

# GIVE YOUR HEALTH INSURANCE A BACKUP PLAN.

When your existing plan's limit ends, Advantage Top-up plan begins.



1800-220-233



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## What is Advantage Top-Up?

Advantage Top-Up is a deductible health insurance plan with high sum insured options to provide extra coverage at low premium as compared to any traditional health insurance plan. In this plan you have an option to choose the deductible which can be managed either by self-pay or any other insurance and also choose the optimum sum insured to take care of your health care. Unlike many top up plans, you do not have to cross the deductible limit at every claims incidence. The deductible will apply on aggregate basis towards hospitalisation expenses incurred during the policy period.

## What is Deductible?

Deductible means a cost sharing requirement under a health insurance policy where the insurance company will not be liable for eligible medical expenses up to a specified rupee amount, that incur in a policy period, as opted i.e. it is the amount up to which the insurance company will not pay for all the claims incurred in a policy year under the policy.

- The deductible will apply on Individual basis in case of individual policy and on floater basis in case of family floater policy.
- A deductible does not reduce the sum insured.

We will only be liable for payment of the medical expenses that exceed the deductible amount selected by you and stated in the policy schedule maximum up to the sum insured.

For the purpose of calculation of the deductible per hospitalisation any expenses incurred on room rent, nursing expenses, ICU charges, surgeon's, anaesthetist's, medical practitioner's, consultant's and specialist's fees, anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, cost of pacemaker and similar expenses, pre- hospitalisation medical expenses, post- hospitalisation medical expenses and ambulance charges will be taken into account. Further, the non-payable items are not considered for the calculation of the deductible.

The deductible will be applicable on aggregate basis

## Example of Deductible:

Insured A has policy (Policy period - 1st Jan 2018 to 31st Dec 2018)

| <b>Sum Insured</b>              | 5,00,000   | 5,00,000 | 5,00,000 |
|---------------------------------|--|----------|----------|
| <b>Deductible</b>               | 1,00,000   | 2,00,000 | 3,00,000 |
| <b>*Claim 1</b>                 | 75,000   | 1,00,000 | 1,00,000 |
| <b>*Claim 2</b>                 | 1,25,000<br>(Claim is for the same illness within 45 days)           | 1,25,000 | 1,50,000 |
| <b>*Claim 3</b>                 | 1,00,000<br>(Claim is for ailment falling in 2 years waiting period) | 1,00,000 | 50,000   |
| <b>*Claim 4</b>                 | 1,00,000   | 5,00,000 | 1,00,000 |
| <b>Payable Amount for Claim</b> | Nil  | Nil      | Nil      |
| <b>Payable Amount for Claim</b> | 1,00,000   | 25,000   | Nil      |
| <b>Payable Amount for Claim</b> | Nil<br>As there is waiting period of 2 years                         | 1,00,000 | Nil      |

|                                   |          |          |          |
|-----------------------------------|----------|----------|----------|
| <b>Payable Amount for Claim 4</b> | 1,00,000 | 3,75,000 | 1,00,000 |
| <b>Remaining Sum Insured</b>      | 3,00,000 | Nil      | 4,00,000 |

\*Eligible claim amount

### Schedule of Benefits

| Advantage Top-Up                 |  |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
|----------------------------------|--|---------------|--------|---------------------|-----------------------------|-----------------------------------|----------------------------------|--|--|--|--|---|---|---|---|
| <b>Options</b>                   | Individual/ Family floater basis   |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Family Definitions</b>        | <b>Individual</b>  | a.S           |        |                     | b. Sp/LP                    |                                   |                                  | c. C                                     |  |  | d. P   |   |   |   |   |
|                                  | <b>Family Floater*</b>   | a. S+SP/LP    |        |                     | b. S+Sp/LP+1C               |                                   |                                  | c. S+SpLp+2C                             |  |  | d. S+SP/Lp+3C  |   |   |   |   |
|                                  |  | e. S/Sp/Lp+1C |        |                     | f. S/Sp/Lp+2C               |                                   |                                  | g. S/SPLp+3C                             |  |  | h. S+Sp/Lp+5C  |   |   |   |   |
|                                  | Where, S – Self, Sp – Spouse / Lp – Live-in partner , C – Dependent Child(ren) (Unmarried and up to the age of 25 years), P – Dependent Parent(s)<br>* Family floater means the sum insured shall be floating over the insured members |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Features</b>                  | Policy team  |               |        |                     |                             | 1 Year /2 Years/3 Years           |                                  |  |  |  |  |   |   |   |   |
|                                  | Minimum age of entry   |               |        |                     |                             | Day 1                             |                                  |  |  |  |  |   |   |   |   |
|                                  | Maximum age of entry   |               |        |                     |                             | Life long                         |                                  |  |  |  |  |   |   |   |   |
|                                  | Renewal  |               |        |                     |                             | Life long                         |                                  |  |  |  |  |   |   |   |   |
| <b>Sum Insured (o)</b>           | 0.5 L  | 1 L           | 1.5 L  | 2 L                 | 3 L                         | 5 L                               | 7.5 L                            | 10 L                                     | 15 L   | 20 L   | 25 L   | 30 L  | 40 L  | 50 L  | 100 L   |
| <b>Deductible (o)</b>            | 0.5 L  | 0.5 L,<br>1L  | 0.5 L, | 0.5 L,<br>1L,<br>2L | 0.5 L,<br>1L,<br>2L,<br>3L, | 0.5 L,<br>1L,<br>2L,<br>3L,<br>5L | 2L,<br>3L,<br>4L,<br>5L,<br>7.5L | 2L,<br>3L,<br>4L,<br>5L,<br>7.5L,<br>10L | 2L,<br>3L,<br>4L,<br>5L,<br>7.5L,<br>10L,<br>15L | 2L,<br>3L,<br>4L,<br>5L,<br>7.5L,<br>10L,<br>15L,<br>20L | 2L,<br>3L,<br>4L,<br>5L,<br>7.5L,<br>10L,<br>15L,<br>20L | 5L,<br>7.5L,<br>10L,<br>15L,<br>20L,<br>30L | 5L,<br>7.5L,<br>10L,<br>15L,<br>20L,<br>30L,<br>40L | 5L,<br>7.5L,<br>10L,<br>15L,<br>20L,<br>30L,<br>40L | 5L,<br>7.5L,<br>10L,<br>15L,<br>20L,<br>30L,<br>40L |
| <b>Plans</b>                     | Supreme plan ,Elite plan   |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Coverage</b>                  | a) Supreme plan – includes cover for all ailments including heart related conditions and cancer<br>b) Elite plan – includes cover for cancer and ailments related to heart only.   |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Inpatient hospitalization</b> | Covered  |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Pre-hospitalisation</b>       | 60 days  |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Post-hospitalisation</b>      | 90 days  |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Day care procedures</b>       | Covered  |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Alternative treatments</b>    | Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy is covered.   |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |
| <b>Organ donor</b>               | Only hospitalisation expenses are covered after 2 years (excluding donor screening charges and pre and post hospitalisation)   |               |        |                     |                             |                                   |                                  |  |  |  |  |   |   |   |   |

| <b>30 Days Waiting Period</b>            | Applicable   |                                       |  |           |          |      |       |       |      |            |    |
|--|--|---------------------------------------|--|-----------|----------|------|-------|-------|------|------------|----|
| <b>2 Years Waiting Period</b>            | Applicable for specific illness or procedures:<br>Benign Prostatic Hypertrophy, dysfunctional uterine bleeding, Fibromyoma, Endometriosis, Hysterectomy, all internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps with exception of malignant tumor or growth, Surgery for prolapsed inter vertebral disc unless arising from accident, any types of gastric or duodenal ulcers, stones in the urinary and biliary systems, surgery on ears. Organ transplant, Rheumatoid Arthritis, Gout, joint replacement surgery due to degenerative condition, Age related Osteoarthritis and Osteoporosis unless such joint replacement surgery is medically necessary due to Injury |                                       |  |           |          |      |       |       |      |            |    |
| <b>Pre-existing Waiting Period</b>       | 2 years  |                                       |  |           |          |      |       |       |      |            |    |
| <b>Emergency Ambulance</b>               | Covered - up to Rs. 2000 per hospitalisation   |                                       |  |           |          |      |       |       |      |            |    |
| <b>Waiver of Deductible</b>              | Available  |                                       |  |           |          |      |       |       |      |            |    |
| <b>Cumulative bonus</b>                  | 10% for every claim free years to maximum up to 50%  |                                       |  |           |          |      |       |       |      |            |    |
| <b>Pre-insurance medical examination</b> | On the basis of adverse medical declarations in the proposal form, age of member, sum insured and deductible opted, through empaneled diagnostic centres only with the validity of 30 days from the date of test conducted. 100% reimbursement of pre-insurance medical tests charges, subject to policy issuance and 64 VB compliance.<br>Underwriting loading of premium will be applicable on the particular insured's premium in case of Individual policy and floater policy.   |                                       |  |           |          |      |       |       |      |            |    |
| <b>Family discount</b>                   | 10% is applicable in case two or more family members are covered with individual sum insured basis in the same policy except for the policy with coverage for one adult with one or more children, the family discount shall be on basis of age of the adult as per below table: <table border="1" data-bbox="366 900 1178 1091"> <thead> <tr> <th colspan="2">Family Discount (Individual policies)</th> </tr> <tr> <th>Age Bands</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>&lt;=70</td> <td>10.0%</td> </tr> <tr> <td>71-75</td> <td>7.5%</td> </tr> <tr> <td>76 &amp; above</td> <td>5%</td> </tr> </tbody> </table>   | Family Discount (Individual policies) |  | Age Bands | Discount | <=70 | 10.0% | 71-75 | 7.5% | 76 & above | 5% |
| Family Discount (Individual policies)    |  |                                       |  |           |          |      |       |       |      |            |    |
| Age Bands                                | Discount   |                                       |  |           |          |      |       |       |      |            |    |
| <=70                                     | 10.0%  |                                       |  |           |          |      |       |       |      |            |    |
| 71-75                                    | 7.5%   |                                       |  |           |          |      |       |       |      |            |    |
| 76 & above                               | 5%   |                                       |  |           |          |      |       |       |      |            |    |



|   |   |                                     |
|---|---|-------------------------------------|
| <b>Long term discount (2 and 3 years policy term)</b> | Applicable in case the policy term is more than 1 year and in case of single payment of premium.  |                                     |
|   | <b>Long-term discount (Applicable in case of single payment for more than 1 year)</b>   |                                     |
|   | <b>Policy term</b>  | <b>Discount</b>                     |
|   | 1 year  | Nil                                 |
|   | 2 years   | 5%                                  |
|   | 3 years   | 10%                                 |
| <b>Loyalty discount</b>                               | 2.5% loyalty discount if the client already has a separate retail health insurance policy (other than Advantage Top-up/ Personal Accident/ Travel) from Generali Central Insurance Co. Ltd. The loyalty discount shall continue only if the insured maintains the separate health insurance policy with us. |                                     |
| <b>Instalment facility</b>                            | Available for policy term of 1/ 2/ 3 years. Loadings on standard premium will be applicable in case instalment facility is opted.   |                                     |
|   | <b>Instalment frequency</b>   | <b>Loading on standard premiums</b> |
|   | Monthly   | 5%                                  |
|   | Quarterly   | 4%                                  |
|   | Half-yearly   | 3%                                  |

### Other features

- Waiver of deductible - You have an option to opt for waiver of the deductible and opt for any indemnity health insurance policy (without any deductible) offered by us for the same sum insured without re-valuation of health status or any pre-policy check-up provided that:
  - You have been insured with us for the first time under this policy before the age of 50 years and have renewed with us continuously and without any break in insurance for a minimum period of 5 years.
  - This option for waiver of deductible can be exercised by you at renewal when your/ insured person's completed age is within the age group of 54-60 years however only after being continuously renewed under this policy without any break for a period of 5 years or more.
- Portability can be offered as per the portability guidelines.
- Migration can be offered as per the migration guidelines.
- There will be no loading on premium for adverse claims experience
- Premium paid by any mode other than cash and demand draft is eligible for tax relief as provided under Section 80-D of the Income Tax Act.

### 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 to review the terms and conditions of the policy, and to return the same if not acceptable.



3. 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 person, a deduction towards the proportionate premium commensurate with the insurance coverage during such period.
  - iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

### **Major Exclusions**

- Any condition, ailment, injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and / or symptoms, prior to the inception of your first policy until 24 months from the date of inception.
- Any disease contracted during the first 30 days from the commencement of the policy.
- External Congenital Anomaly and related Illness/ defect.
- Dental treatment or surgery of any kind unless requiring hospitalization as a result of Injury.
- Medical expenses for diseases/ conditions like Benign Prostatic Hypertrophy, Hysterectomy, etc. shall be covered after a waiting period of 24 months from the date of inception of the first policy with Us.
- Joint replacement surgery shall be covered after a waiting period of 2 years, unless required due to an accident.
- Use of intoxicating drugs or alcohol.

\*The above list is indicative in nature, please refer to policy wordings for complete details.

### **Claim Process**

- In house claims servicing is through Generali Central Health Team (FGH)
- Cashless facility is offered through our network hospitals.
- Cashless facility is subject to mandatory pre-authorization by Generali Central Health Team and subject to policy conditions.
- Cashless facility can be availed on producing the GCH – Health Id card along with photo identification proof.

**Premium Tables – Premium rates in, exclusive of Goods & Services Tax (age in completed years)**

**A. Premium for supreme plan**

**a. Individual premium, exclusive of GST**

| <b>Individual</b> |        |         |         |         |         |         |         |         |         |         |
|-------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Deductible        | 50,000 |         |         |         |         |         | 100,000 |         |         |         |
| Sum Insured       | 50,000 | 100,000 | 150,000 | 200,000 | 300,000 | 500,000 | 100,000 | 200,000 | 300,000 | 500,000 |
| 0 – 17            | 704    | 1,121   | 1,441   | 1,707   | 2,145   | 2,963   | 845     | 1,359   | 1,753   | 2,472   |
| 18-25             | 809    | 1,288   | 1,655   | 1,961   | 2,464   | 3,404   | 971     | 1,562   | 2,014   | 2,840   |
| 26-30             | 813    | 1,293   | 1,662   | 1,969   | 2,474   | 3,418   | 975     | 1,568   | 2,022   | 2,851   |
| 31-35             | 927    | 1,476   | 1,897   | 2,247   | 2,824   | 3,901   | 1,113   | 1,789   | 2,308   | 3,254   |
| 36-40             | 1,150  | 1,830   | 2,351   | 2,785   | 3,501   | 4,836   | 1,380   | 2,218   | 2,861   | 4,034   |
| 41-45             | 1,365  | 2,173   | 2,792   | 3,308   | 4,158   | 5,744   | 1,638   | 2,635   | 3,398   | 4,792   |
| 46-50             | 1,753  | 2,790   | 3,584   | 4,246   | 5,337   | 7,373   | 2,103   | 3,382   | 4,361   | 6,151   |
| 51-55             | 2,125  | 3,383   | 4,346   | 5,149   | 6,472   | 8,940   | 2,550   | 4,101   | 5,289   | 7,458   |
| 56-60             | 2,581  | 4,108   | 5,278   | 6,252   | 7,859   | 10,856  | 3,097   | 4,980   | 6,422   | 9,057   |
| 61-65             | 3,563  | 5,671   | 7,287   | 8,632   | 10,850  | 14,988  | 4,276   | 6,875   | 8,867   | 12,504  |
| 66-70             | 4,558  | 7,256   | 9,323   | 11,044  | 13,882  | 19,176  | 5,470   | 8,796   | 11,344  | 15,997  |
| 71-75             | 5,520  | 8,786   | 11,290  | 13,374  | 16,811  | 23,221  | 6,625   | 10,652  | 13,737  | 19,372  |
| 76 & Above        | 6,262  | 9,966   | 12,806  | 15,170  | 19,069  | 26,341  | 7,514   | 12,083  | 15,583  | 21,975  |

| <b>Individual</b> |         |         |         |         |           |           |           |           |  |
|-------------------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|--|
| Deductible        | 200,000 |         |         |         |           |           |           |           |  |
| Sum Insured       | 200,000 | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |  |
| 0 – 17            | 824     | 1,099   | 1,662   | 2,299   | 2,759     | 3,585     | 4,267     | 4,854     |  |
| 18-25             | 947     | 1,263   | 1,909   | 2,641   | 3,169     | 4,118     | 4,901     | 5,576     |  |
| 26-30             | 951     | 1,268   | 1,917   | 2,651   | 3,182     | 4,135     | 4,921     | 5,599     |  |
| 31-35             | 1,085   | 1,447   | 2,188   | 3,026   | 3,631     | 4,719     | 5,617     | 6,390     |  |
| 36-40             | 1,345   | 1,794   | 2,712   | 3,751   | 4,502     | 5,850     | 6,963     | 7,922     |  |
| 41-45             | 1,598   | 2,130   | 3,221   | 4,455   | 5,346     | 6,948     | 8,269     | 9,408     |  |
| 46-50             | 2,051   | 2,734   | 4,135   | 5,719   | 6,863     | 8,919     | 10,615    | 12,077    |  |
| 51-55             | 2,487   | 3,316   | 5,014   | 6,935   | 8,322     | 10,815    | 12,872    | 14,644    |  |
| 56-60             | 3,021   | 4,027   | 6,089   | 8,422   | 10,106    | 13,134    | 15,631    | 17,783    |  |
| 61-65             | 4,170   | 5,559   | 8,406   | 11,627  | 13,952    | 18,132    | 21,580    | 24,552    |  |
| 66-70             | 5,335   | 7,112   | 10,754  | 14,875  | 17,850    | 23,198    | 27,609    | 31,411    |  |
| 71-75             | 6,461   | 8,613   | 13,023  | 18,013  | 21,616    | 28,093    | 33,434    | 38,038    |  |
| 76 & Above        | 7,329   | 9,769   | 14,773  | 20,433  | 24,520    | 31,866    | 37,925    | 43,147    |  |

| Individual  |         |         |         |           |           |           |           |
|-------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible  | 300,000 |         |         |           |           |           |           |
| Sum Insured | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 0 – 17      | 685     | 1,045   | 1,454   | 1,751     | 2,292     | 2,741     | 3,128     |
| 18-25       | 787     | 1,200   | 1,670   | 2,012     | 2,633     | 3,148     | 3,593     |
| 26-30       | 791     | 1,205   | 1,677   | 2,020     | 2,644     | 3,161     | 3,608     |
| 31-35       | 902     | 1,376   | 1,914   | 2,306     | 3,018     | 3,608     | 4,118     |
| 36-40       | 1,119   | 1,705   | 2,373   | 2,858     | 3,741     | 4,473     | 5,104     |
| 41-45       | 1,328   | 2,025   | 2,818   | 3,394     | 4,443     | 5,312     | 6,062     |
| 46-50       | 1,705   | 2,600   | 3,617   | 4,357     | 5,703     | 6,819     | 7,782     |
| 51-55       | 2,068   | 3,152   | 4,386   | 5,284     | 6,916     | 8,268     | 9,436     |
| 56-60       | 2,511   | 3,828   | 5,326   | 6,416     | 8,398     | 10,041    | 11,459    |
| 61-65       | 3,467   | 5,285   | 7,353   | 8,858     | 11,595    | 13,862    | 15,820    |
| 66-70       | 4,435   | 6,762   | 9,408   | 11,333    | 14,834    | 17,735    | 20,240    |
| 71-75       | 5,371   | 8,188   | 11,392  | 13,724    | 17,964    | 21,476    | 24,510    |
| 76 & Above  | 6,092   | 9,288   | 12,923  | 15,567    | 20,377    | 24,361    | 27,803    |

