10,045 | 9,230 |
| | 61-65 | 11,305 | 10,550 | 8,915 | 7,685 | 6,695 |
| | 66-70 | 9,745 | 8,870 | 7,045 | 5,630 | 4,485 |
| | 71-75 | 8,215 | 7,215 | 5,205 | 3,610 | 2,310 |
| | 76-80 | 7,045 | 5,950 | 3,795 | 2,060 | NA |
| | Above 80 | 5,755 | 4,555 | 2,245 | NA | NA |
| 1A+1C | 3mths-35 | 14,840 | 14,375 | 13,625 | 12,825 | 12,185 |
| | 36-45 | 14,275 | 13,765 | 12,945 | 12,075 | 11,380 |
| | 46-55 | 13,350 | 12,765 | 11,370 | 10,390 | 9,605 |
| | 56-60 | 11,370 | 10,625 | 8,995 | 7,775 | 6,795 |
| | 61-65 | 9,140 | 8,215 | 6,315 | 4,830 | 3,625 |
| | 66-70 | 7,195 | 6,115 | 3,980 | 2,260 | NA |
| | 71-75 | 5,285 | 4,045 | 1,685 | NA | NA |
| | 76-80 | 3,820 | 2,460 | NA | NA | NA |
| | Above 80 | 2,205 | NA | NA | NA | NA |
| 1A+2C | 3mths-35 | 13,940 | 13,405 | 12,545 | 11,635 | 10,905 |
| | 36-45 | 13,275 | 12,680 | 11,740 | 10,750 | 9,955 |
| | 46-55 | 12,185 | 11,505 | 9,975 | 8,855 | 7,950 |
| | 56-60 | 9,860 | 8,990 | 7,175 | 5,775 | 4,645 |
| | 61-65 | 7,235 | 6,155 | 4,025 | 2,310 | NA |
| | 66-70 | 4,945 | 3,680 | 1,280 | NA | NA |
| | 71-75 | 2,695 | 1,250 | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| 1A+3C | 3mths-35 | 11,840 | 11,130 | 10,020 | 8,855 | 7,920 |
| | 36-45 | 10,935 | 10,155 | 8,935 | 7,665 | 6,640 |
| | 46-55 | 9,470 | 8,570 | 6,710 | 5,265 | 4,090 |
| | 56-60 | 6,325 | 5,175 | 2,935 | 1,110 | NA |
| | 61-65 | 2,785 | 1,345 | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |

| Option 2 : Premium Rs.20,000/- Excluding Tax | | | | | | |
|--|------------|--------------------|----------|----------|----------|----------|
| Family Size | Age in Yrs | Sum Insured in Rs. | | | | |
| | | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 |
| 2A | 3mths-35 | 13,665 | 13,105 | 12,210 | 11,270 | 10,510 |
| | 36-45 | 12,965 | 12,350 | 11,370 | 10,345 | 9,520 |
| | 46-55 | 11,830 | 11,120 | 9,545 | 8,380 | 7,440 |
| | 56-60 | 9,395 | 8,485 | 6,620 | 5,160 | 3,980 |
| | 61-65 | 6,650 | 5,520 | 3,320 | 1,535 | NA |
| | 66-70 | 4,255 | 2,930 | NA | NA | NA |
| | 71-75 | 1,900 | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| 2A+1C | 3mths-35 | 12,090 | 11,405 | 10,325 | 9,190 | 8,280 |
| | 36-45 | 11,220 | 10,460 | 9,275 | 8,040 | 7,040 |
| | 46-55 | 9,800 | 8,925 | 7,105 | 5,700 | 4,560 |
| | 56-60 | 6,755 | 5,635 | 3,450 | 1,675 | NA |
| | 61-65 | 3,325 | 1,925 | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| 2A+2C | 3mths-35 | 10,705 | 9,905 | 8,660 | 7,360 | 6,310 |
| | 36-45 | 9,680 | 8,795 | 7,425 | 6,005 | 4,850 |
| | 46-55 | 8,010 | 6,990 | 4,955 | 3,330 | 2,015 |
| | 56-60 | 4,425 | 3,115 | NA | NA | NA |
| | 61-65 | NA | NA | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| 2A+3C | 3mths-35 | 7,470 | 6,410 | 4,775 | 3,085 | 1,715 |
| | 36-45 | 6,085 | 4,910 | 3,110 | 1,255 | NA |
| | 46-55 | 3,830 | 2,470 | NA | NA | NA |
| | 56-60 | NA | NA | NA | NA | NA |
| | 61-65 | NA | NA | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |

| Option 3 : Premium Rs.25,000/- Excluding Tax | | | | | | |
|--|------------|--------------------|----------|----------|----------|----------|
| Family Size | Age in Yrs | Sum Insured in Rs. | | | | |
| | | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 |
| 1A | 3mths-35 | 20,865 | 20,480 | 19,855 | 19,175 | 18,635 |
| | 36-45 | 20,410 | 19,990 | 19,310 | 18,575 | 17,990 |
| | 46-55 | 19,670 | 19,190 | 17,955 | 17,135 | 16,480 |
| | 56-60 | 18,085 | 17,480 | 16,055 | 15,045 | 14,230 |
| | 61-65 | 16,305 | 15,550 | 13,915 | 12,685 | 11,695 |
| | 66-70 | 14,745 | 13,870 | 12,045 | 10,630 | 9,485 |
| | 71-75 | 13,215 | 12,215 | 10,205 | 8,610 | 7,310 |
| | 76-80 | 12,045 | 10,950 | 8,795 | 7,060 | 5,645 |
| | above 80 | 10,755 | 9,555 | 7,245 | 5,355 | 3,815 |
| 1A+1C | 3mths-35 | 19,840 | 19,375 | 18,625 | 17,825 | 17,185 |
| | 36-45 | 19,275 | 18,765 | 17,945 | 17,075 | 16,380 |
| | 46-55 | 18,350 | 17,765 | 16,370 | 15,390 | 14,605 |
| | 56-60 | 16,370 | 15,625 | 13,995 | 12,775 | 11,795 |
| | 61-65 | 14,140 | 13,215 | 11,315 | 9,830 | 8,625 |
| | 66-70 | 12,195 | 11,115 | 8,980 | 7,260 | 5,865 |
| | 71-75 | 10,285 | 9,045 | 6,685 | 4,735 | 3,145 |
| | 76-80 | 8,820 | 7,460 | 4,920 | 2,795 | 1,065 |
| | above 80 | 7,205 | 5,715 | 2,985 | NA | NA |
| 1A+2C | 3mths-35 | 18,940 | 18,405 | 17,545 | 16,635 | 15,905 |
| | 36-45 | 18,275 | 17,680 | 16,740 | 15,750 | 14,955 |
| | 46-55 | 17,185 | 16,505 | 14,975 | 13,855 | 12,950 |
| | 56-60 | 14,860 | 13,990 | 12,175 | 10,775 | 9,645 |
| | 61-65 | 12,235 | 11,155 | 9,025 | 7,310 | 5,915 |
| | 66-70 | 9,945 | 8,680 | 6,280 | 4,290 | 2,665 |
| | 71-75 | 7,695 | 6,250 | 3,575 | 1,315 | NA |
| | 76-80 | 5,970 | 4,385 | 1,505 | NA | NA |
| | above 80 | 4,075 | 2,330 | NA | NA | NA |
| 1A+3C | 3mths-35 | 16,840 | 16,130 | 15,020 | 13,855 | 12,920 |
| | 36-45 | 15,935 | 15,155 | 13,935 | 12,665 | 11,640 |
| | 46-55 | 14,470 | 13,570 | 11,710 | 10,265 | 9,090 |
| | 56-60 | 11,325 | 10,175 | 7,935 | 6,110 | 4,630 |
| | 61-65 | 7,785 | 6,345 | 3,680 | 1,430 | NA |
| | 66-70 | 4,695 | 3,005 | NA | NA | NA |
| | 71-75 | 1,660 | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | above 80 | NA | NA | NA | NA | NA |

A - Adult | C - Child | 2A - Self+Spouse | NA - Policy Not Available

Amount in Rs.