| Individual  |         |         |           |           |           |           |  |
|-------------|---------|---------|-----------|-----------|-----------|-----------|--|
| Deductible  | 400,000 |         |           |           |           |           |  |
| Sum Insured | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |  |
| 0 – 17      | 772     | 1,077   | 1,305     | 1,719     | 2,063     | 2,362     |  |
| 18-25       | 887     | 1,237   | 1,499     | 1,974     | 2,370     | 2,713     |  |
| 26-30       | 890     | 1,242   | 1,505     | 1,982     | 2,380     | 2,724     |  |
| 31-35       | 1,016   | 1,417   | 1,717     | 2,262     | 2,716     | 3,109     |  |
| 36-40       | 1,260   | 1,757   | 2,129     | 2,805     | 3,367     | 3,854     |  |
| 41-45       | 1,496   | 2,087   | 2,529     | 3,331     | 3,999     | 4,577     |  |
| 46-50       | 1,921   | 2,679   | 3,246     | 4,276     | 5,133     | 5,875     |  |
| 51-55       | 2,329   | 3,248   | 3,936     | 5,185     | 6,224     | 7,124     |  |
| 56-60       | 2,828   | 3,945   | 4,779     | 6,296     | 7,559     | 8,651     |  |
| 61-65       | 3,905   | 5,446   | 6,598     | 8,692     | 10,435    | 11,944    |  |
| 66-70       | 4,996   | 6,967   | 8,442     | 11,121    | 13,351    | 15,281    |  |
| 71-75       | 6,050   | 8,437   | 10,223    | 13,467    | 16,167    | 18,505    |  |
| 76 & Above  | 6,862   | 9,570   | 11,596    | 15,276    | 18,339    | 20,991    |  |

| Individual  |         |         |           |           |           |           |           |           |           |            |
|-------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible  | 500,000 |         |           |           |           |           |           |           |           |            |
| Sum Insured | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 0 – 17      | 619     | 865     | 1,054     | 1,396     | 1,683     | 1,931     | 2,152     | 2,537     | 2,867     | 4,102      |
| 18-25       | 711     | 994     | 1,211     | 1,604     | 1,933     | 2,219     | 2,473     | 2,914     | 3,293     | 4,712      |
| 26-30       | 714     | 998     | 1,216     | 1,611     | 1,941     | 2,228     | 2,483     | 2,926     | 3,307     | 4,731      |
| 31-35       | 815     | 1,139   | 1,387     | 1,838     | 2,215     | 2,542     | 2,833     | 3,339     | 3,774     | 5,400      |
| 36-40       | 1,011   | 1,412   | 1,720     | 2,279     | 2,746     | 3,152     | 3,513     | 4,140     | 4,678     | 6,694      |
| 41-45       | 1,200   | 1,677   | 2,043     | 2,706     | 3,261     | 3,743     | 4,172     | 4,916     | 5,556     | 7,950      |
| 46-50       | 1,541   | 2,153   | 2,622     | 3,474     | 4,186     | 4,805     | 5,355     | 6,311     | 7,132     | 10,205     |
| 51-55       | 1,868   | 2,611   | 3,179     | 4,213     | 5,077     | 5,826     | 6,494     | 7,653     | 8,649     | 12,374     |
| 56-60       | 2,269   | 3,170   | 3,861     | 5,116     | 6,165     | 7,075     | 7,886     | 9,293     | 10,503    | 15,027     |
| 61-65       | 3,132   | 4,377   | 5,330     | 7,062     | 8,511     | 9,768     | 10,887    | 12,830    | 14,500    | 20,746     |
| 66-70       | 4,007   | 5,599   | 6,820     | 9,036     | 10,889    | 12,497    | 13,928    | 16,414    | 18,551    | 26,542     |
| 71-75       | 4,853   | 6,781   | 8,258     | 10,942    | 13,186    | 15,134    | 16,867    | 19,878    | 22,464    | 32,142     |
| 76 & Above  | 5,505   | 7,692   | 9,368     | 12,412    | 14,957    | 17,167    | 19,132    | 22,548    | 25,482    | 36,459     |

| Individual  |         |           |           |           |           |           |           |           |            |  |
|-------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible  | 750,000 |           |           |           |           |           |           |           |            |  |
| Sum Insured | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 0 – 17      | 765     | 967       | 1,294     | 1,570     | 1,811     | 2,026     | 2,400     | 2,722     | 3,927      |  |
| 18-25       | 879     | 1,111     | 1,486     | 1,804     | 2,080     | 2,327     | 2,757     | 3,127     | 4,511      |  |
| 26-30       | 882     | 1,115     | 1,492     | 1,811     | 2,089     | 2,337     | 2,768     | 3,140     | 4,529      |  |
| 31-35       | 1,007   | 1,273     | 1,703     | 2,067     | 2,384     | 2,667     | 3,160     | 3,583     | 5,169      |  |
| 36-40       | 1,248   | 1,578     | 2,112     | 2,562     | 2,955     | 3,306     | 3,917     | 4,442     | 6,408      |  |
| 41-45       | 1,483   | 1,874     | 2,508     | 3,043     | 3,510     | 3,926     | 4,652     | 5,276     | 7,611      |  |
| 46-50       | 1,903   | 2,405     | 3,219     | 3,906     | 4,505     | 5,040     | 5,971     | 6,772     | 9,769      |  |
| 51-55       | 2,308   | 2,917     | 3,904     | 4,737     | 5,463     | 6,112     | 7,241     | 8,212     | 11,846     |  |
| 56-60       | 2,803   | 3,542     | 4,740     | 5,752     | 6,634     | 7,422     | 8,793     | 9,973     | 14,386     |  |
| 61-65       | 3,869   | 4,890     | 6,544     | 7,941     | 9,159     | 10,246    | 12,139    | 13,768    | 19,860     |  |
| 66-70       | 4,950   | 6,256     | 8,373     | 10,160    | 11,718    | 13,109    | 15,531    | 17,615    | 25,409     |  |
| 71-75       | 5,995   | 7,576     | 10,139    | 12,303    | 14,190    | 15,875    | 18,807    | 21,331    | 30,770     |  |
| 76 & Above  | 6,800   | 8,593     | 11,501    | 13,956    | 16,096    | 18,007    | 21,334    | 24,196    | 34,903     |  |

| Individual  |           |           |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible  | 1,000,000 |           |           |           |           |           |           |            |
| Sum Insured | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 0 – 17      | 834       | 1,130     | 1,383     | 1,605     | 1,805     | 2,153     | 2,454     | 3,581      |
| 18-25       | 958       | 1,298     | 1,589     | 1,844     | 2,073     | 2,474     | 2,819     | 4,114      |
| 26-30       | 962       | 1,303     | 1,595     | 1,852     | 2,082     | 2,484     | 2,831     | 4,130      |
| 31-35       | 1,098     | 1,487     | 1,820     | 2,113     | 2,376     | 2,835     | 3,231     | 4,714      |
| 36-40       | 1,361     | 1,844     | 2,257     | 2,620     | 2,945     | 3,514     | 4,005     | 5,844      |
| 41-45       | 1,616     | 2,190     | 2,680     | 3,111     | 3,498     | 4,174     | 4,757     | 6,941      |
| 46-50       | 2,075     | 2,811     | 3,440     | 3,994     | 4,490     | 5,357     | 6,106     | 8,909      |
| 51-55       | 2,516     | 3,409     | 4,172     | 4,843     | 5,444     | 6,496     | 7,404     | 10,804     |
| 56-60       | 3,055     | 4,139     | 5,066     | 5,881     | 6,612     | 7,889     | 8,991     | 13,119     |
| 61-65       | 4,217     | 5,715     | 6,994     | 8,119     | 9,128     | 10,891    | 12,413    | 18,112     |
| 66-70       | 5,396     | 7,311     | 8,949     | 10,388    | 11,678    | 13,934    | 15,881    | 23,173     |
| 71-75       | 6,534     | 8,854     | 10,837    | 12,579    | 14,142    | 16,874    | 19,231    | 28,062     |
| 76 & Above  | 7,412     | 10,043    | 12,292    | 14,269    | 16,041    | 19,141    | 21,815    | 31,831     |

| Individual  |           |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible  | 1,500,000 |           |           |           |           |           |            |
| Sum Insured | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 0 - 17      | 1,012     | 1,253     | 1,467     | 1,661     | 2,002     | 2,298     | 3,411      |
| 18-25       | 1,163     | 1,439     | 1,685     | 1,908     | 2,299     | 2,639     | 3,919      |
| 26-30       | 1,167     | 1,445     | 1,692     | 1,915     | 2,309     | 2,650     | 3,935      |
| 31-35       | 1,332     | 1,649     | 1,931     | 2,186     | 2,635     | 3,024     | 4,491      |
| 36-40       | 1,652     | 2,045     | 2,394     | 2,710     | 3,266     | 3,749     | 5,567      |
| 41-45       | 1,962     | 2,428     | 2,843     | 3,218     | 3,879     | 4,453     | 6,612      |
| 46-50       | 2,518     | 3,117     | 3,650     | 4,131     | 4,980     | 5,716     | 8,487      |
| 51-55       | 3,053     | 3,780     | 4,426     | 5,010     | 6,038     | 6,931     | 10,291     |
| 56-60       | 3,708     | 4,590     | 5,374     | 6,084     | 7,333     | 8,417     | 12,497     |
| 61-65       | 5,119     | 6,337     | 7,420     | 8,399     | 10,124    | 11,620    | 17,254     |
| 66-70       | 6,549     | 8,107     | 9,493     | 10,745    | 12,952    | 14,867    | 22,074     |
| 71-75       | 7,931     | 9,818     | 11,496    | 13,013    | 15,684    | 18,003    | 26,731     |
| 76 & Above  | 8,996     | 11,136    | 13,040    | 14,760    | 17,791    | 20,422    | 30,322     |

| Individual  |           |           |           |           |           |            |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|
| Deductible  | 2,000,000 |           |           |           |           |            | 3,000,000 |           |           |            |
| Sum Insured | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 0 - 17      | 1,079     | 1,272     | 1,448     | 1,760     | 2,033     | 3,065      | 1,274     | 1,569     | 1,830     | 2,834      |
| 18-25       | 1,240     | 1,461     | 1,663     | 2,022     | 2,335     | 3,521      | 1,463     | 1,802     | 2,102     | 3,255      |
| 26-30       | 1,245     | 1,467     | 1,670     | 2,030     | 2,344     | 3,535      | 1,469     | 1,810     | 2,111     | 3,269      |
| 31-35       | 1,420     | 1,675     | 1,906     | 2,317     | 2,676     | 4,035      | 1,677     | 2,065     | 2,409     | 3,731      |
| 36-40       | 1,761     | 2,076     | 2,363     | 2,872     | 3,317     | 5,002      | 2,079     | 2,560     | 2,986     | 4,625      |
| 41-45       | 2,091     | 2,466     | 2,806     | 3,411     | 3,939     | 5,941      | 2,469     | 3,041     | 3,547     | 5,493      |
| 46-50       | 2,685     | 3,165     | 3,602     | 4,379     | 5,057     | 7,626      | 3,169     | 3,903     | 4,553     | 7,050      |
| 51-55       | 3,255     | 3,838     | 4,368     | 5,310     | 6,132     | 9,247      | 3,843     | 4,733     | 5,521     | 8,549      |
| 56-60       | 3,953     | 4,661     | 5,305     | 6,448     | 7,446     | 11,229     | 4,667     | 5,748     | 6,704     | 10,382     |
| 61-65       | 5,458     | 6,434     | 7,324     | 8,902     | 10,280    | 15,503     | 6,443     | 7,936     | 9,255     | 14,333     |
| 66-70       | 6,982     | 8,232     | 9,370     | 11,389    | 13,153    | 19,834     | 8,243     | 10,153    | 11,841    | 18,338     |
| 71-75       | 8,456     | 9,969     | 11,347    | 13,792    | 15,928    | 24,019     | 9,982     | 12,295    | 14,339    | 22,207     |
| 76 & Above  | 9,591     | 11,308    | 12,871    | 15,644    | 18,067    | 27,245     | 11,323    | 13,946    | 16,266    | 25,189     |

| Individual  |           |  |            |
|-------------|-----------|--|------------|
| Deductible  | 4,000,000 |  |            |
| Sum Insured | 4,000,000 |  | 10,000,000 |
| 0 - 17      | 1,310     |  | 2,437      |
| 18-25       | 1,505     |  | 2,800      |
| 26-30       | 1,511     |  | 2,811      |
| 31-35       | 1,724     |  | 3,208      |
| 36-40       | 2,138     |  | 3,977      |
| 41-45       | 2,539     |  | 4,723      |
| 46-50       | 3,259     |  | 6,063      |
| 51-55       | 3,952     |  | 7,352      |
| 56-60       | 4,799     |  | 8,928      |
| 61-65       | 6,626     |  | 12,326     |
| 66-70       | 8,477     |  | 15,770     |
| 71-75       | 10,265    |  | 19,097     |
| 76 & Above  | 11,644    |  | 21,662     |

**b. Family floater, exclusive of GST**

| <b>Two Adult</b> |        |         |         |         |         |         |         |         |         |         |
|------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Deductible       | 50,000 |         |         |         |         |         | 100,000 |         |         |         |
| Sum Insured      | 50,000 | 100,000 | 150,000 | 200,000 | 300,000 | 500,000 | 100,000 | 200,000 | 300,000 | 500,000 |
| 18-25            | 1,254  | 1,996   | 2,565   | 3,039   | 3,820   | 5,276   | 1,505   | 2,420   | 3,121   | 4,402   |
| 26-30            | 1,259  | 2,005   | 2,576   | 3,051   | 3,835   | 5,298   | 1,511   | 2,430   | 3,134   | 4,420   |
| 31-35            | 1,437  | 2,288   | 2,940   | 3,482   | 4,377   | 6,047   | 1,725   | 2,774   | 3,577   | 5,044   |
| 36-40            | 1,782  | 2,836   | 3,644   | 4,317   | 5,426   | 7,496   | 2,138   | 3,439   | 4,434   | 6,253   |
| 41-45            | 2,116  | 3,368   | 4,328   | 5,127   | 6,445   | 8,902   | 2,540   | 4,084   | 5,266   | 7,427   |
| 46-50            | 2,717  | 4,324   | 5,556   | 6,581   | 8,273   | 11,427  | 3,260   | 5,242   | 6,760   | 9,533   |
| 51-55            | 3,294  | 5,243   | 6,737   | 7,981   | 10,032  | 13,857  | 3,953   | 6,357   | 8,198   | 11,560  |
| 56-60            | 4,000  | 6,367   | 8,181   | 9,691   | 12,182  | 16,828  | 4,801   | 7,719   | 9,955   | 14,038  |
| 61-65            | 5,523  | 8,790   | 11,295  | 13,380  | 16,818  | 23,232  | 6,628   | 10,657  | 13,743  | 19,381  |
| 66-70            | 7,066  | 11,246  | 14,450  | 17,118  | 21,517  | 29,722  | 8,479   | 13,634  | 17,583  | 24,796  |
| 71-75            | 8,556  | 13,619  | 17,499  | 20,729  | 26,057  | 35,993  | 10,268  | 16,511  | 21,293  | 30,027  |
| 76 & Above       | 9,706  | 15,448  | 19,849  | 23,514  | 29,556  | 40,828  | 11,647  | 18,729  | 24,153  | 34,061  |

| <b>Two Adult</b> |         |         |         |         |           |           |           |           |
|------------------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible       | 200,000 |         |         |         |           |           |           |           |
| Sum Insured      | 200,000 | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25            | 1,468   | 1,957   | 2,959   | 4,093   | 4,912     | 6,383     | 7,597     | 8,643     |
| 26-30            | 1,474   | 1,965   | 2,971   | 4,110   | 4,932     | 6,409     | 7,628     | 8,678     |
| 31-35            | 1,682   | 2,243   | 3,391   | 4,690   | 5,629     | 7,315     | 8,706     | 9,905     |
| 36-40            | 2,086   | 2,780   | 4,204   | 5,815   | 6,978     | 9,068     | 10,792    | 12,279    |
| 41-45            | 2,477   | 3,302   | 4,993   | 6,906   | 8,287     | 10,770    | 12,818    | 14,583    |
| 46-50            | 3,179   | 4,238   | 6,409   | 8,865   | 10,637    | 13,825    | 16,453    | 18,719    |
| 51-55            | 3,855   | 5,139   | 7,772   | 10,749  | 12,899    | 16,764    | 19,951    | 22,699    |
| 56-60            | 4,682   | 6,241   | 9,437   | 13,054  | 15,664    | 20,357    | 24,228    | 27,564    |
| 61-65            | 6,464   | 8,616   | 13,029  | 18,021  | 21,626    | 28,105    | 33,449    | 38,055    |
| 66-70            | 8,269   | 11,024  | 16,669  | 23,056  | 27,668    | 35,957    | 42,794    | 48,687    |
| 71-75            | 10,014  | 13,350  | 20,186  | 27,921  | 33,505    | 43,543    | 51,823    | 58,959    |
| 76 & Above       | 11,359  | 15,143  | 22,898  | 31,671  | 38,005    | 49,392    | 58,784    | 66,878    |

| Two Adult   |         |         |         |           |           |           |           |
|-------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible  | 300,000 |         |         |           |           |           |           |
| Sum Insured | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25       | 1,220   | 1,861   | 2,589   | 3,118     | 4,082     | 4,880     | 5,569     |
| 26-30       | 1,225   | 1,868   | 2,599   | 3,131     | 4,098     | 4,900     | 5,592     |
| 31-35       | 1,399   | 2,132   | 2,966   | 3,574     | 4,678     | 5,592     | 6,382     |
| 36-40       | 1,734   | 2,643   | 3,677   | 4,430     | 5,799     | 6,933     | 7,912     |
| 41-45       | 2,059   | 3,139   | 4,368   | 5,261     | 6,887     | 8,233     | 9,397     |
| 46-50       | 2,643   | 4,029   | 5,606   | 6,754     | 8,840     | 10,569    | 12,062    |
| 51-55       | 3,205   | 4,886   | 6,798   | 8,190     | 10,720    | 12,816    | 14,626    |
| 56-60       | 3,892   | 5,934   | 8,256   | 9,945     | 13,018    | 15,563    | 17,762    |
| 61-65       | 5,373   | 8,192   | 11,397  | 13,730    | 17,972    | 21,486    | 24,521    |
| 66-70       | 6,874   | 10,481  | 14,582  | 17,566    | 22,993    | 27,489    | 31,372    |
| 71-75       | 8,325   | 12,692  | 17,658  | 21,272    | 27,844    | 33,289    | 37,991    |
| 76 & Above  | 9,443   | 14,396  | 20,030  | 24,130    | 31,584    | 37,760    | 43,094    |

| Two Adult   |         |         |           |           |           |           |
|-------------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible  | 400,000 |         |           |           |           |           |
| Sum Insured | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25       | 1,375   | 1,917   | 2,323     | 3,060     | 3,674     | 4,205     |
| 26-30       | 1,380   | 1,925   | 2,332     | 3,072     | 3,689     | 4,222     |
| 31-35       | 1,575   | 2,197   | 2,662     | 3,507     | 4,210     | 4,818     |
| 36-40       | 1,953   | 2,723   | 3,300     | 4,347     | 5,219     | 5,973     |
| 41-45       | 2,319   | 3,235   | 3,919     | 5,163     | 6,198     | 7,094     |
| 46-50       | 2,977   | 4,152   | 5,031     | 6,627     | 7,956     | 9,106     |
| 51-55       | 3,610   | 5,035   | 6,100     | 8,036     | 9,648     | 11,043    |
| 56-60       | 4,384   | 6,114   | 7,408     | 9,759     | 11,716    | 13,410    |
| 61-65       | 6,052   | 8,441   | 10,228    | 13,473    | 16,175    | 18,513    |
| 66-70       | 7,743   | 10,799  | 13,085    | 17,237    | 20,694    | 23,686    |
| 71-75       | 9,377   | 13,077  | 15,846    | 20,874    | 25,059    | 28,683    |
| 76 & Above  | 10,636  | 14,834  | 17,974    | 23,678    | 28,425    | 32,535    |

| Two Adult   |         |         |           |           |           |           |           |           |           |            |
|-------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible  | 500,000 |         |           |           |           |           |           |           |           |            |
| Sum Insured | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,103   | 1,541   | 1,876     | 2,486     | 2,996     | 3,439     | 3,832     | 4,517     | 5,104     | 7,303      |
| 26-30       | 1,107   | 1,547   | 1,884     | 2,496     | 3,008     | 3,453     | 3,848     | 4,535     | 5,125     | 7,333      |
| 31-35       | 1,264   | 1,766   | 2,150     | 2,849     | 3,434     | 3,941     | 4,392     | 5,176     | 5,849     | 8,369      |
| 36-40       | 1,567   | 2,189   | 2,666     | 3,532     | 4,256     | 4,885     | 5,445     | 6,416     | 7,251     | 10,375     |
| 41-45       | 1,860   | 2,600   | 3,166     | 4,195     | 5,055     | 5,802     | 6,466     | 7,621     | 8,612     | 12,322     |
| 46-50       | 2,388   | 3,337   | 4,064     | 5,385     | 6,489     | 7,447     | 8,300     | 9,782     | 11,055    | 15,817     |
| 51-55       | 2,896   | 4,046   | 4,928     | 6,529     | 7,869     | 9,031     | 10,065    | 11,862    | 13,405    | 19,180     |
| 56-60       | 3,517   | 4,914   | 5,985     | 7,929     | 9,555     | 10,967    | 12,223    | 14,404    | 16,279    | 23,292     |
| 61-65       | 4,855   | 6,784   | 8,262     | 10,947    | 13,192    | 15,141    | 16,874    | 19,886    | 22,475    | 32,156     |
| 66-70       | 6,212   | 8,679   | 10,570    | 14,005    | 16,878    | 19,371    | 21,589    | 25,442    | 28,754    | 41,140     |
| 71-75       | 7,522   | 10,510  | 12,801    | 16,960    | 20,439    | 23,457    | 26,143    | 30,810    | 34,820    | 49,820     |
| 76 & Above  | 8,532   | 11,922  | 14,520    | 19,238    | 23,184    | 26,608    | 29,655    | 34,949    | 39,497    | 56,511     |

| Two Adult   |         |           |           |           |           |           |           |           |            |  |
|-------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible  | 750,000 |           |           |           |           |           |           |           |            |  |
| Sum Insured | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25       | 1,362   | 1,721     | 2,304     | 2,796     | 3,224     | 3,607     | 4,273     | 4,847     | 6,992      |  |
| 26-30       | 1,368   | 1,728     | 2,313     | 2,807     | 3,238     | 3,622     | 4,291     | 4,867     | 7,020      |  |
| 31-35       | 1,561   | 1,973     | 2,640     | 3,204     | 3,695     | 4,134     | 4,897     | 5,554     | 8,012      |  |
| 36-40       | 1,935   | 2,445     | 3,273     | 3,971     | 4,581     | 5,124     | 6,071     | 6,886     | 9,932      |  |
| 41-45       | 2,298   | 2,904     | 3,887     | 4,717     | 5,440     | 6,086     | 7,210     | 8,178     | 11,796     |  |
| 46-50       | 2,950   | 3,728     | 4,990     | 6,054     | 6,983     | 7,812     | 9,255     | 10,497    | 15,142     |  |
| 51-55       | 3,577   | 4,521     | 6,051     | 7,342     | 8,468     | 9,473     | 11,223    | 12,729    | 18,362     |  |
| 56-60       | 4,344   | 5,490     | 7,348     | 8,916     | 10,283    | 11,504    | 13,629    | 15,457    | 22,298     |  |
| 61-65       | 5,997   | 7,579     | 10,144    | 12,309    | 14,197    | 15,882    | 18,816    | 21,340    | 30,784     |  |
| 66-70       | 7,673   | 9,697     | 12,978    | 15,747    | 18,163    | 20,319    | 24,073    | 27,302    | 39,384     |  |
| 71-75       | 9,292   | 11,742    | 15,716    | 19,070    | 21,995    | 24,606    | 29,152    | 33,063    | 47,693     |  |
| 76 & Above  | 10,540  | 13,320    | 17,827    | 21,631    | 24,949    | 27,911    | 33,067    | 37,504    | 54,100     |  |

| Two Adult   |           |           |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible  | 1,000,000 |           |           |           |           |           |           |            |
| Sum Insured | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,485     | 2,012     | 2,462     | 2,858     | 3,213     | 3,834     | 4,370     | 6,376      |
| 26-30       | 1,491     | 2,020     | 2,472     | 2,870     | 3,226     | 3,850     | 4,388     | 6,402      |
| 31-35       | 1,701     | 2,305     | 2,822     | 3,275     | 3,682     | 4,394     | 5,008     | 7,307      |
| 36-40       | 2,109     | 2,858     | 3,498     | 4,061     | 4,565     | 5,447     | 6,208     | 9,058      |
| 41-45       | 2,505     | 3,394     | 4,154     | 4,822     | 5,422     | 6,469     | 7,373     | 10,758     |
| 46-50       | 3,216     | 4,357     | 5,333     | 6,190     | 6,959     | 8,304     | 9,464     | 13,809     |
| 51-55       | 3,899     | 5,283     | 6,467     | 7,506     | 8,439     | 10,069    | 11,476    | 16,746     |
| 56-60       | 4,735     | 6,416     | 7,853     | 9,116     | 10,248    | 12,228    | 13,936    | 20,335     |
| 61-65       | 6,537     | 8,858     | 10,841    | 12,585    | 14,148    | 16,882    | 19,240    | 28,074     |
| 66-70       | 8,363     | 11,332    | 13,870    | 16,101    | 18,101    | 21,598    | 24,615    | 35,918     |
| 71-75       | 10,128    | 13,723    | 16,797    | 19,498    | 21,920    | 26,155    | 29,809    | 43,496     |
| 76 & Above  | 11,488    | 15,567    | 19,053    | 22,117    | 24,864    | 29,668    | 33,813    | 49,338     |

| Two Adult   |           |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible  | 1,500,000 |           |           |           |           |           |            |
| Sum Insured | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,802     | 2,231     | 2,612     | 2,957     | 3,564     | 4,091     | 6,074      |
| 26-30       | 1,809     | 2,240     | 2,623     | 2,969     | 3,578     | 4,107     | 6,099      |
| 31-35       | 2,065     | 2,556     | 2,993     | 3,388     | 4,084     | 4,688     | 6,960      |
| 36-40       | 2,560     | 3,169     | 3,711     | 4,200     | 5,063     | 5,811     | 8,629      |
| 41-45       | 3,040     | 3,764     | 4,407     | 4,989     | 6,013     | 6,902     | 10,248     |
| 46-50       | 3,903     | 4,831     | 5,657     | 6,404     | 7,718     | 8,860     | 13,155     |
| 51-55       | 4,733     | 5,859     | 6,860     | 7,765     | 9,360     | 10,743    | 15,952     |
| 56-60       | 5,747     | 7,114     | 8,330     | 9,430     | 11,366    | 13,046    | 19,371     |
| 61-65       | 7,934     | 9,822     | 11,501    | 13,018    | 15,692    | 18,011    | 26,743     |
| 66-70       | 10,151    | 12,566    | 14,714    | 16,655    | 20,075    | 23,043    | 34,215     |
| 71-75       | 12,293    | 15,217    | 17,818    | 20,169    | 24,311    | 27,905    | 41,433     |
| 76 & Above  | 13,944    | 17,261    | 20,212    | 22,879    | 27,576    | 31,653    | 46,999     |

| Two Adult   |           |         |         |         |         |            |           |           |          |            |
|-------------|-----------|---------|---------|---------|---------|------------|-----------|-----------|----------|------------|
| Deductible  | 2,000,000 |         |         |         |         |            | 3,000,000 |           |          |            |
| Sum Insured | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10,000,000 | 3000,000  | 4,000,000 | 5000,000 | 10,000,000 |
| 18-25       | 1,921     | 2,265   | 2,578   | 3,134   | 3,619   | 5,458      | 2,268     | 2,794     | 3,258    | 5,046      |
| 26-30       | 1,929     | 2,274   | 2,589   | 3,147   | 3,634   | 5,480      | 2,277     | 2,805     | 3,272    | 5,066      |
| 31-35       | 2,202     | 2,596   | 2,955   | 3,591   | 4,147   | 6,254      | 2,599     | 3,201     | 3,734    | 5,782      |
| 36-40       | 2,729     | 3,218   | 3,663   | 4,452   | 5,141   | 7,753      | 3,222     | 3,969     | 4,629    | 7,168      |
| 41-45       | 3,242     | 3,822   | 4,350   | 5,287   | 6,106   | 9,208      | 3,827     | 4,713     | 5,497    | 8,513      |
| 46-50       | 4,161     | 4,906   | 5,584   | 6,787   | 7,838   | 11,820     | 4,912     | 6,050     | 7,057    | 10,928     |
| 51-55       | 5,046     | 5,949   | 6,771   | 8,230   | 9,505   | 14,333     | 5,957     | 7,337     | 8,557    | 13,252     |
| 56-60       | 6,127     | 7,224   | 8,222   | 9,994   | 11,542  | 17,406     | 7,234     | 8,909     | 10,391   | 16,092     |
| 61-65       | 8,459     | 9,973   | 11,352  | 13,798  | 15,935  | 24,030     | 9,987     | 12,300    | 14,346   | 22,217     |
| 66-70       | 10,823    | 12,760  | 14,523  | 17,653  | 20,387  | 30,743     | 12,777    | 15,737    | 18,354   | 28,424     |
| 71-75       | 13,106    | 15,451  | 17,587  | 21,377  | 24,688  | 37,230     | 15,472    | 19,057    | 22,226   | 34,420     |
| 76 & Above  | 14,867    | 17,527  | 19,950  | 24,249  | 28,004  | 42,230     | 17,551    | 21,616    | 25,212   | 39,044     |

| Two Adult   |           |           |            |
|-------------|-----------|-----------|------------|
| Deductible  | 4,000,000 |           |            |
| Sum Insured | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 2,332     | 2,741     | 4,339      |
| 26-30       | 2,342     | 2,752     | 4,357      |
| 31-35       | 2,673     | 3,141     | 4,973      |
| 36-40       | 3,314     | 3,894     | 6,164      |
| 41-45       | 3,935     | 4,625     | 7,321      |
| 46-50       | 5,051     | 5,937     | 9,398      |
| 51-55       | 6,126     | 7,199     | 11,396     |
| 56-60       | 7,439     | 8,743     | 13,839     |
| 61-65       | 10,270    | 12,070    | 19,105     |
| 66-70       | 13,139    | 15,442    | 24,443     |
| 71-75       | 15,911    | 18,700    | 29,600     |
| 76 & Above  | 18,048    | 21,212    | 33,576     |

**Two Adult + One Child**

| Deductible  | 50,000 |         |         |         |         |         | 100,000 |         |         |         |
|-------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Sum Insured | 50,000 | 100,000 | 150,000 | 200,000 | 300,000 | 500,000 | 100,000 | 200,000 | 300,000 | 500,000 |
| 18-25       | 1,538  | 2,447   | 3,144   | 3,725   | 4,682   | 6,468   | 1,845   | 2,967   | 3,826   | 5,396   |
| 26-30       | 1,544  | 2,457   | 3,157   | 3,740   | 4,701   | 6,494   | 1,853   | 2,979   | 3,842   | 5,418   |
| 31-35       | 1,716  | 2,731   | 3,509   | 4,156   | 5,225   | 7,217   | 2,059   | 3,311   | 4,269   | 6,021   |
| 36-40       | 2,069  | 3,294   | 4,232   | 5,013   | 6,302   | 8,705   | 2,483   | 3,993   | 5,150   | 7,262   |
| 41-45       | 2,389  | 3,803   | 4,887   | 5,789   | 7,276   | 10,051  | 2,867   | 4,611   | 5,946   | 8,385   |
| 46-50       | 2,979  | 4,742   | 6,093   | 7,218   | 9,073   | 12,533  | 3,575   | 5,749   | 7,414   | 10,456  |
| 51-55       | 3,507  | 5,581   | 7,172   | 8,495   | 10,679  | 14,751  | 4,208   | 6,767   | 8,726   | 12,306  |
| 56-60       | 4,194  | 6,675   | 8,577   | 10,160  | 12,771  | 17,642  | 5,033   | 8,093   | 10,437  | 14,718  |
| 61-65       | 5,701  | 9,074   | 11,659  | 13,811  | 17,361  | 23,981  | 6,841   | 11,001  | 14,187  | 20,006  |
| 66-70       | 7,294  | 11,609  | 14,916  | 17,670  | 22,211  | 30,681  | 8,753   | 14,074  | 18,150  | 25,596  |
| 71-75       | 8,832  | 14,058  | 18,063  | 21,398  | 26,897  | 37,154  | 10,599  | 17,044  | 21,980  | 30,996  |
| 76 & Above  | 10,019 | 15,946  | 20,490  | 24,272  | 30,510  | 42,145  | 12,023  | 19,333  | 24,932  | 35,159  |

**Two Adult + One Child**

| Deductible  | 200,000 |         |         |         |           |           |           |           |
|-------------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Sum Insured | 200,000 | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25       | 1,800   | 2,399   | 3,627   | 5,017   | 6,021     | 7,825     | 9,312     | 10,595    |
| 26-30       | 1,807   | 2,409   | 3,642   | 5,038   | 6,045     | 7,857     | 9,350     | 10,638    |
| 31-35       | 2,008   | 2,677   | 4,047   | 5,598   | 6,718     | 8,731     | 10,391    | 11,822    |
| 36-40       | 2,422   | 3,229   | 4,882   | 6,753   | 8,103     | 10,531    | 12,533    | 14,259    |
| 41-45       | 2,796   | 3,728   | 5,637   | 7,797   | 9,356     | 12,160    | 14,472    | 16,464    |
| 46-50       | 3,487   | 4,648   | 7,029   | 9,722   | 11,667    | 15,162    | 18,045    | 20,530    |
| 51-55       | 4,104   | 5,471   | 8,273   | 11,443  | 13,731    | 17,845    | 21,239    | 24,163    |
| 56-60       | 4,908   | 6,543   | 9,894   | 13,685  | 16,422    | 21,342    | 25,401    | 28,898    |
| 61-65       | 6,672   | 8,894   | 13,450  | 18,603  | 22,323    | 29,012    | 34,528    | 39,282    |
| 66-70       | 8,536   | 11,379  | 17,207  | 23,800  | 28,560    | 37,117    | 44,175    | 50,257    |
| 71-75       | 10,337  | 13,780  | 20,837  | 28,821  | 34,586    | 44,948    | 53,495    | 60,861    |
| 76 & Above  | 11,726  | 15,631  | 23,636  | 32,693  | 39,231    | 50,986    | 60,680    | 69,035    |

| Two Adult + One Child |         |         |         |           |           |           |           |
|-----------------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible            | 300,000 |         |         |           |           |           |           |
| Sum Insured           | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                 | 1,496   | 2,281   | 3,173   | 3,823     | 5,003     | 5,982     | 6,827     |
| 26-30                 | 1,502   | 2,290   | 3,186   | 3,838     | 5,024     | 6,006     | 6,855     |
| 31-35                 | 1,669   | 2,545   | 3,541   | 4,265     | 5,583     | 6,675     | 7,617     |
| 36-40                 | 2,013   | 3,069   | 4,271   | 5,145     | 6,734     | 8,051     | 9,188     |
| 41-45                 | 2,325   | 3,544   | 4,931   | 5,940     | 7,775     | 9,296     | 10,609    |
| 46-50                 | 2,899   | 4,419   | 6,149   | 7,407     | 9,696     | 11,591    | 13,229    |
| 51-55                 | 3,412   | 5,201   | 7,237   | 8,718     | 11,411    | 13,643    | 15,570    |
| 56-60                 | 4,080   | 6,221   | 8,655   | 10,426    | 13,647    | 16,316    | 18,621    |
| 61-65                 | 5,547   | 8,456   | 11,765  | 14,173    | 18,551    | 22,179    | 25,312    |
| 66-70                 | 7,096   | 10,819  | 15,052  | 18,133    | 23,735    | 28,376    | 32,384    |
| 71-75                 | 8,593   | 13,101  | 18,228  | 21,958    | 28,742    | 34,362    | 39,217    |
| 76 & Above            | 9,748   | 14,861  | 20,676  | 24,908    | 32,603    | 38,978    | 44,484    |

| Two Adult + One Child |         |         |           |           |           |           |
|-----------------------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible            | 400,000 |         |           |           |           |           |
| Sum Insured           | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                 | 1,685   | 2,350   | 2,847     | 3,751     | 4,503     | 5,154     |
| 26-30                 | 1,692   | 2,360   | 2,859     | 3,766     | 4,521     | 5,175     |
| 31-35                 | 1,880   | 2,622   | 3,177     | 4,185     | 5,025     | 5,751     |
| 36-40                 | 2,268   | 3,163   | 3,832     | 5,048     | 6,061     | 6,937     |
| 41-45                 | 2,619   | 3,652   | 4,425     | 5,829     | 6,998     | 8,010     |
| 46-50                 | 3,265   | 4,554   | 5,518     | 7,269     | 8,726     | 9,988     |
| 51-55                 | 3,843   | 5,360   | 6,494     | 8,555     | 10,270    | 11,755    |
| 56-60                 | 4,596   | 6,410   | 7,767     | 10,231    | 12,283    | 14,059    |
| 61-65                 | 6,248   | 8,713   | 10,558    | 13,908    | 16,696    | 19,110    |
| 66-70                 | 7,993   | 11,147  | 13,507    | 17,793    | 21,361    | 24,450    |
| 71-75                 | 9,679   | 13,499  | 16,357    | 21,547    | 25,868    | 29,608    |
| 76 & Above            | 10,979  | 15,313  | 18,554    | 24,441    | 29,342    | 33,585    |