| Option 3 : Premium Rs.25,000/- Excluding Tax | | | | | | |
|--|------------|--------------------|----------|----------|----------|----------|
| Family Size | Age in Yrs | Sum Insured in Rs. | | | | |
| | | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 |
| 2A | 3mths-35 | 18,665 | 18,105 | 17,210 | 16,270 | 15,510 |
| | 36-45 | 17,965 | 17,350 | 16,370 | 15,345 | 14,520 |
| | 46-55 | 16,830 | 16,120 | 14,545 | 13,380 | 12,440 |
| | 56-60 | 14,395 | 13,485 | 11,620 | 10,160 | 8,980 |
| | 61-65 | 11,650 | 10,520 | 8,320 | 6,535 | 5,085 |
| | 66-70 | 9,255 | 7,930 | 5,445 | 3,375 | 1,685 |
| | 71-75 | 6,900 | 5,390 | 2,620 | NA | NA |
| | 76-80 | 5,095 | 3,435 | NA | NA | NA |
| | Above 80 | 3,110 | 1,290 | NA | NA | NA |
| 2A+1C | 3mths-35 | 17,090 | 16,405 | 15,325 | 14,190 | 13,280 |
| | 36-45 | 16,220 | 15,460 | 14,275 | 13,040 | 12,040 |
| | 46-55 | 14,800 | 13,925 | 12,105 | 10,700 | 9,560 |
| | 56-60 | 11,755 | 10,635 | 8,450 | 6,675 | 5,235 |
| | 61-65 | 8,325 | 6,925 | 4,330 | 2,145 | NA |
| | 66-70 | 5,330 | 3,690 | NA | NA | NA |
| | 71-75 | 2,390 | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| 2A+2C | 3mths-35 | 15,705 | 14,905 | 13,660 | 12,360 | 11,310 |
| | 36-45 | 14,680 | 13,795 | 12,425 | 11,005 | 9,850 |
| | 46-55 | 13,010 | 11,990 | 9,955 | 8,330 | 7,015 |
| | 56-60 | 9,425 | 8,115 | 5,650 | 3,600 | 1,925 |
| | 61-65 | 5,390 | 3,755 | NA | NA | NA |
| | 66-70 | 1,870 | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| 2A+3C | 3mths-35 | 12,470 | 11,410 | 9,775 | 8,085 | 6,715 |
| | 36-45 | 11,085 | 9,910 | 8,110 | 6,255 | 4,750 |
| | 46-55 | 8,830 | 7,470 | 4,935 | 2,810 | 1,080 |
| | 56-60 | 3,995 | 2,245 | NA | NA | NA |
| | 61-65 | NA | NA | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |

A - Adult | C - Child | 2A - Self+Spouse | NA - Policy Not Available

Amount in Rs.

| Option 4 : Premium Rs.30,000/- Excluding Tax | | | | | | |
|--|------------|--------------------|----------|----------|----------|----------|
| Family Size | Age in Yrs | Sum Insured in Rs. | | | | |
| | | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 |
| 1A | 3mths-35 | 25,865 | 25,480 | 24,855 | 24,175 | 23,635 |
| | 36-45 | 25,410 | 24,990 | 24,310 | 23,575 | 22,990 |
| | 46-55 | 24,670 | 24,190 | 22,955 | 22,135 | 21,480 |
| | 56-60 | 23,085 | 22,480 | 21,055 | 20,045 | 19,230 |
| | 61-65 | 21,305 | 20,550 | 18,915 | 17,685 | 16,695 |
| | 66-70 | 19,745 | 18,870 | 17,045 | 15,630 | 14,485 |
| | 71-75 | 18,215 | 17,215 | 15,205 | 13,610 | 12,310 |
| | 76-80 | 17,045 | 15,950 | 13,795 | 12,060 | 10,645 |
| | Above 80 | 15,755 | 14,555 | 12,245 | 10,355 | 8,815 |
| 1A+1C | 3mths-35 | 24,840 | 24,375 | 23,625 | 22,825 | 22,185 |
| | 36-45 | 24,275 | 23,765 | 22,945 | 22,075 | 21,380 |
| | 46-55 | 23,350 | 22,765 | 21,370 | 20,390 | 19,605 |
| | 56-60 | 21,370 | 20,625 | 18,995 | 17,775 | 16,795 |
| | 61-65 | 19,140 | 18,215 | 16,315 | 14,830 | 13,625 |
| | 66-70 | 17,195 | 16,115 | 13,980 | 12,260 | 10,865 |
| | 71-75 | 15,285 | 14,045 | 11,685 | 9,735 | 8,145 |
| | 76-80 | 13,820 | 12,460 | 9,920 | 7,795 | 6,065 |
| | Above 80 | 12,205 | 10,715 | 7,985 | 5,665 | 3,775 |
| 1A+2C | 3mths-35 | 23,940 | 23,405 | 22,545 | 21,635 | 20,905 |
| | 36-45 | 23,275 | 22,680 | 21,740 | 20,750 | 19,955 |
| | 46-55 | 22,185 | 21,505 | 19,975 | 18,855 | 17,950 |
| | 56-60 | 19,860 | 18,990 | 17,175 | 15,775 | 14,645 |
| | 61-65 | 17,235 | 16,155 | 14,025 | 12,310 | 10,915 |
| | 66-70 | 14,945 | 13,680 | 11,280 | 9,290 | 7,665 |
| | 71-75 | 12,695 | 11,250 | 8,575 | 6,315 | 4,470 |
| | 76-80 | 10,970 | 9,385 | 6,505 | 4,035 | 2,020 |
| | Above 80 | 9,075 | 7,330 | 4,225 | 1,530 | NA |
| 1A+3C | 3mths-35 | 21,840 | 21,130 | 20,020 | 18,855 | 17,920 |
| | 36-45 | 20,935 | 20,155 | 18,935 | 17,665 | 16,640 |
| | 46-55 | 19,470 | 18,570 | 16,710 | 15,265 | 14,090 |
| | 56-60 | 16,325 | 15,175 | 12,935 | 11,110 | 9,630 |
| | 61-65 | 12,785 | 11,345 | 8,680 | 6,430 | 4,600 |
| | 66-70 | 9,695 | 8,005 | 4,970 | 2,350 | NA |
| | 71-75 | 6,660 | 4,720 | 1,325 | NA | NA |
| | 76-80 | 4,330 | 2,205 | NA | NA | NA |
| | Above 80 | 1,770 | NA | NA | NA | NA |