**Two Adult + One Child**

| Deductible  | 50,000  |         |           |           |           |           |           |           |           |            |
|-------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,352   | 1,889   | 2,300     | 3,048     | 3,673     | 4,215     | 4,698     | 5,536     | 6,257     | 8,952      |
| 26-30       | 1,357   | 1,896   | 2,310     | 3,060     | 3,688     | 4,232     | 4,717     | 5,559     | 6,283     | 8,989      |
| 31-35       | 1,508   | 2,107   | 2,567     | 3,401     | 4,098     | 4,703     | 5,242     | 6,178     | 6,982     | 9,989      |
| 36-40       | 1,819   | 2,542   | 3,096     | 4,102     | 4,943     | 5,673     | 6,323     | 7,451     | 8,421     | 12,049     |
| 41-45       | 2,101   | 2,935   | 3,575     | 4,736     | 5,707     | 6,550     | 7,301     | 8,604     | 9,724     | 13,912     |
| 46-50       | 2,619   | 3,660   | 4,457     | 5,906     | 7,117     | 8,168     | 9,103     | 10,729    | 12,125    | 17,348     |
| 51-55       | 3,083   | 4,307   | 5,246     | 6,951     | 8,376     | 9,614     | 10,714    | 12,627    | 14,270    | 20,418     |
| 56-60       | 3,687   | 5,151   | 6,274     | 8,313     | 10,018    | 11,497    | 12,814    | 15,101    | 17,067    | 24,419     |
| 61-65       | 5,012   | 7,003   | 8,529     | 11,300    | 13,618    | 15,629    | 17,419    | 20,528    | 23,200    | 33,193     |
| 66-70       | 6,412   | 8,959   | 10,911    | 14,457    | 17,422    | 19,995    | 22,285    | 26,263    | 29,681    | 42,467     |
| 71-75       | 7,765   | 10,849  | 13,213    | 17,507    | 21,098    | 24,214    | 26,987    | 31,804    | 35,943    | 51,427     |
| 76 & Above  | 8,808   | 12,306  | 14,988    | 19,859    | 23,932    | 27,466    | 30,612    | 36,076    | 40,771    | 58,334     |

**Two Adult + One Child**

| Deductible  | 750,000 |           |           |           |           |           |           |           |            |  |
|-------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Sum Insured | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25       | 1,670   | 2,110     | 2,824     | 3,427     | 3,952     | 4,422     | 5,238     | 5,941     | 8,570      |  |
| 26-30       | 1,677   | 2,119     | 2,836     | 3,441     | 3,969     | 4,440     | 5,260     | 5,965     | 8,605      |  |
| 31-35       | 1,863   | 2,354     | 3,151     | 3,824     | 4,410     | 4,934     | 5,845     | 6,629     | 9,563      |  |
| 36-40       | 2,247   | 2,840     | 3,801     | 4,612     | 5,319     | 5,951     | 7,050     | 7,996     | 11,534     |  |
| 41-45       | 2,595   | 3,279     | 4,389     | 5,325     | 6,142     | 6,871     | 8,141     | 9,233     | 13,318     |  |
| 46-50       | 3,236   | 4,089     | 5,473     | 6,640     | 7,659     | 8,568     | 10,151    | 11,513    | 16,607     |  |
| 51-55       | 3,808   | 4,812     | 6,441     | 7,815     | 9,014     | 10,084    | 11,947    | 13,550    | 19,546     |  |
| 56-60       | 4,554   | 5,755     | 7,703     | 9,347     | 10,781    | 12,060    | 14,288    | 16,205    | 23,377     |  |
| 61-65       | 6,191   | 7,824     | 10,471    | 12,706    | 14,655    | 16,394    | 19,423    | 22,029    | 31,777     |  |
| 66-70       | 7,920   | 10,009    | 13,397    | 16,255    | 18,749    | 20,974    | 24,849    | 28,183    | 40,655     |  |
| 71-75       | 9,592   | 12,121    | 16,223    | 19,685    | 22,705    | 25,399    | 30,092    | 34,129    | 49,232     |  |
| 76 & Above  | 10,880  | 13,749    | 18,402    | 22,329    | 25,754    | 28,811    | 34,134    | 38,713    | 55,845     |  |

**Two Adult + One Child**

| Deductible  | 1,000,000 |           |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,820     | 2,466     | 3,018     | 3,504     | 3,939     | 4,700     | 5,356     | 7,816      |
| 26-30       | 1,827     | 2,476     | 3,031     | 3,518     | 3,955     | 4,719     | 5,378     | 7,848      |
| 31-35       | 2,031     | 2,752     | 3,368     | 3,909     | 4,395     | 5,244     | 5,977     | 8,721      |
| 36-40       | 2,449     | 3,319     | 4,062     | 4,715     | 5,301     | 6,325     | 7,209     | 10,519     |
| 41-45       | 2,828     | 3,832     | 4,690     | 5,445     | 6,121     | 7,304     | 8,324     | 12,146     |
| 46-50       | 3,527     | 4,779     | 5,849     | 6,789     | 7,633     | 9,107     | 10,380    | 15,146     |
| 51-55       | 4,151     | 5,624     | 6,884     | 7,991     | 8,983     | 10,719    | 12,216    | 17,826     |
| 56-60       | 4,964     | 6,726     | 8,233     | 9,557     | 10,744    | 12,820    | 14,610    | 21,319     |
| 61-65       | 6,748     | 9,143     | 11,191    | 12,991    | 14,605    | 17,426    | 19,861    | 28,980     |
| 66-70       | 8,633     | 11,698    | 14,318    | 16,620    | 18,685    | 22,295    | 25,409    | 37,077     |
| 71-75       | 10,455    | 14,166    | 17,338    | 20,127    | 22,627    | 26,999    | 30,770    | 44,899     |
| 76 & Above  | 11,859    | 16,069    | 19,667    | 22,830    | 25,666    | 30,625    | 34,903    | 50,930     |

**Two Adult + One Child**

| Deductible  | 1,500,000 |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 2,209     | 2,734     | 3,202     | 3,624     | 4,369     | 5,014     | 7,445      |
| 26-30       | 2,218     | 2,746     | 3,215     | 3,639     | 4,386     | 5,035     | 7,476      |
| 31-35       | 2,465     | 3,051     | 3,573     | 4,044     | 4,875     | 5,595     | 8,308      |
| 36-40       | 2,973     | 3,680     | 4,309     | 4,878     | 5,880     | 6,749     | 10,021     |
| 41-45       | 3,433     | 4,249     | 4,976     | 5,632     | 6,789     | 7,793     | 11,570     |
| 46-50       | 4,280     | 5,299     | 6,205     | 7,023     | 8,465     | 9,717     | 14,428     |
| 51-55       | 5,038     | 6,236     | 7,302     | 8,266     | 9,963     | 11,436    | 16,981     |
| 56-60       | 6,025     | 7,459     | 8,734     | 9,886     | 11,916    | 13,677    | 20,308     |
| 61-65       | 8,190     | 10,139    | 11,872    | 13,438    | 16,198    | 18,592    | 27,606     |
| 66-70       | 10,479    | 12,971    | 15,189    | 17,193    | 20,723    | 23,787    | 35,319     |
| 71-75       | 12,689    | 15,708    | 18,393    | 20,820    | 25,095    | 28,805    | 42,770     |
| 76 & Above  | 14,394    | 17,818    | 20,864    | 23,617    | 28,466    | 32,674    | 48,515     |

**Two Adult + One Child**

| Deductible  | 2,000,000 |         |         |         |         |          | 3,000,000 |          |         |            |
|-------------|-----------|---------|---------|---------|---------|----------|-----------|----------|---------|------------|
| Sum Insured | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3000000   | 4000,000 | 5000000 | 10,000,000 |
| 18-25       | 2,355     | 2,777   | 3,160   | 3,841   | 4,436   | 6,690    | 2,780     | 3,424    | 3,994   | 6,185      |
| 26-30       | 2,365     | 2,788   | 3,173   | 3,857   | 4,454   | 6,717    | 2,792     | 3,438    | 4,010   | 6,210      |
| 31-35       | 2,628     | 3,098   | 3,526   | 4,286   | 4,950   | 7,465    | 3,102     | 3,821    | 4,456   | 6,901      |
| 36-40       | 3,170     | 3,737   | 4,253   | 5,170   | 5,971   | 9,004    | 3,742     | 4,609    | 5,375   | 8,324      |
| 41-45       | 3,660     | 4,315   | 4,911   | 5,970   | 6,894   | 10,396   | 4,321     | 5,322    | 6,207   | 9,612      |
| 46-50       | 4,564     | 5,380   | 6,124   | 7,444   | 8,597   | 12,964   | 5,388     | 6,636    | 7,739   | 11,986     |
| 51-55       | 5,371     | 6,332   | 7,208   | 8,761   | 10,118  | 15,258   | 6,341     | 7,810    | 9,109   | 14,106     |
| 56-60       | 6,424     | 7,573   | 8,620   | 10,478  | 12,100  | 18,248   | 7,584     | 9,340    | 10,894  | 16,871     |
| 61-65       | 8,732     | 10,295  | 11,718  | 14,243  | 16,449  | 24,805   | 10,309    | 12,697   | 14,809  | 22,933     |
| 66-70       | 11,172    | 13,171  | 14,992  | 18,222  | 21,044  | 31,735   | 13,189    | 16,244   | 18,946  | 29,341     |
| 71-75       | 13,529    | 15,950  | 18,155  | 22,067  | 25,484  | 38,431   | 15,972    | 19,671   | 22,943  | 35,531     |
| 76 & Above  | 15,346    | 18,092  | 20,593  | 25,031  | 28,907  | 43,593   | 18,117    | 22,314   | 26,025  | 40,303     |

**Two Adult + One Child**

| Deductible  | 4,000,000 |           |            |
|-------------|-----------|-----------|------------|
| Sum Insured | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 2,859     | 3,360     | 5,319      |
| 26-30       | 2,871     | 3,374     | 5,341      |
| 31-35       | 3,190     | 3,749     | 5,935      |
| 36-40       | 3,848     | 4,522     | 7,159      |
| 41-45       | 4,443     | 5,222     | 8,266      |
| 46-50       | 5,540     | 6,512     | 10,307     |
| 51-55       | 6,521     | 7,664     | 12,131     |
| 56-60       | 7,799     | 9,166     | 14,508     |
| 61-65       | 10,601    | 12,459    | 19,722     |
| 66-70       | 13,563    | 15,940    | 25,232     |
| 71-75       | 16,424    | 19,303    | 30,555     |
| 76 & Above  | 18,630    | 21,896    | 34,659     |

| Two Adult + Two Children |        |         |         |         |         |         |         |         |         |         |
|--------------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Deductible               | 50,000 |         |         |         |         |         | 100,000 |         |         |         |
| Sum Insured              | 50,000 | 100,000 | 150,000 | 200,000 | 300,000 | 500,000 | 100,000 | 200,000 | 300,000 | 500,000 |
| 18-25                    | 1,821  | 2,898   | 3,724   | 4,411   | 5,545   | 7,659   | 2,185   | 3,513   | 4,531   | 6,390   |
| 26-30                    | 1,828  | 2,910   | 3,739   | 4,429   | 5,567   | 7,691   | 2,194   | 3,528   | 4,550   | 6,416   |
| 31-35                    | 1,994  | 3,173   | 4,078   | 4,830   | 6,072   | 8,387   | 2,393   | 3,847   | 4,962   | 6,997   |
| 36-40                    | 2,357  | 3,751   | 4,820   | 5,710   | 7,177   | 9,914   | 2,828   | 4,548   | 5,865   | 8,271   |
| 41-45                    | 2,662  | 4,238   | 5,445   | 6,450   | 8,108   | 11,200  | 3,195   | 5,138   | 6,626   | 9,343   |
| 46-50                    | 3,242  | 5,161   | 6,631   | 7,855   | 9,874   | 13,639  | 3,891   | 6,257   | 8,069   | 11,378  |
| 51-55                    | 3,719  | 5,920   | 7,606   | 9,010   | 11,326  | 15,645  | 4,463   | 7,177   | 9,255   | 13,052  |
| 56-60                    | 4,387  | 6,983   | 8,973   | 10,629  | 13,361  | 18,456  | 5,265   | 8,466   | 10,918  | 15,397  |
| 61-65                    | 5,879  | 9,357   | 12,023  | 14,243  | 17,903  | 24,731  | 7,055   | 11,345  | 14,630  | 20,632  |
| 66-70                    | 7,522  | 11,972  | 15,383  | 18,222  | 22,905  | 31,640  | 9,026   | 14,514  | 18,718  | 26,396  |
| 71-75                    | 9,108  | 14,497  | 18,628  | 22,067  | 27,738  | 38,315  | 10,931  | 17,576  | 22,667  | 31,965  |
| 76 & Above               | 10,332 | 16,445  | 21,130  | 25,031  | 31,463  | 43,462  | 12,399  | 19,937  | 25,711  | 36,258  |

| Two Adult + Two Children |         |         |         |         |           |           |           |           |  |
|--------------------------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|--|
| Deductible               | 200,000 |         |         |         |           |           |           |           |  |
| Sum Insured              | 200,000 | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |  |
| 18-25                    | 2,131   | 2,841   | 4,296   | 5,941   | 7,130     | 9,266     | 11,028    | 12,546    |  |
| 26-30                    | 2,140   | 2,852   | 4,313   | 5,966   | 7,159     | 9,304     | 11,073    | 12,597    |  |
| 31-35                    | 2,334   | 3,111   | 4,704   | 6,506   | 7,807     | 10,147    | 12,076    | 13,739    |  |
| 36-40                    | 2,758   | 3,677   | 5,560   | 7,690   | 9,228     | 11,993    | 14,274    | 16,239    |  |
| 41-45                    | 3,116   | 4,154   | 6,281   | 8,688   | 10,426    | 13,549    | 16,125    | 18,346    |  |
| 46-50                    | 3,795   | 5,059   | 7,649   | 10,580  | 12,696    | 16,500    | 19,638    | 22,342    |  |
| 51-55                    | 4,353   | 5,803   | 8,774   | 12,136  | 14,564    | 18,927    | 22,526    | 25,627    |  |
| 56-60                    | 5,135   | 6,845   | 10,351  | 14,317  | 17,180    | 22,328    | 26,573    | 30,232    |  |
| 61-65                    | 6,881   | 9,172   | 13,870  | 19,184  | 23,021    | 29,918    | 35,607    | 40,510    |  |
| 66-70                    | 8,803   | 11,735  | 17,745  | 24,544  | 29,453    | 38,277    | 45,555    | 51,828    |  |
| 71-75                    | 10,660  | 14,211  | 21,489  | 29,722  | 35,667    | 46,353    | 55,166    | 62,762    |  |
| 76 & Above               | 12,092  | 16,120  | 24,375  | 33,714  | 40,457    | 52,579    | 62,576    | 71,193    |  |

| Two Adult + Two Children |         |         |         |           |           |           |           |
|--------------------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible               | 300,000 |         |         |           |           |           |           |
| Sum Insured              | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                    | 1,772   | 2,701   | 3,758   | 4,527     | 5,925     | 7,084     | 8,084     |
| 26-30                    | 1,779   | 2,712   | 3,773   | 4,545     | 5,949     | 7,113     | 8,117     |
| 31-35                    | 1,940   | 2,957   | 4,115   | 4,957     | 6,488     | 7,757     | 8,853     |
| 36-40                    | 2,293   | 3,496   | 4,864   | 5,859     | 7,669     | 9,169     | 10,464    |
| 41-45                    | 2,590   | 3,949   | 5,495   | 6,619     | 8,664     | 10,358    | 11,822    |
| 46-50                    | 3,155   | 4,809   | 6,691   | 8,061     | 10,551    | 12,614    | 14,396    |
| 51-55                    | 3,619   | 5,517   | 7,675   | 9,246     | 12,103    | 14,469    | 16,514    |
| 56-60                    | 4,269   | 6,508   | 9,054   | 10,908    | 14,277    | 17,069    | 19,481    |
| 61-65                    | 5,720   | 8,720   | 12,133  | 14,616    | 19,131    | 22,872    | 26,103    |
| 66-70                    | 7,318   | 11,157  | 15,522  | 18,700    | 24,476    | 29,262    | 33,396    |
| 71-75                    | 8,862   | 13,511  | 18,797  | 22,645    | 29,640    | 35,436    | 40,442    |
| 76 & Above               | 10,052  | 15,325  | 21,322  | 25,686    | 33,621    | 40,196    | 45,874    |

| Two Adult + Two Children |         |         |           |           |           |           |
|--------------------------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible               | 400,000 |         |           |           |           |           |
| Sum Insured              | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                    | 1,995   | 2,783   | 3,372     | 4,442     | 5,333     | 6,104     |
| 26-30                    | 2,004   | 2,794   | 3,386     | 4,460     | 5,354     | 6,129     |
| 31-35                    | 2,185   | 3,047   | 3,692     | 4,864     | 5,839     | 6,684     |
| 36-40                    | 2,583   | 3,602   | 4,365     | 5,749     | 6,902     | 7,900     |
| 41-45                    | 2,918   | 4,069   | 4,931     | 6,495     | 7,798     | 8,925     |
| 46-50                    | 3,553   | 4,956   | 6,005     | 7,910     | 9,496     | 10,869    |
| 51-55                    | 4,076   | 5,684   | 6,888     | 9,073     | 10,893    | 12,467    |
| 56-60                    | 4,808   | 6,706   | 8,125     | 10,703    | 12,850    | 14,707    |
| 61-65                    | 6,443   | 8,985   | 10,888    | 14,342    | 17,218    | 19,708    |
| 66-70                    | 8,243   | 11,496  | 13,929    | 18,349    | 22,029    | 25,214    |
| 71-75                    | 9,982   | 13,921  | 16,868    | 22,221    | 26,676    | 30,533    |
| 76 & Above               | 11,323  | 15,791  | 19,134    | 25,205    | 30,259    | 34,635    |

| Two Adult + Two Children |         |         |           |           |           |           |           |           |           |            |
|--------------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible               | 500,000 |         |           |           |           |           |           |           |           |            |
| Sum Insured              | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                    | 1,601   | 2,237   | 2,724     | 3,609     | 4,349     | 4,992     | 5,563     | 6,556     | 7,410     | 10,602     |
| 26-30                    | 1,607   | 2,246   | 2,735     | 3,624     | 4,367     | 5,012     | 5,586     | 6,583     | 7,440     | 10,645     |
| 31-35                    | 1,753   | 2,449   | 2,983     | 3,952     | 4,763     | 5,466     | 6,092     | 7,179     | 8,114     | 11,609     |
| 36-40                    | 2,072   | 2,895   | 3,526     | 4,671     | 5,630     | 6,461     | 7,201     | 8,486     | 9,591     | 13,722     |
| 41-45                    | 2,341   | 3,270   | 3,983     | 5,277     | 6,360     | 7,299     | 8,135     | 9,587     | 10,835    | 15,502     |
| 46-50                    | 2,850   | 3,983   | 4,851     | 6,427     | 7,745     | 8,889     | 9,907     | 11,675    | 13,195    | 18,879     |
| 51-55                    | 3,270   | 4,568   | 5,564     | 7,372     | 8,884     | 10,196    | 11,364    | 13,392    | 15,135    | 21,655     |
| 56-60                    | 3,857   | 5,389   | 6,564     | 8,696     | 10,480    | 12,028    | 13,405    | 15,798    | 17,854    | 25,546     |
| 61-65                    | 5,168   | 7,221   | 8,795     | 11,653    | 14,043    | 16,117    | 17,963    | 21,169    | 23,925    | 34,231     |
| 66-70                    | 6,612   | 9,239   | 11,252    | 14,909    | 17,967    | 20,620    | 22,981    | 27,084    | 30,609    | 43,794     |
| 71-75                    | 8,007   | 11,188  | 13,626    | 18,054    | 21,757    | 24,971    | 27,830    | 32,798    | 37,066    | 53,034     |
| 76 & Above               | 9,083   | 12,691  | 15,457    | 20,479    | 24,680    | 28,325    | 31,568    | 37,203    | 42,045    | 60,157     |

| Two Adult + Two Children |         |           |           |           |           |           |           |           |            |  |
|--------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible               | 750,000 |           |           |           |           |           |           |           |            |  |
| Sum Insured              | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                    | 1,977   | 2,499     | 3,344     | 4,058     | 4,681     | 5,236     | 6,203     | 7,036     | 10,149     |  |
| 26-30                    | 1,985   | 2,509     | 3,358     | 4,075     | 4,700     | 5,257     | 6,229     | 7,064     | 10,190     |  |
| 31-35                    | 2,165   | 2,736     | 3,662     | 4,444     | 5,125     | 5,734     | 6,793     | 7,704     | 11,114     |  |
| 36-40                    | 2,559   | 3,234     | 4,329     | 5,253     | 6,058     | 6,777     | 8,029     | 9,107     | 13,136     |  |
| 41-45                    | 2,891   | 3,654     | 4,890     | 5,934     | 6,844     | 7,656     | 9,071     | 10,288    | 14,841     |  |
| 46-50                    | 3,521   | 4,450     | 5,955     | 7,226     | 8,335     | 9,324     | 11,047    | 12,529    | 18,073     |  |
| 51-55                    | 4,039   | 5,104     | 6,831     | 8,289     | 9,561     | 10,695    | 12,671    | 14,371    | 20,731     |  |
| 56-60                    | 4,764   | 6,021     | 8,059     | 9,778     | 11,278    | 12,617    | 14,948    | 16,953    | 24,455     |  |
| 61-65                    | 6,384   | 8,068     | 10,798    | 13,103    | 15,113    | 16,906    | 20,030    | 22,717    | 32,770     |  |
| 66-70                    | 8,168   | 10,322    | 13,815    | 16,763    | 19,335    | 21,630    | 25,626    | 29,064    | 41,925     |  |
| 71-75                    | 9,891   | 12,500    | 16,730    | 20,300    | 23,414    | 26,193    | 31,032    | 35,196    | 50,770     |  |
| 76 & Above               | 11,220  | 14,179    | 18,977    | 23,027    | 26,559    | 29,711    | 35,201    | 39,923    | 57,590     |  |

| Two Adult + Two Children |           |           |           |           |           |           |           |            |
|--------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible               | 1,000,000 |           |           |           |           |           |           |            |
| Sum Insured              | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                    | 2,155     | 2,920     | 3,574     | 4,149     | 4,664     | 5,566     | 6,343     | 9,256      |
| 26-30                    | 2,164     | 2,932     | 3,589     | 4,166     | 4,684     | 5,588     | 6,369     | 9,294      |
| 31-35                    | 2,360     | 3,198     | 3,914     | 4,543     | 5,108     | 6,095     | 6,946     | 10,135     |
| 36-40                    | 2,790     | 3,780     | 4,626     | 5,370     | 6,038     | 7,204     | 8,210     | 11,980     |
| 41-45                    | 3,151     | 4,270     | 5,227     | 6,067     | 6,821     | 8,138     | 9,275     | 13,534     |
| 46-50                    | 3,838     | 5,200     | 6,365     | 7,388     | 8,306     | 9,911     | 11,296    | 16,482     |
| 51-55                    | 4,402     | 5,965     | 7,301     | 8,475     | 9,528     | 11,369    | 12,957    | 18,906     |
| 56-60                    | 5,193     | 7,037     | 8,613     | 9,998     | 11,240    | 13,411    | 15,285    | 22,303     |
| 61-65                    | 6,959     | 9,429     | 11,541    | 13,397    | 15,061    | 17,971    | 20,481    | 29,886     |
| 66-70                    | 8,903     | 12,064    | 14,765    | 17,140    | 19,269    | 22,992    | 26,203    | 38,235     |
| 71-75                    | 10,781    | 14,609    | 17,880    | 20,756    | 23,334    | 27,842    | 31,732    | 46,302     |
| 76 & Above               | 12,229    | 16,571    | 20,282    | 23,543    | 26,468    | 31,582    | 35,994    | 52,521     |

| Two Adult + Two Children |           |           |           |           |           |           |            |  |
|--------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible               | 1,500,000 |           |           |           |           |           |            |  |
| Sum Insured              | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                    | 2,616     | 3,238     | 3,792     | 4,292     | 5,173     | 5,938     | 8,817      |  |
| 26-30                    | 2,627     | 3,251     | 3,807     | 4,310     | 5,194     | 5,962     | 8,853      |  |
| 31-35                    | 2,864     | 3,546     | 4,152     | 4,700     | 5,665     | 6,502     | 9,655      |  |
| 36-40                    | 3,386     | 4,191     | 4,908     | 5,555     | 6,696     | 7,686     | 11,412     |  |
| 41-45                    | 3,825     | 4,735     | 5,544     | 6,276     | 7,565     | 8,683     | 12,893     |  |
| 46-50                    | 4,658     | 5,766     | 6,752     | 7,643     | 9,212     | 10,574    | 15,701     |  |
| 51-55                    | 5,343     | 6,614     | 7,745     | 8,767     | 10,567    | 12,129    | 18,010     |  |
| 56-60                    | 6,303     | 7,803     | 9,137     | 10,342    | 12,466    | 14,309    | 21,246     |  |
| 61-65                    | 8,446     | 10,456    | 12,243    | 13,858    | 16,704    | 19,173    | 28,469     |  |
| 66-70                    | 10,806    | 13,377    | 15,663    | 17,730    | 21,371    | 24,530    | 36,422     |  |
| 71-75                    | 13,086    | 16,199    | 18,968    | 21,471    | 25,879    | 29,705    | 44,107     |  |
| 76 & Above               | 14,843    | 18,375    | 21,516    | 24,355    | 29,356    | 33,696    | 50,031     |  |

### Two Adult + Two Children

| Deductible  | 2,000,000 |         |         |         |         |          | 3,000,000 |          |          |            |
|-------------|-----------|---------|---------|---------|---------|----------|-----------|----------|----------|------------|
| Sum Insured | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3,000000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25       | 2,789     | 3,288   | 3,743   | 4,549   | 5,253   | 7,922    | 3,293     | 4,055    | 4,730    | 7,325      |
| 26-30       | 2,800     | 3,301   | 3,758   | 4,568   | 5,275   | 7,955    | 3,306     | 4,072    | 4,749    | 7,354      |
| 31-35       | 3,054     | 3,601   | 4,098   | 4,981   | 5,753   | 8,675    | 3,605     | 4,441    | 5,179    | 8,021      |
| 36-40       | 3,610     | 4,256   | 4,844   | 5,888   | 6,800   | 10,254   | 4,262     | 5,249    | 6,122    | 9,481      |
| 41-45       | 4,078     | 4,808   | 5,473   | 6,652   | 7,682   | 11,585   | 4,815     | 5,930    | 6,916    | 10,710     |
| 46-50       | 4,966     | 5,855   | 6,664   | 8,101   | 9,355   | 14,108   | 5,863     | 7,22     | 1 8,422  | 13,043     |
| 51-55       | 5,697     | 6,716   | 7,645   | 9,292   | 10,731  | 16,183   | 6,725     | 8,283    | 9,661    | 14,961     |
| 56-60       | 6,720     | 7,923   | 9,018   | 10,962  | 12,659  | 19,090   | 7,934     | 9,772    | 11,397   | 17,650     |
| 61-65       | 9,005     | 10,617  | 12,084  | 14,688  | 16,963  | 25,580   | 10,631    | 13,094   | 15,271   | 23,650     |
| 66-70       | 11,521    | 13,583  | 15,460  | 18,792  | 21,702  | 32,727   | 13,601    | 16,752   | 19,538   | 30,257     |
| 71-75       | 13,952    | 16,448  | 18,722  | 22,757  | 26,280  | 39,632   | 16,471    | 20,286   | 23,660   | 36,641     |
| 76 & Above  | 15,826    | 18,658  | 21,237  | 25,813  | 29,810  | 44,955   | 18,683    | 23,011   | 26,838   | 41,563     |

### Two Adult + Three Children

| Deductible  | 4,000,000 |           |            |
|-------------|-----------|-----------|------------|
| Sum Insured | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 3,386     | 3,979     | 6,299      |
| 26-30       | 3,400     | 3,996     | 6,325      |
| 31-35       | 3,708     | 4,357     | 6,897      |
| 36-40       | 4,382     | 5,151     | 8,153      |
| 41-45       | 4,951     | 5,819     | 9,211      |
| 46-50       | 6,029     | 7,086     | 11,217     |
| 51-55       | 6,916     | 8,128     | 12,866     |
| 56-60       | 8,158     | 9,589     | 15,178     |
| 61-65       | 10,932    | 12,848    | 20,338     |
| 66-70       | 13,986    | 16,438    | 26,020     |
| 71-75       | 16,937    | 19,906    | 31,510     |
| 76 & Above  | 19,212    | 22,580    | 35,742     |

**Two Adult + Three Children**

| Deductible  | 2,000,000 |         |         |         |         |          | 3,000,000 |          |          |            |
|-------------|-----------|---------|---------|---------|---------|----------|-----------|----------|----------|------------|
| Sum Insured | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3,000000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25       | 2,104     | 3,349   | 4,303   | 5,097   | 6,407   | 8,851    | 2,525     | 4,060    | 5,236    | 7,384      |
| 26-30       | 2,113     | 3,363   | 4,321   | 5,118   | 6,433   | 8,887    | 2,535     | 4,077    | 5,257    | 7,414      |
| 31-35       | 2,272     | 3,616   | 4,647   | 5,504   | 6,919   | 9,557    | 2,727     | 4,384    | 5,654    | 7,973      |
| 36-40       | 2,644     | 4,209   | 5,408   | 6,406   | 8,052   | 11,123   | 3,173     | 5,102    | 6,580    | 9,279      |
| 41-45       | 2,936     | 4,672   | 6,004   | 7,112   | 8,939   | 12,349   | 3,523     | 5,665    | 7,305    | 10,302     |
| 46-50       | 3,505     | 5,579   | 7,169   | 8,492   | 10,674  | 14,745   | 4,206     | 6,764    | 8,723    | 12,301     |
| 51-55       | 3,932     | 6,258   | 8,041   | 9,525   | 11,973  | 16,539   | 4,718     | 7,587    | 9,784    | 13,798     |
| 56-60       | 4,581     | 7,291   | 9,369   | 11,098  | 13,950  | 19,270   | 5,497     | 8,840    | 11,400   | 16,076     |
| 61-65       | 6,057     | 9,641   | 12,388  | 14,674  | 18,446  | 25,480   | 7,269     | 11,688   | 15,073   | 21,257     |
| 66-70       | 7,749     | 12,334  | 15,849  | 18,774  | 23,599  | 32,599   | 9,300     | 14,954   | 19,285   | 27,196     |
| 71-75       | 9,384     | 14,937  | 19,192  | 22,735  | 28,578  | 39,476   | 11,262    | 18,109   | 23,353   | 32,933     |
| 76 & Above  | 10,645    | 16,943  | 21,770  | 25,789  | 32,417  | 44,779   | 12,774    | 20,541   | 26,490   | 37,357     |

**Two Adult + Three Children**

| Deductible  | 1,000,000 |           |           |           |           |           |           |            |  |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Sum Insured | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25       | 2,462     | 3,283     | 4,964     | 6,866     | 8,239     | 10,707    | 12,743    | 14,498     |  |
| 26-30       | 2,473     | 3,296     | 4,984     | 6,894     | 8,273     | 10,751    | 12,795    | 14,557     |  |
| 31-35       | 2,659     | 3,545     | 5,360     | 7,414     | 8,897     | 11,562    | 13,761    | 15,656     |  |
| 36-40       | 3,095     | 4,125     | 6,238     | 8,628     | 10,354    | 13,456    | 16,015    | 18,220     |  |
| 41-45       | 3,436     | 4,580     | 6,925     | 9,579     | 11,495    | 14,939    | 17,779    | 20,228     |  |
| 46-50       | 4,102     | 5,469     | 8,270     | 11,438    | 13,726    | 17,838    | 21,230    | 24,153     |  |
| 51-55       | 4,602     | 6,134     | 9,276     | 12,830    | 15,396    | 20,008    | 23,813    | 27,092     |  |
| 56-60       | 5,361     | 7,147     | 10,807    | 14,948    | 17,938    | 23,313    | 27,745    | 31,566     |  |
| 61-65       | 7,089     | 9,450     | 14,290    | 19,765    | 23,719    | 30,825    | 36,686    | 41,738     |  |
| 66-70       | 9,070     | 12,091    | 18,283    | 25,288    | 30,345    | 39,437    | 46,936    | 53,398     |  |
| 71-75       | 10,983    | 14,641    | 22,140    | 30,623    | 36,747    | 47,757    | 56,838    | 64,664     |  |
| 76 & Above  | 12,459    | 16,608    | 25,114    | 34,736    | 41,683    | 54,172    | 64,472    | 73,350     |  |

| Two Adult + Three Children |         |         |         |           |           |           |           |
|----------------------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible                 | 300,000 |         |         |           |           |           |           |
| Sum Insured                | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                      | 2,047   | 3,121   | 4,342   | 5,231     | 6,847     | 8,186     | 9,342     |
| 26-30                      | 2,055   | 3,134   | 4,360   | 5,252     | 6,875     | 8,219     | 9,380     |
| 31-35                      | 2,211   | 3,370   | 4,689   | 5,649     | 7,394     | 8,839     | 10,088    |
| 36-40                      | 2,573   | 3,922   | 5,457   | 6,574     | 8,604     | 10,287    | 11,740    |
| 41-45                      | 2,856   | 4,354   | 6,058   | 7,298     | 9,553     | 11,421    | 13,034    |
| 46-50                      | 3,410   | 5,199   | 7,234   | 8,714     | 11,407    | 13,637    | 15,564    |
| 51-55                      | 3,825   | 5,832   | 8,114   | 9,775     | 12,794    | 15,296    | 17,457    |
| 56-60                      | 4,457   | 6,795   | 9,454   | 11,389    | 14,907    | 17,822    | 20,340    |
| 61-65                      | 5,893   | 8,985   | 12,500  | 15,059    | 19,711    | 23,565    | 26,894    |
| 66-70                      | 7,540   | 11,495  | 15,993  | 19,266    | 25,218    | 30,149    | 34,408    |
| 71-75                      | 9,130   | 13,920  | 19,367  | 23,331    | 30,538    | 36,510    | 41,668    |
| 76 & Above                 | 10,357  | 15,790  | 21,968  | 26,465    | 34,640    | 41,414    | 47,265    |

| Two Adult + Three Children |         |         |           |           |           |           |  |
|----------------------------|---------|---------|-----------|-----------|-----------|-----------|--|
| Deductible                 | 400,000 |         |           |           |           |           |  |
| Sum Insured                | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |  |
| 18-25                      | 2,306   | 3,216   | 3,896     | 5,133     | 6,162     | 7,053     |  |
| 26-30                      | 2,315   | 3,229   | 3,912     | 5,154     | 6,187     | 7,082     |  |
| 31-35                      | 2,490   | 3,473   | 4,208     | 5,543     | 6,654     | 7,616     |  |
| 36-40                      | 2,898   | 4,041   | 4,897     | 6,451     | 7,744     | 8,864     |  |
| 41-45                      | 3,217   | 4,487   | 5,436     | 7,161     | 8,597     | 9,840     |  |
| 46-50                      | 3,841   | 5,357   | 6,491     | 8,551     | 10,266    | 11,750    |  |
| 51-55                      | 4,309   | 6,009   | 7,281     | 9,592     | 11,515    | 13,180    |  |
| 56-60                      | 5,020   | 7,002   | 8,484     | 11,176    | 13,416    | 15,356    |  |
| 61-65                      | 6,638   | 9,258   | 11,217    | 14,777    | 17,740    | 20,305    |  |
| 66-70                      | 8,493   | 11,844  | 14,351    | 8,905     | 22,696    | 25,978    |  |
| 71-75                      | 10,284  | 14,343  | 17,379    | 22,894    | 27,484    | 31,459    |  |
| 76 & Above                 | 11,666  | 16,270  | 19,714    | 25,969    | 31,176    | 35,684    |  |