| Option 4 : Premium Rs.30,000/- Excluding Tax | | | | | | |
|--|------------|--------------------|----------|----------|----------|----------|
| Family Size | Age in Yrs | Sum Insured in Rs. | | | | |
| | | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 |
| 2A | 3mths-35 | 23,665 | 23,105 | 22,210 | 21,270 | 20,510 |
| | 36-45 | 22,965 | 22,350 | 21,370 | 20,345 | 19,520 |
| | 46-55 | 21,830 | 21,120 | 19,545 | 18,380 | 17,440 |
| | 56-60 | 19,395 | 18,485 | 16,620 | 15,160 | 13,980 |
| | 61-65 | 16,650 | 15,520 | 13,320 | 11,535 | 10,085 |
| | 66-70 | 14,255 | 12,930 | 10,445 | 8,375 | 6,685 |
| | 71-75 | 11,900 | 10,390 | 7,620 | 5,265 | 3,340 |
| | 76-80 | 10,095 | 8,435 | 5,450 | 2,880 | NA |
| | Above 80 | 8,110 | 6,290 | 3,065 | NA | NA |
| 2A+1C | 3mths-35 | 22,090 | 21,405 | 20,325 | 19,190 | 18,280 |
| | 36-45 | 21,220 | 20,460 | 19,275 | 18,040 | 17,040 |
| | 46-55 | 19,800 | 18,925 | 17,105 | 15,700 | 14,560 |
| | 56-60 | 16,755 | 15,635 | 13,450 | 11,675 | 10,235 |
| | 61-65 | 13,325 | 11,925 | 9,330 | 7,145 | 5,360 |
| | 66-70 | 10,330 | 8,690 | 5,735 | 3,190 | 1,110 |
| | 71-75 | 7,390 | 5,510 | 2,200 | NA | NA |
| | 76-80 | 5,135 | 3,070 | NA | NA | NA |
| | Above 80 | 2,650 | NA | NA | NA | NA |
| 2A+2C | 3mths-35 | 20,705 | 19,905 | 18,660 | 17,360 | 16,310 |
| | 36-45 | 19,680 | 18,795 | 17,425 | 16,005 | 14,850 |
| | 46-55 | 18,010 | 16,990 | 14,955 | 13,330 | 12,015 |
| | 56-60 | 14,425 | 13,115 | 10,650 | 8,600 | 6,925 |
| | 61-65 | 10,390 | 8,755 | 5,805 | 3,265 | 1,195 |
| | 66-70 | 6,870 | 4,950 | 1,575 | NA | NA |
| | 71-75 | 3,410 | 1,205 | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |
| 2A+3C | 3mths-35 | 17,470 | 16,410 | 14,775 | 13,085 | 11,715 |
| | 36-45 | 16,085 | 14,910 | 13,110 | 11,255 | 9,750 |
| | 46-55 | 13,830 | 12,470 | 9,935 | 7,810 | 6,080 |
| | 56-60 | 8,995 | 7,245 | 4,125 | 1,420 | NA |
| | 61-65 | 3,545 | 1,355 | NA | NA | NA |
| | 66-70 | NA | NA | NA | NA | NA |
| | 71-75 | NA | NA | NA | NA | NA |
| | 76-80 | NA | NA | NA | NA | NA |
| | Above 80 | NA | NA | NA | NA | NA |