| Two Adult + Three Children |         |         |           |           |           |           |           |           |           |            |
|----------------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible                 | 500,000 |         |           |           |           |           |           |           |           |            |
| Sum Insured                | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                      | 1,850   | 2,584   | 3,148     | 4,170     | 5,026     | 5,768     | 6,429     | 7,576     | 8,562     | 12,251     |
| 26-30                      | 1,857   | 2,595   | 3,161     | 4,187     | 5,046     | 5,792     | 6,455     | 7,607     | 8,597     | 12,301     |
| 31-35                      | 1,997   | 2,791   | 3,399     | 4,503     | 5,427     | 6,229     | 6,942     | 8,181     | 9,246     | 13,229     |
| 36-40                      | 2,325   | 3,248   | 3,956     | 5,241     | 6,316     | 7,249     | 8,079     | 9,521     | 10,760    | 15,396     |
| 41-45                      | 2,581   | 3,606   | 4,392     | 5,819     | 7,012     | 8,048     | 8,969     | 10,570    | 11,946    | 17,092     |
| 46-50                      | 3,082   | 4,306   | 5,244     | 6,948     | 8,373     | 9,610     | 10,710    | 12,622    | 14,264    | 20,409     |
| 51-55                      | 3,456   | 4,829   | 5,882     | 7,793     | 9,392     | 10,779    | 12,013    | 14,158    | 16,000    | 22,892     |
| 56-60                      | 4,027   | 5,627   | 6,853     | 9,080     | 10,943    | 12,559    | 13,997    | 16,495    | 18,642    | 26,673     |
| 61-65                      | 5,325   | 7,440   | 9,062     | 12,006    | 14,469    | 16,606    | 18,507    | 21,811    | 24,649    | 35,268     |
| 66-70                      | 6,813   | 9,519   | 11,593    | 15,361    | 18,511    | 21,245    | 23,678    | 27,905    | 31,536    | 45,121     |
| 71-75                      | 8,250   | 11,527  | 14,039    | 18,601    | 22,416    | 25,727    | 28,673    | 33,792    | 38,190    | 54,641     |
| 76 & Above                 | 9,358   | 13,076  | 15,925    | 21,100    | 25,427    | 29,183    | 32,525    | 38,331    | 43,319    | 61,980     |

| Two Adult + Three Children |         |           |           |           |           |           |           |           |            |  |
|----------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible                 | 750,000 |           |           |           |           |           |           |           |            |  |
| Sum Insured                | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                      | 2,285   | 2,887     | 3,865     | 4,689     | 5,409     | 6,051     | 7,168     | 8,130     | 11,728     |  |
| 26-30                      | 2,294   | 2,899     | 3,880     | 4,708     | 5,431     | 6,075     | 7,198     | 8,163     | 11,776     |  |
| 31-35                      | 2,467   | 3,118     | 4,173     | 5,064     | 5,840     | 6,534     | 7,741     | 8,779     | 12,664     |  |
| 36-40                      | 2,871   | 3,629     | 4,857     | 5,893     | 6,797     | 7,604     | 9,009     | 10,217    | 14,739     |  |
| 41-45                      | 3,188   | 4,029     | 5,392     | 6,542     | 7,546     | 8,442     | 10,001    | 11,343    | 16,363     |  |
| 46-50                      | 4,975   | 6,287     | 8,414     | 10,210    | 11,776    | 13,173    | 15,607    | 17,701    | 25,534     |  |
| 51-55                      | 4,270   | 5,396     | 7,222     | 8,763     | 10,107    | 11,306    | 13,395    | 15,193    | 21,915     |  |
| 56-60                      | 4,975   | 6,287     | 8,414     | 10,210    | 11,776    | 13,173    | 15,607    | 17,701    | 25,534     |  |
| 61-65                      | 6,578   | 8,313     | 11,126    | 13,500    | 15,571    | 17,419    | 20,637    | 23,406    | 33,763     |  |
| 66-70                      | 8,416   | 10,635    | 14,234    | 17,271    | 19,921    | 22,285    | 26,402    | 29,945    | 43,196     |  |
| 71-75                      | 10,191  | 12,879    | 17,237    | 20,915    | 24,124    | 26,987    | 31,973    | 36,262    | 52,309     |  |
| 76 & Above                 | 11,560  | 14,609    | 19,552    | 23,725    | 27,364    | 30,612    | 36,267    | 41,133    | 59,335     |  |

| Two Adult + Three Children |           |           |           |           |           |           |           |            |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible                 | 1,000,000 |           |           |           |           |           |           |            |
| Sum Insured                | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                      | 2,490     | 3,375     | 4,130     | 4,794     | 5,390     | 6,431     | 7,330     | 10,696     |
| 26-30                      | 2,501     | 3,388     | 4,147     | 4,814     | 5,412     | 6,458     | 7,360     | 10,739     |
| 31-35                      | 2,689     | 3,644     | 4,460     | 5,177     | 5,820     | 6,945     | 7,915     | 11,550     |
| 36-40                      | 3,130     | 4,241     | 5,191     | 6,025     | 6,774     | 8,083     | 9,212     | 13,441     |
| 41-45                      | 3,475     | 4,708     | 5,763     | 6,689     | 7,520     | 8,973     | 10,227    | 14,923     |
| 46-50                      | 4,149     | 5,622     | 6,881     | 7,987     | 8,980     | 10,715    | 12,211    | 17,819     |
| 51-55                      | 4,654     | 6,306     | 7,718     | 8,959     | 10,072    | 12,018    | 13,697    | 19,987     |
| 56-60                      | 5,422     | 7,347     | 8,993     | 10,439    | 11,736    | 14,003    | 15,959    | 23,287     |
| 61-65                      | 7,170     | 9,715     | 11,891    | 13,803    | 15,517    | 18,515    | 21,102    | 30,791     |
| 66-70                      | 9,173     | 12,429    | 15,213    | 17,659    | 19,853    | 23,688    | 26,997    | 39,394     |
| 71-75                      | 11,108    | 15,051    | 18,422    | 21,385    | 24,041    | 28,686    | 32,693    | 47,705     |
| 76 & Above                 | 12,600    | 17,073    | 20,896    | 24,257    | 27,270    | 32,539    | 37,085    | 54,113     |

| Two Adult + Three Children |           |           |           |           |           |           |            |  |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible                 | 1,500,000 |           |           |           |           |           |            |  |
| Sum Insured                | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                      | 3,023     | 3,742     | 4,382     | 4,960     | 5,978     | 6,862     | 10,188     |  |
| 26-30                      | 3,035     | 3,757     | 4,399     | 4,980     | 6,002     | 6,890     | 10,230     |  |
| 31-35                      | 3,264     | 4,041     | 4,731     | 5,356     | 6,455     | 7,410     | 11,002     |  |
| 36-40                      | 3,799     | 4,703     | 5,506     | 6,233     | 7,513     | 8,623     | 12,804     |  |
| 41-45                      | 4,217     | 5,221     | 6,113     | 6,920     | 8,341     | 9,574     | 14,215     |  |
| 46-50                      | 5,036     | 6,234     | 7,299     | 8,263     | 9,959     | 11,432    | 16,974     |  |
| 51-55                      | 5,649     | 6,992     | 8,188     | 9,268     | 11,171    | 12,823    | 19,039     |  |
| 56-60                      | 6,581     | 8,147     | 9,540     | 10,798    | 13,016    | 14,940    | 22,183     |  |
| 61-65                      | 8,702     | 10,772    | 12,614    | 14,278    | 17,210    | 19,754    | 29,331     |  |
| 66-70                      | 11,133    | 13,782    | 16,138    | 18,267    | 22,018    | 25,273    | 37,526     |  |
| 71-75                      | 13,482    | 16,690    | 19,543    | 22,121    | 26,664    | 30,606    | 45,443     |  |
| 76 & Above                 | 15,293    | 18,932    | 22,168    | 25,093    | 30,245    | 34,717    | 51,547     |  |

| Two Adult + Three Children |           |         |         |         |         |          |           |          |          |            |
|----------------------------|-----------|---------|---------|---------|---------|----------|-----------|----------|----------|------------|
| Deductible                 | 2,000,000 |         |         |         |         |          | 3,000,000 |          |          |            |
| Sum Insured                | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3,000000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25                      | 3,223     | 3,800   | 4,325   | 5,257   | 6,071   | 9,155    | 3,805     | 4,686    | 5,465    | 8,464      |
| 26-30                      | 3,236     | 3,815   | 4,342   | 5,278   | 6,095   | 9,192    | 3,820     | 4,705    | 5,488    | 8,499      |
| 31-35                      | 3,480     | 4,103   | 4,670   | 5,676   | 6,555   | 9,886    | 4,108     | 5,060    | 5,902    | 9,140      |
| 36-40                      | 4,050     | 4,775   | 5,435   | 6,606   | 7,629   | 11,505   | 4,781     | 5,889    | 6,868    | 10,637     |
| 41-45                      | 4,496     | 5,301   | 6,034   | 7,334   | 8,470   | 12,773   | 5,308     | 6,538    | 7,625    | 11,809     |
| 46-50                      | 5,369     | 6,330   | 7,205   | 8,758   | 10,114  | 15,252   | 6,338     | 7,807    | 9,105    | 14,101     |
| 51-55                      | 6,022     | 7,100   | 8,081   | 9,823   | 11,344  | 17,107   | 7,110     | 8,757    | 10,213   | 15,816     |
| 56-60                      | 7,017     | 8,273   | 9,416   | 11,445  | 13,217  | 19,932   | 8,284     | 10,203   | 11,900   | 18,428     |
| 61-65                      | 9,278     | 10,938  | 12,450  | 15,133  | 17,477  | 26,355   | 10,953    | 13,490   | 15,734   | 24,367     |
| 66-70                      | 11,870    | 13,994  | 15,929  | 19,361  | 22,359  | 33,719   | 14,013    | 17,260   | 20,130   | 31,174     |
| 71-75                      | 14,375    | 16,947  | 19,289  | 23,446  | 27,077  | 40,833   | 16,970    | 20,901   | 24,377   | 37,751     |
| 76 & Above                 | 16,305    | 19,223  | 21,880  | 26,596  | 30,714  | 46,317   | 19,249    | 23,708   | 27,651   | 42,822     |

| Two Adult + Three Children |           |           |            |
|----------------------------|-----------|-----------|------------|
| Deductible                 | 4,000,000 |           |            |
| Sum Insured                | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                      | 3,912     | 4,598     | 7,279      |
| 26-30                      | 3,928     | 4,617     | 7,308      |
| 31-35                      | 4,225     | 4,965     | 7,860      |
| 36-40                      | 4,917     | 5,779     | 9,147      |
| 41-45                      | 5,459     | 6,416     | 10,155     |
| 46-50                      | 6,518     | 7,661     | 12,126     |
| 51-55                      | 7,311     | 8,593     | 13,602     |
| 56-60                      | 8,518     | 10,012    | 15,848     |
| 61-65                      | 11,263    | 13,238    | 20,954     |
| 66-70                      | 14,410    | 16,936    | 26,809     |
| 71-75                      | 17,451    | 20,509    | 32,465     |
| 76 & Above                 | 19,794    | 23,264    | 36,825     |

**One Adult + One Child**

| Deductible  | 500,000 |         |         |         |         |         | 100,000 |         |         |         |
|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Sum Insured | 50,000  | 100,000 | 150,000 | 200,000 | 300,000 | 500,000 | 100,000 | 200,000 | 300,000 | 500,000 |
| 18-25       | 1,092   | 1,739   | 2,234   | 2,647   | 3,327   | 4,596   | 1,311   | 2,108   | 2,719   | 3,834   |
| 26-30       | 1,097   | 1,746   | 2,243   | 2,657   | 3,340   | 4,614   | 1,316   | 2,117   | 2,730   | 3,850   |
| 31-35       | 1,206   | 1,919   | 2,466   | 2,921   | 3,671   | 5,071   | 1,447   | 2,326   | 3,000   | 4,231   |
| 36-40       | 1,437   | 2,287   | 2,939   | 3,481   | 4,376   | 6,045   | 1,725   | 2,773   | 3,576   | 5,043   |
| 41-45       | 1,638   | 2,608   | 3,351   | 3,969   | 4,989   | 6,892   | 1,966   | 3,162   | 4,077   | 5,750   |
| 46-50       | 2,016   | 3,208   | 4,122   | 4,883   | 6,138   | 8,478   | 2,419   | 3,889   | 5,016   | 7,073   |
| 51-55       | 2,338   | 3,721   | 4,781   | 5,664   | 7,119   | 9,834   | 2,805   | 4,511   | 5,818   | 8,204   |
| 56-60       | 2,774   | 4,416   | 5,674   | 6,721   | 8,449   | 11,671  | 3,329   | 5,354   | 6,904   | 9,736   |
| 61-65       | 3,741   | 5,955   | 7,651   | 9,064   | 11,393  | 15,738  | 4,490   | 7,219   | 9,310   | 13,129  |
| 66-70       | 4,786   | 7,618   | 9,789   | 11,596  | 14,576  | 20,135  | 5,744   | 9,236   | 11,911  | 16,797  |
| 71-75       | 5,796   | 9,226   | 11,854  | 14,042  | 17,651  | 24,382  | 6,956   | 11,185  | 14,424  | 20,341  |
| 76 & Above  | 6,575   | 10,465  | 13,446  | 15,929  | 20,022  | 27,658  | 7,890   | 12,687  | 16,362  | 23,073  |

**One Adult + One Child**

| Deductible  | 200,000 |         |         |         |           |           |           |           |
|-------------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Sum Insured | 200,000 | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25       | 1,279   | 1,704   | 2,577   | 3,565   | 4,278     | 5,560     | 6,617     | 7,528     |
| 26-30       | 1,284   | 1,711   | 2,588   | 3,579   | 4,295     | 5,582     | 6,644     | 7,558     |
| 31-35       | 1,411   | 1,881   | 2,844   | 3,934   | 4,721     | 6,135     | 7,302     | 8,307     |
| 36-40       | 1,682   | 2,242   | 3,390   | 4,689   | 5,627     | 7,313     | 8,704     | 9,902     |
| 41-45       | 1,918   | 2,556   | 3,865   | 5,346   | 6,416     | 8,338     | 9,923     | 11,290    |
| 46-50       | 2,359   | 3,145   | 4,755   | 6,577   | 7,892     | 10,257    | 12,207    | 13,888    |
| 51-55       | 2,736   | 3,647   | 5,515   | 7,629   | 9,154     | 11,897    | 14,159    | 16,109    |
| 56-60       | 3,247   | 4,329   | 6,545   | 9,053   | 10,864    | 14,119    | 16,803    | 19,117    |
| 61-65       | 4,379   | 5,837   | 8,826   | 12,208  | 14,650    | 19,039    | 22,659    | 25,779    |
| 66-70       | 5,602   | 7,468   | 11,292  | 15,619  | 18,743    | 24,358    | 28,990    | 32,981    |
| 71-75       | 6,784   | 9,043   | 13,675  | 18,914  | 22,697    | 29,497    | 35,106    | 39,940    |
| 76 & Above  | 7,695   | 10,258  | 15,511  | 21,455  | 25,746    | 33,459    | 39,821    | 45,304    |

| One Adult + One Child |         |         |         |           |           |           |           |
|-----------------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible            | 300,000 |         |         |           |           |           |           |
| Sum Insured           | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                 | 1,063   | 1,620   | 2,255   | 2,716     | 3,555     | 4,250     | 4,851     |
| 26-30                 | 1,067   | 1,627   | 2,264   | 2,727     | 3,570     | 4,268     | 4,870     |
| 31-35                 | 1,173   | 1,788   | 2,488   | 2,997     | 3,923     | 4,690     | 5,353     |
| 36-40                 | 1,398   | 2,132   | 2,966   | 3,573     | 4,676     | 5,591     | 6,381     |
| 41-45                 | 1,594   | 2,430   | 3,381   | 4,073     | 5,332     | 6,374     | 7,275     |
| 46-50                 | 1,961   | 2,990   | 4,159   | 5,011     | 6,559     | 7,841     | 8,949     |
| 51-55                 | 2,275   | 3,468   | 4,825   | 5,812     | 7,607     | 9,095     | 10,380    |
| 56-60                 | 2,699   | 4,115   | 5,726   | 6,897     | 9,028     | 10,794    | 12,319    |
| 61-65                 | 3,640   | 5,549   | 7,721   | 9,301     | 12,174    | 14,555    | 16,611    |
| 66-70                 | 4,657   | 7,100   | 9,878   | 11,900    | 15,576    | 18,622    | 21,252    |
| 71-75                 | 5,639   | 8,598   | 11,962  | 14,410    | 18,862    | 22,550    | 25,736    |
| 76 & Above            | 6,397   | 9,752   | 13,569  | 16,346    | 21,395    | 25,579    | 29,193    |

| One Adult + One Child |         |         |           |           |           |           |  |
|-----------------------|---------|---------|-----------|-----------|-----------|-----------|--|
| Deductible            | 400,000 |         |           |           |           |           |  |
| Sum Insured           | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |  |
| 18-25                 | 1,197   | 1,670   | 2,023     | 2,665     | 3,200     | 3,662     |  |
| 26-30                 | 1,202   | 1,677   | 2,031     | 2,676     | 3,213     | 3,677     |  |
| 31-35                 | 1,321   | 1,843   | 2,233     | 2,94      | 3,531     | 4,041     |  |
| 36-40                 | 1,575   | 2,196   | 2,661     | 3,506     | 4,209     | 4,817     |  |
| 41-45                 | 1,796   | 2,504   | 3,034     | 3,997     | 4,799     | 5,492     |  |
| 46-50                 | 2,209   | 3,080   | 3,733     | 4,917     | 5,903     | 6,756     |  |
| 51-55                 | 2,562   | 3,573   | 4,329     | 5,703     | 6,847     | 7,837     |  |
| 56-60                 | 3,040   | 4,240   | 5,138     | 6,768     | 8,125     | 9,300     |  |
| 61-65                 | 4,100   | 5,718   | 6,928     | 9,127     | 10,957    | 12,541    |  |
| 66-70                 | 5,245   | 7,316   | 8,864     | 11,677    | 14,018    | 16,045    |  |
| 71-75                 | 6,352   | 8,859   | 10,734    | 14,140    | 16,976    | 19,430    |  |
| 76 & Above            | 7,205   | 10,049  | 12,176    | 16,040    | 19,256    | 22,040    |  |

| One Adult + One Child |         |         |           |           |           |           |           |           |           |            |
|-----------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible            | 500,000 |         |           |           |           |           |           |           |           |            |
| Sum Insured           | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                 | 960     | 1,342   | 1,634     | 2,165     | 2,610     | 2,995     | 3,338     | 3,934     | 4,446     | 6,361      |
| 26-30                 | 964     | 1,347   | 1,641     | 2,174     | 2,620     | 3,007     | 3,352     | 3,950     | 4,464     | 6,387      |
| 31-35                 | 1,060   | 1,481   | 1,804     | 2,390     | 2,880     | 3,305     | 3,684     | 4,341     | 4,906     | 7,019      |
| 36-40                 | 1,263   | 1,765   | 2,150     | 2,848     | 3,433     | 3,940     | 4,391     | 5,175     | 5,848     | 8,367      |
| 41-45                 | 1,440   | 2,013   | 2,451     | 3,248     | 3,914     | 4,492     | 5,006     | 5,900     | 6,668     | 9,540      |
| 46-50                 | 1,772   | 2,476   | 3,015     | 3,995     | 4,814     | 5,526     | 6,158     | 7,258     | 8,202     | 11,735     |
| 51-55                 | 2,055   | 2,872   | 3,497     | 4,634     | 5,584     | 6,409     | 7,143     | 8,418     | 9,514     | 13,612     |
| 56-60                 | 2,439   | 3,408   | 4,151     | 5,499     | 6,627     | 7,606     | 8,477     | 9,990     | 11,290    | 16,154     |
| 61-65                 | 3,289   | 4,595   | 5,597     | 7,416     | 8,937     | 10,256    | 11,431    | 13,471    | 15,225    | 21,783     |
| 66-70                 | 4,208   | 5,879   | 7,161     | 9,487     | 11,433    | 13,122    | 14,625    | 17,235    | 19,478    | 27,869     |
| 71-75                 | 5,096   | 7,120   | 8,671     | 11,489    | 13,845    | 15,890    | 17,710    | 20,871    | 23,588    | 33,749     |
| 76 & Above            | 5,780   | 8,076   | 9,836     | 13,032    | 15,705    | 18,025    | 20,089    | 23,675    | 26,756    | 38,282     |

| One Adult + One Child |         |           |           |           |           |           |           |           |            |  |
|-----------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible            | 750,000 |           |           |           |           |           |           |           |            |  |
| Sum Insured           | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                 | 1,186   | 1,49      | 2,007     | 2,435     | 2,808     | 3,142     | 3,722     | 4,221     | 6,089      |  |
| 26-30                 | 1,191   | 1,505     | 2,015     | 2,445     | 2,820     | 3,154     | 3,737     | 4,239     | 6,114      |  |
| 31-35                 | 1,309   | 1,654     | 2,214     | 2,687     | 3,099     | 3,467     | 4,107     | 4,658     | 6,720      |  |
| 36-40                 | 1,561   | 1,972     | 2,640     | 3,203     | 3,694     | 4,132     | 4,896     | 5,553     | 8,010      |  |
| 41-45                 | 1,77    | 2,249     | 3,009     | 3,652     | 4,212     | 4,712     | 5,582     | 6,331     | 9,133      |  |
| 46-50                 | 2,189   | 2,766     | 3,702     | 4,492     | 5,18      | 5,796     | 6,867     | 7,788     | 11,234     |  |
| 51-55                 | 2,539   | 3,208     | 4,294     | 5,210     | 6,009     | 6,723     | 7,965     | 9,033     | 13,031     |  |
| 56-60                 | 3,013   | 3,807     | 5,096     | 6,183     | 7,132     | 7,978     | 9,452     | 10,721    | 15,464     |  |
| 61-65                 | 4,063   | 5,134     | 6,872     | 8,338     | 9,617     | 10,759    | 12,746    | 14,456    | 20,853     |  |
| 66-70                 | 5,198   | 6,569     | 8,792     | 10,668    | 12,304    | 13,764    | 16,307    | 18,495    | 26,680     |  |
| 71-75                 | 6,294   | 7,955     | 10,646    | 12,918    | 14,900    | 16,668    | 19,748    | 22,397    | 32,308     |  |
| 76 & Above            | 7,140   | 9,023     | 12,076    | 14,653    | 16,901    | 18,907    | 22,400    | 25,406    | 36,648     |  |

**One Adult + One Child**

| Deductible  | 1,000,000 |           |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,293     | 1,752     | 2,145     | 2,489     | 2,799     | 3,339     | 3,806     | 5,553      |
| 26-30       | 1,298     | 1,759     | 2,153     | 2,500     | 2,810     | 3,353     | 3,821     | 5,576      |
| 31-35       | 1,427     | 1,934     | 2,367     | 2,747     | 3,088     | 3,685     | 4,200     | 6,128      |
| 36-40       | 1,701     | 2,305     | 2,821     | 3,275     | 3,681     | 4,393     | 5,006     | 7,305      |
| 41-45       | 1,939     | 2,628     | 3,216     | 3,734     | 4,197     | 5,008     | 5,708     | 8,329      |
| 46-50       | 2,386     | 3,233     | 3,957     | 4,593     | 5,163     | 6,161     | 7,022     | 10,246     |
| 51-55       | 2,767     | 3,749     | 4,589     | 5,327     | 5,989     | 7,146     | 8,144     | 11,884     |
| 56-60       | 3,284     | 4,450     | 5,446     | 6,322     | 7,107     | 8,481     | 9,665     | 14,103     |
| 61-65       | 4,428     | 6,000     | 7,344     | 8,525     | 9,584     | 11,436    | 13,034    | 19,018     |
| 66-70       | 5,666     | 7,677     | 9,396     | 10,907    | 12,262    | 14,631    | 16,675    | 24,331     |
| 71-75       | 6,861     | 9,296     | 11,378    | 13,208    | 14,849    | 17,718    | 20,193    | 29,465     |
| 76 & Above  | 7,782     | 10,545    | 12,907    | 14,982    | 16,843    | 20,098    | 22,905    | 33,423     |

**One Adult + One Child**

| Deductible  | 1,500,000 |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,570     | 1,943     | 2,275     | 2,575     | 3,104     | 3,563     | 5,290      |
| 26-30       | 1,576     | 1,951     | 2,284     | 2,586     | 3,117     | 3,577     | 5,312      |
| 31-35       | 1,732     | 2,144     | 2,511     | 2,842     | 3,425     | 3,932     | 5,838      |
| 36-40       | 2,065     | 2,556     | 2,993     | 3,387     | 4,083     | 4,687     | 6,959      |
| 41-45       | 2,354     | 2,914     | 3,412     | 3,862     | 4,655     | 5,343     | 7,934      |
| 46-50       | 2,896     | 3,585     | 4,197     | 4,751     | 5,727     | 6,573     | 9,760      |
| 51-55       | 3,359     | 4,158     | 4,868     | 5,511     | 6,642     | 7,624     | 11,320     |
| 56-60       | 3,986     | 4,934     | 5,778     | 6,540     | 7,883     | 9,048     | 13,435     |
| 61-65       | 5,375     | 6,654     | 7,791     | 8,819     | 10,630    | 12,201    | 18,116     |
| 66-70       | 6,877     | 8,513     | 9,968     | 11,283    | 13,600    | 15,610    | 23,178     |
| 71-75       | 8,327     | 10,308    | 12,070    | 13,663    | 16,469    | 18,903    | 28,068     |
| 76 & Above  | 9,446     | 11,693    | 13,692    | 15,498    | 18,681    | 21,443    | 31,838     |

| One Adult + One Child |           |         |         |         |         |          |           |          |          |            |
|-----------------------|-----------|---------|---------|---------|---------|----------|-----------|----------|----------|------------|
| Deductible            | 2,000,000 |         |         |         |         |          | 3,000,000 |          |          |            |
| Sum Insured           | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3,000000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25                 | 1,673     | 1,973   | 2,246   | 2,729   | 3,152   | 4,753    | 1,976     | 2,433    | 2,838    | 4,395      |
| 26-30                 | 1,680     | 1,981   | 2,255   | 2,741   | 3,165   | 4,773    | 1,984     | 2,443    | 2,849    | 4,413      |
| 31-35                 | 1,847     | 2,177   | 2,478   | 3,012   | 3,478   | 5,246    | 2,180     | 2,685    | 3,132    | 4,850      |
| 36-40                 | 2,201     | 2,595   | 2,954   | 3,590   | 4,146   | 6,253    | 2,599     | 3,201    | 3,733    | 5,781      |
| 41-45                 | 2,510     | 2,959   | 3,368   | 4,093   | 4,727   | 7,129    | 2,963     | 3,649    | 4,256    | 6,591      |
| 46-50                 | 3,087     | 3,640   | 4,143   | 5,036   | 5,815   | 8,770    | 3,645     | 4,489    | 5,236    | 8,108      |
| 51-55                 | 3,581     | 4,222   | 4,805   | 5,841   | 6,745   | 10,172   | 4,227     | 5,207    | 6,073    | 9,404      |
| 56-60                 | 4,250     | 5,010   | 5,703   | 6,932   | 8,005   | 12,072   | 5,017     | 6,179    | 7,207    | 11,161     |
| 61-65                 | 5,731     | 6,756   | 7,690   | 9,347   | 10,794  | 16,278   | 6,765     | 8,332    | 9,718    | 15,050     |
| 66-70                 | 7,332     | 8,644   | 9,838   | 11,959  | 13,810  | 20,826   | 8,655     | 10,660   | 12,433   | 19,255     |
| 71-75                 | 8,878     | 10,467  | 11,914  | 14,481  | 16,724  | 25,220   | 10,481    | 12,909   | 15,056   | 23,317     |
| 76 & Above            | 10,071    | 11,873  | 13,514  | 16,427  | 18,970  | 28,608   | 11,889    | 14,643   | 17,079   | 26,449     |

| One Adult + One Child |           |           |            |
|-----------------------|-----------|-----------|------------|
| Deductible            | 4,000,000 |           |            |
| Sum Insured           | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                 | 2,031     | 2,388     | 3,779      |
| 26-30                 | 2,040     | 2,397     | 3,795      |
| 31-35                 | 2,242     | 2,635     | 4,171      |
| 36-40                 | 2,672     | 3,141     | 4,971      |
| 41-45                 | 3,047     | 3,581     | 5,668      |
| 46-50                 | 3,748     | 4,405     | 6,973      |
| 51-55                 | 4,347     | 5,109     | 8,087      |
| 56-60                 | 5,159     | 6,063     | 9,598      |
| 61-65                 | 6,957     | 8,176     | 12,942     |
| 66-70                 | 8,900     | 10,461    | 16,558     |
| 71-75                 | 10,778    | 12,668    | 20,052     |
| 76 & Above            | 12,226    | 14,369    | 22,745     |

| One Adult + Two Children |           |         |         |         |         |          |           |          |          |            |
|--------------------------|-----------|---------|---------|---------|---------|----------|-----------|----------|----------|------------|
| Deductible               | 2,000,000 |         |         |         |         |          | 3,000,000 |          |          |            |
| Sum Insured              | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3,000000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25                    | 1,376     | 2,190   | 2,813   | 3,333   | 4,189   | 5,787    | 1,651     | 2,655    | 3,423    | 4,828      |
| 26-30                    | 1,381     | 2,199   | 2,825   | 3,346   | 4,206   | 5,811    | 1,658     | 2,665    | 3,437    | 4,848      |
| 31-35                    | 1,484     | 2,362   | 3,035   | 3,595   | 4,518   | 6,242    | 1,781     | 2,863    | 3,692    | 5,207      |
| 36-40                    | 1,724     | 2,745   | 3,527   | 4,178   | 5,251   | 7,254    | 2,069     | 3,328    | 4,291    | 6,052      |
| 41-45                    | 1,911     | 3,042   | 3,909   | 4,631   | 5,821   | 8,041    | 2,294     | 3,689    | 4,757    | 6,708      |
| 46-50                    | 2,278     | 3,626   | 4,660   | 5,520   | 6,938   | 9,584    | 2,734     | 4,397    | 5,670    | 7,996      |
| 51-55                    | 2,550     | 4,059   | 5,216   | 6,178   | 7,766   | 10,728   | 3,060     | 4,921    | 6,347    | 8,950      |
| 56-60                    | 2,968     | 4,724   | 6,070   | 7,190   | 9,038   | 12,485   | 3,562     | 5,727    | 7,386    | 10,416     |
| 61-65                    | 3,919     | 6,238   | 8,016   | 9,495   | 11,935  | 16,487   | 4,703     | 7,563    | 9,753    | 13,754     |
| 66-70                    | 5,014     | 7,981   | 10,255  | 12,148  | 15,270  | 21,093   | 6,017     | 9,676    | 12,478   | 17,597     |
| 71-75                    | 6,072     | 9,665   | 12,419  | 14,711  | 18,492  | 25,544   | 7,287     | 11,717   | 15,111   | 21,310     |
| 76 & Above               | 6,888     | 10,963  | 14,087  | 16,687  | 20,976  | 28,975   | 8,266     | 13,291   | 17,141   | 24,172     |

| One Adult + Two Children |           |           |           |           |           |           |           |            |  |
|--------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible               | 1,000,000 |           |           |           |           |           |           |            |  |
| Sum Insured              | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                    | 1,610     | 2,146     | 3,246     | 4,489     | 5,387     | 7,001     | 8,332     | 9,479      |  |
| 26-30                    | 1,617     | 2,155     | 3,259     | 4,507     | 5,409     | 7,030     | 8,366     | 9,518      |  |
| 31-35                    | 1,737     | 2,315     | 3,501     | 4,842     | 5,810     | 7,551     | 8,987     | 10,224     |  |
| 36-40                    | 2,018     | 2,690     | 4,068     | 5,627     | 6,753     | 8,776     | 10,444    | 11,882     |  |
| 41-45                    | 2,237     | 2,982     | 4,510     | 6,238     | 7,485     | 9,728     | 11,577    | 13,171     |  |
| 46-50                    | 2,667     | 3,555     | 5,375     | 7,435     | 8,922     | 11,595    | 13,799    | 15,700     |  |
| 51-55                    | 2,985     | 3,979     | 6,017     | 8,322     | 9,986     | 12,978    | 15,446    | 17,573     |  |
| 56-60                    | 3,474     | 4,631     | 7,002     | 9,685     | 11,622    | 15,104    | 17,976    | 20,451     |  |
| 61-65                    | 4,587     | 6,115     | 9,247     | 12,789    | 15,347    | 19,946    | 23,738    | 27,007     |  |
| 66-70                    | 5,869     | 7,823     | 11,830    | 16,363    | 19,635    | 25,518    | 30,370    | 34,552     |  |
| 71-75                    | 7,107     | 9,474     | 14,326    | 19,815    | 23,778    | 30,902    | 36,777    | 41,842     |  |
| 76 & Above               | 8,061     | 10,746    | 16,250    | 22,476    | 26,972    | 35,053    | 41,717    | 47,462     |  |

| One Adult + Two Children |         |         |         |           |           |           |           |
|--------------------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible               | 300,000 |         |         |           |           |           |           |
| Sum Insured              | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                    | 1,338   | 2,041   | 2,839   | 3,420     | 4,477     | 5,352     | 6,108     |
| 26-30                    | 1,344   | 2,049   | 2,851   | 3,434     | 4,495     | 5,374     | 6,133     |
| 31-35                    | 1,444   | 2,201   | 3,062   | 3,689     | 4,828     | 5,773     | 6,588     |
| 36-40                    | 1,678   | 2,558   | 3,559   | 4,287     | 5,612     | 6,709     | 7,657     |
| 41-45                    | 1,860   | 2,835   | 3,945   | 4,752     | 6,220     | 7,437     | 8,487     |
| 46-50                    | 2,217   | 3,380   | 4,702   | 5,664     | 7,414     | 8,864     | 10,116    |
| 51-55                    | 2,481   | 3,783   | 5,263   | 6,340     | 8,299     | 9,922     | 11,324    |
| 56-60                    | 2,888   | 4,402   | 6,125   | 7,379     | 9,658     | 11,547    | 13,178    |
| 61-65                    | 3,813   | 5,814   | 8,089   | 9,744     | 12,754    | 15,248    | 17,402    |
| 66-70                    | 4,879   | 7,438   | 10,348  | 12,466    | 16,317    | 19,508    | 22,264    |
| 71-75                    | 5,908   | 9,007   | 12,532  | 15,096    | 19,760    | 23,624    | 26,961    |
| 76 & Above               | 6,701   | 10,217  | 14,215  | 17,124    | 22,414    | 26,797    | 30,583    |

| One Adult + Two Children |         |         |           |           |           |           |  |
|--------------------------|---------|---------|-----------|-----------|-----------|-----------|--|
| Deductible               | 400,000 |         |           |           |           |           |  |
| Sum Insured              | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |  |
| 18-25                    | 1,508   | 2,103   | 2,548     | 3,356     | 4,029     | 4,612     |  |
| 26-30                    | 1,514   | 2,111   | 2,558     | 3,370     | 4,046     | 4,630     |  |
| 31-35                    | 1,626   | 2,268   | 2,748     | 3,620     | 4,346     | 4,974     |  |
| 36-40                    | 1,890   | 2,636   | 3,194     | 4,207     | 5,050     | 5,781     |  |
| 41-45                    | 2,095   | 2,922   | 3,540     | 4,663     | 5,598     | 6,408     |  |
| 46-50                    | 2,497   | 3,482   | 4,219     | 5,558     | 6,673     | 7,638     |  |
| 51-55                    | 2,795   | 3,898   | 4,723     | 6,222     | 7,469     | 8,549     |  |
| 56-60                    | 3,253   | 4,536   | 5,496     | 7,241     | 8,692     | 9,949     |  |
| 61-65                    | 4,295   | 5,990   | 7,258     | 9,562     | 11,479    | 13,138    |  |
| 66-70                    | 5,495   | 7,664   | 9,286     | 12,233    | 14,686    | 16,809    |  |
| 71-75                    | 6,655   | 9,281   | 11,245    | 14,814    | 17,784    | 20,356    |  |
| 76 & Above               | 7,548   | 10,527  | 12,756    | 16,803    | 20,173    | 23,090    |  |

**One Adult + Two Children**

| Deductible  | 500,000 |         |           |           |           |           |           |           |           |            |
|-------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,209   | 1,690   | 2,058     | 2,727     | 3,286     | 3,771     | 4,203     | 4,954     | 5,598     | 8,010      |
| 26-30       | 1,214   | 1,697   | 2,066     | 2,738     | 3,300     | 3,787     | 4,221     | 4,974     | 5,621     | 8,043      |
| 31-35       | 1,304   | 1,823   | 2,220     | 2,941     | 3,544     | 4,068     | 4,534     | 5,343     | 6,038     | 8,639      |
| 36-40       | 1,516   | 2,118   | 2,580     | 3,418     | 4,119     | 4,728     | 5,269     | 6,209     | 7,018     | 10,041     |
| 41-45       | 1,680   | 2,348   | 2,860     | 3,789     | 4,566     | 5,240     | 5,840     | 6,883     | 7,779     | 11,130     |
| 46-50       | 2,003   | 2,799   | 3,409     | 4,516     | 5,442     | 6,246     | 6,961     | 8,204     | 9,272     | 13,266     |
| 51-55       | 2,242   | 3,133   | 3,815     | 5,055     | 6,092     | 6,992     | 7,792     | 9,183     | 10,378    | 14,849     |
| 56-60       | 2,609   | 3,646   | 4,440     | 5,883     | 7,090     | 8,137     | 9,068     | 10,687    | 12,078    | 17,281     |
| 61-65       | 3,446   | 4,814   | 5,863     | 7,769     | 9,362     | 10,745    | 11,975    | 14,113    | 15,950    | 22,820     |
| 66-70       | 4,408   | 6,159   | 7,502     | 9,939     | 11,978    | 13,747    | 15,321    | 18,056    | 20,406    | 29,196     |
| 71-75       | 5,338   | 7,459   | 9,084     | 12,036    | 14,505    | 16,647    | 18,553    | 21,865    | 24,711    | 35,356     |
| 76 & Above  | 6,055   | 8,461   | 10,304    | 13,653    | 16,453    | 18,883    | 21,045    | 24,802    | 28,030    | 40,105     |

**One Adult + Two Children**

| Deductible  | 750,000 |           |           |           |           |           |           |           |            |  |
|-------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Sum Insured | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25       | 1,494   | 1,888     | 2,527     | 3,066     | 3,536     | 3,956     | 4,687     | 5,316     | 7,668      |  |
| 26-30       | 1,500   | 1,896     | 2,537     | 3,079     | 3,551     | 3,972     | 4,706     | 5,338     | 7,699      |  |
| 31-35       | 1,611   | 2,036     | 2,725     | 3,307     | 3,814     | 4,267     | 5,055     | 5,733     | 8,271      |  |
| 36-40       | 1,873   | 2,367     | 3,167     | 3,843     | 4,433     | 4,959     | 5,875     | 6,663     | 9,612      |  |
| 41-45       | 2,076   | 2,623     | 3,511     | 4,260     | 4,914     | 5,497     | 6,512     | 7,386     | 10,655     |  |
| 46-50       | 2,474   | 3,127     | 4,185     | 5,078     | 5,857     | 6,552     | 7,763     | 8,804     | 12,700     |  |
| 51-55       | 2,769   | 3,500     | 4,684     | 5,684     | 6,556     | 7,334     | 8,689     | 9,855     | 14,215     |  |
| 56-60       | 3,223   | 4,073     | 5,451     | 6,615     | 7,629     | 8,535     | 10,112    | 11,468    | 16,543     |  |
| 61-65       | 4,256   | 5,379     | 7,199     | 8,735     | 10,075    | 11,271    | 13,353    | 15,145    | 21,846     |  |
| 66-70       | 5,445   | 6,881     | 9,210     | 11,176    | 12,890    | 14,420    | 17,084    | 19,376    | 27,950     |  |
| 71-75       | 6,594   | 8,333     | 11,153    | 13,533    | 15,609    | 17,462    | 20,688    | 23,464    | 33,847     |  |
| 76 & Above  | 7,480   | 9,453     | 12,651    | 15,351    | 17,706    | 19,808    | 23,467    | 26,616    | 38,393     |  |

| One Adult + Two Children |           |           |           |           |           |           |           |            |
|--------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible               | 1,000,000 |           |           |           |           |           |           |            |
| Sum Insured              | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                    | 1,628     | 2,206     | 2,701     | 3,135     | 3,524     | 4,205     | 4,793     | 6,993      |
| 26-30                    | 1,635     | 2,215     | 2,712     | 3,148     | 3,539     | 4,222     | 4,812     | 7,022      |
| 31-35                    | 1,756     | 2,380     | 2,913     | 3,381     | 3,801     | 4,536     | 5,169     | 7,543      |
| 36-40                    | 2,041     | 2,766     | 3,385     | 3,930     | 4,418     | 5,271     | 6,008     | 8,766      |
| 41-45                    | 2,263     | 3,066     | 3,752     | 4,356     | 4,897     | 5,843     | 6,659     | 9,717      |
| 46-50                    | 2,697     | 3,654     | 4,473     | 5,192     | 5,837     | 6,965     | 7,937     | 11,582     |
| 51-55                    | 3,019     | 4,090     | 5,006     | 5,811     | 6,533     | 7,796     | 8,885     | 12,964     |
| 56-60                    | 3,513     | 4,760     | 5,826     | 6,763     | 7,603     | 9,072     | 10,340    | 15,087     |
| 61-65                    | 4,639     | 6,286     | 7,694     | 8,931     | 10,041    | 11,981    | 13,654    | 19,924     |
| 66-70                    | 5,935     | 8,042     | 9,843     | 11,426    | 12,846    | 15,328    | 17,469    | 25,490     |
| 71-75                    | 7,188     | 9,739     | 11,920    | 13,837    | 15,556    | 18,561    | 21,155    | 30,868     |
| 76 & Above               | 8,153     | 11,047    | 13,521    | 15,696    | 17,645    | 21,055    | 23,996    | 35,014     |

| One Adult + Two Children |           |           |           |           |           |           |            |  |
|--------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible               | 1,500,000 |           |           |           |           |           |            |  |
| Sum Insured              | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                    | 1,976     | 2,447     | 2,865     | 3,243     | 3,909     | 4,487     | 6,662      |  |
| 26-30                    | 1,985     | 2,457     | 2,877     | 3,256     | 3,925     | 4,505     | 6,689      |  |
| 31-35                    | 2,132     | 2,639     | 3,090     | 3,498     | 4,216     | 4,839     | 7,185      |  |
| 36-40                    | 2,477     | 3,067     | 3,591     | 4,065     | 4,900     | 5,624     | 8,350      |  |
| 41-45                    | 2,746     | 3,400     | 3,981     | 4,506     | 5,431     | 6,234     | 9,256      |  |
| 46-50                    | 3,273     | 4,052     | 4,745     | 5,371     | 6,474     | 7,431     | 11,033     |  |
| 51-55                    | 3,664     | 4,536     | 5,311     | 6,012     | 7,246     | 8,317     | 12,350     |  |
| 56-60                    | 4,264     | 5,278     | 6,181     | 6,996     | 8,433     | 9,679     | 14,372     |  |
| 61-65                    | 5,631     | 6,970     | 8,162     | 9,239     | 11,136    | 12,782    | 18,979     |  |
| 66-70                    | 7,204     | 8,918     | 10,442    | 11,820    | 14,247    | 16,353    | 24,281     |  |
| 71-75                    | 8,724     | 10,799    | 12,645    | 14,314    | 17,253    | 19,804    | 29,404     |  |
| 76 & Above               | 9,896     | 12,250    | 14,344    | 16,236    | 19,570    | 22,464    | 33,354     |  |

**One Adult + Two Children**

| Deductible  | 2,000,000 |         |         |         |         |          | 3,000,000 |          |          |            |
|-------------|-----------|---------|---------|---------|---------|----------|-----------|----------|----------|------------|
| Sum Insured | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3,000000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25       | 2,107     | 2,484   | 2,828   | 3,437   | 3,969   | 5,986    | 2,488     | 3,064    | 3,574    | 5,534      |
| 26-30       | 2,116     | 2,494   | 2,839   | 3,451   | 3,986   | 6,010    | 2,498     | 3,076    | 3,588    | 5,557      |
| 31-35       | 2,273     | 2,679   | 3,050   | 3,707   | 4,281   | 6,456    | 2,683     | 3,305    | 3,854    | 5,969      |
| 36-40       | 2,641     | 3,114   | 3,545   | 4,308   | 4,976   | 7,503    | 3,118     | 3,841    | 4,479    | 6,937      |
| 41-45       | 2,928     | 3,452   | 3,929   | 4,776   | 5,515   | 8,317    | 3,457     | 4,257    | 4,965    | 7,690      |
| 46-50       | 3,490     | 4,114   | 4,683   | 5,692   | 6,574   | 9,914    | 4,120     | 5,074    | 5,918    | 9,165      |
| 51-55       | 3,906     | 4,605   | 5,242   | 6,372   | 7,358   | 11,097   | 4,612     | 5,680    | 6,625    | 10,259     |
| 56-60       | 4,546     | 5,360   | 6,100   | 7,415   | 8,563   | 12,914   | 5,367     | 6,610    | 7,710    | 11,939     |
| 61-65       | 6,003     | 7,078   | 8,056   | 9,792   | 11,308  | 17,053   | 7,087     | 8,729    | 10,181   | 15,767     |
| 66-70       | 7,681     | 9,055   | 10,307  | 12,528  | 14,468  | 21,818   | 9,067     | 11,168   | 13,025   | 20,172     |
| 71-75       | 9,301     | 10,966  | 12,481  | 15,171  | 17,520  | 26,421   | 10,980    | 13,524   | 15,773   | 24,427     |
| 76 & Above  | 10,550    | 12,438  | 14,158  | 17,209  | 19,874  | 29,970   | 12,455    | 15,341   | 17,892   | 27,708     |

**One Adult + Two Children**

| Deductible  | 4,000,000 |           |            |
|-------------|-----------|-----------|------------|
| Sum Insured | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 2,558     | 3,007     | 4,759      |
| 26-30       | 2,569     | 3,019     | 4,779      |
| 31-35       | 2,759     | 3,243     | 5,133      |
| 36-40       | 3,207     | 3,769     | 5,966      |
| 41-45       | 3,554     | 4,178     | 6,613      |
| 46-50       | 4,237     | 4,979     | 7,882      |
| 51-55       | 4,742     | 5,574     | 8,823      |
| 56-60       | 5,519     | 6,486     | 10,267     |
| 61-65       | 7,288     | 8,566     | 13,559     |
| 66-70       | 9,324     | 10,959    | 17,347     |
| 71-75       | 11,292    | 13,271    | 21,007     |
| 76 & Above  | 12,808    | 15,053    | 23,828     |

| One Adult + Three Children |           |         |         |         |         |          |           |          |          |            |
|----------------------------|-----------|---------|---------|---------|---------|----------|-----------|----------|----------|------------|
| Deductible                 | 2,000,000 |         |         |         |         |          | 3,000,000 |          |          |            |
| Sum Insured                | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3,000000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25                      | 1,659     | 2,640   | 3,393   | 4,019   | 5,052   | 6,978    | 1,991     | 3,201    | 4,128    | 5,822      |
| 26-30                      | 1,666     | 2,651   | 3,407   | 4,035   | 5,073   | 7,007    | 1,999     | 3,214    | 4,145    | 5,846      |
| 31-35                      | 1,762     | 2,804   | 3,603   | 4,269   | 5,366   | 7,412    | 2,114     | 3,400    | 4,385    | 6,183      |
| 36-40                      | 2,012     | 3,202   | 4,115   | 4,874   | 6,127   | 8,463    | 2,414     | 3,882    | 5,007    | 7,060      |
| 41-45                      | 2,185     | 3,477   | 4,468   | 5,292   | 6,653   | 9,190    | 2,622     | 4,215    | 5,436    | 7,666      |
| 46-50                      | 2,541     | 4,045   | 5,197   | 6,157   | 7,739   | 10,690   | 3,050     | 4,904    | 6,324    | 8,918      |
| 51-55                      | 2,763     | 4,397   | 5,650   | 6,693   | 8,414   | 11,622   | 3,316     | 5,331    | 6,875    | 9,696      |
| 56-60                      | 3,162     | 5,032   | 6,466   | 7,659   | 9,628   | 13,299   | 3,794     | 6,101    | 7,868    | 11,095     |
| 61-65                      | 4,097     | 6,522   | 8,380   | 9,927   | 12,478  | 17,237   | 4,917     | 7,907    | 10,197   | 14,380     |
| 66-70                      | 5,242     | 8,344   | 10,721  | 12,700  | 15,964  | 22,052   | 6,291     | 10,116   | 13,046   | 18,397     |
| 71-75                      | 6,348     | 10,104  | 12,983  | 15,380  | 19,332  | 26,705   | 7,618     | 12,250   | 15,798   | 22,278     |
| 76 & Above                 | 7,201     | 11,461  | 14,727  | 17,446  | 21,929  | 30,292   | 8,642     | 13,895   | 17,920   | 25,271     |

| One Adult + Three Children |           |           |           |           |           |           |           |            |  |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible                 | 1,000,000 |           |           |           |           |           |           |            |  |
| Sum Insured                | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                      | 1,942     | 2,588     | 3,914     | 5,413     | 6,496     | 8,442     | 10,048    | 11,431     |  |
| 26-30                      | 1,949     | 2,599     | 3,930     | 5,435     | 6,523     | 8,477     | 10,089    | 11,478     |  |
| 31-35                      | 2,062     | 2,749     | 4,157     | 5,750     | 6,900     | 8,967     | 10,672    | 12,141     |  |
| 36-40                      | 2,355     | 3,139     | 4,746     | 6,565     | 7,878     | 10,238    | 12,185    | 13,863     |  |
| 41-45                      | 2,557     | 3,408     | 5,154     | 7,129     | 8,554     | 11,117    | 13,231    | 15,053     |  |
| 46-50                      | 2,974     | 3,965     | 5,995     | 8,293     | 9,951     | 12,933    | 15,392    | 17,511     |  |
| 51-55                      | 3,234     | 4,311     | 6,518     | 9,016     | 10,819    | 14,060    | 16,733    | 19,038     |  |
| 56-60                      | 3,700     | 4,933     | 7,459     | 10,316    | 12,380    | 16,089    | 19,148    | 21,785     |  |
| 61-65                      | 4,796     | 6,393     | 9,667     | 13,371    | 16,045    | 20,852    | 24,817    | 28,234     |  |
| 66-70                      | 6,135     | 8,179     | 12,368    | 17,106    | 20,528    | 26,678    | 31,751    | 36,122     |  |
| 71-75                      | 7,430     | 9,905     | 14,977    | 20,715    | 24,859    | 32,306    | 38,449    | 43,744     |  |
| 76 & Above                 | 8,428     | 11,235    | 16,989    | 23,498    | 28,198    | 36,646    | 43,614    | 49,619     |  |

| One Adult + Three Children |         |         |         |           |           |           |           |
|----------------------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible                 | 300,000 |         |         |           |           |           |           |
| Sum Insured                | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                      | 1,614   | 2,461   | 3,424   | 4,124     | 5,398     | 6,454     | 7,366     |
| 26-30                      | 1,621   | 2,471   | 3,438   | 4,141     | 5,420     | 6,480     | 7,396     |
| 31-35                      | 1,714   | 2,614   | 3,636   | 4,381     | 5,734     | 6,855     | 7,823     |
| 36-40                      | 1,957   | 2,984   | 4,152   | 5,002     | 6,547     | 7,827     | 8,933     |
| 41-45                      | 2,125   | 3,240   | 4,508   | 5,431     | 7,109     | 8,499     | 9,700     |
| 46-50                      | 2,473   | 3,770   | 5,245   | 6,318     | 8,270     | 9,887     | 11,284    |
| 51-55                      | 2,688   | 4,098   | 5,702   | 6,869     | 8,991     | 10,749    | 12,267    |
| 56-60                      | 3,076   | 4,689   | 6,525   | 7,860     | 10,288    | 12,300    | 14,037    |
| 61-65                      | 3,987   | 6,078   | 8,456   | 10,187    | 13,334    | 15,941    | 18,193    |
| 66-70                      | 5,100   | 7,776   | 10,819  | 13,033    | 17,059    | 20,395    | 23,276    |
| 71-75                      | 6,176   | 9,416   | 13,101  | 15,783    | 20,658    | 24,698    | 28,187    |
| 76 & Above                 | 7,006   | 10,681  | 14,861  | 17,903    | 23,433    | 28,015    | 31,973    |

| One Adult + Three Children |         |         |           |           |           |           |  |
|----------------------------|---------|---------|-----------|-----------|-----------|-----------|--|
| Deductible                 | 400,000 |         |           |           |           |           |  |
| Sum Insured                | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |  |
| 18-25                      | 1,818   | 2,535   | 3,072     | 4,047     | 4,859     | 5,561     |  |
| 26-30                      | 1,825   | 2,546   | 3,085     | 4,064     | 4,878     | 5,584     |  |
| 31-35                      | 1,931   | 2,693   | 3,263     | 4,298     | 5,160     | 5,907     |  |
| 36-40                      | 2,205   | 3,075   | 3,726     | 4,908     | 5,892     | 6,744     |  |
| 41-45                      | 2,394   | 3,339   | 4,046     | 5,329     | 6,398     | 7,323     |  |
| 46-50                      | 2,785   | 3,884   | 4,706     | 6,200     | 7,443     | 8,519     |  |
| 51-55                      | 3,028   | 4,223   | 5,117     | 6,740     | 8,092     | 9,262     |  |
| 56-60                      | 3,465   | 4,832   | 5,855     | 7,713     | 9,259     | 10,598    |  |
| 61-65                      | 4,490   | 6,263   | 7,588     | 9,996     | 12,000    | 13,736    |  |
| 66-70                      | 5,745   | 8,012   | 9,708     | 12,789    | 15,353    | 17,573    |  |
| 71-75                      | 6,957   | 9,703   | 11,757    | 15,487    | 18,592    | 21,281    |  |
| 76 & Above                 | 7,892   | 11,006  | 13,336    | 17,567    | 21,090    | 24,139    |  |

**One Adult + Three Children**

| Deductible  | 2,000,000 |         |         |         |         |          | 3,000,000 |          |          |            |
|-------------|-----------|---------|---------|---------|---------|----------|-----------|----------|----------|------------|
| Sum Insured | 2000000   | 2500000 | 3000000 | 4000000 | 5000000 | 10000000 | 3,000000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25       | 1,458     | 2,038   | 2,482   | 3,288   | 3,963   | 4,548    | 5,069     | 5,974    | 6,751    | 9,659      |
| 26-30       | 1,464     | 2,046   | 2,492   | 3,302   | 3,979   | 4,567    | 5,089     | 5,998    | 6,779    | 9,699      |
| 31-35       | 1,549     | 2,164   | 2,636   | 3,492   | 4,209   | 4,830    | 5,384     | 6,345    | 7,170    | 10,259     |
| 36-40       | 1,769     | 2,471   | 3,010   | 3,988   | 4,806   | 5,515    | 6,147     | 7,244    | 8,187    | 11,714     |
| 41-45       | 1,921     | 2,683   | 3,268   | 4,330   | 5,218   | 5,989    | 6,675     | 7,866    | 8,890    | 12,720     |
| 46-50       | 2,234     | 3,122   | 3,802   | 5,037   | 6,070   | 6,967    | 7,765     | 9,151    | 10,342   | 14,797     |
| 51-55       | 2,429     | 3,394   | 4,133   | 5,476   | 6,600   | 7,574    | 8,442     | 9,949    | 11,243   | 16,087     |
| 56-60       | 2,779     | 3,883   | 4,730   | 6,267   | 7,552   | 8,667    | 9,660     | 11,384   | 12,866   | 18,408     |
| 61-65       | 3,602     | 5,033   | 6,130   | 8,122   | 9,788   | 11,233   | 12,520    | 14,754   | 16,675   | 23,858     |
| 66-70       | 4,609     | 6,439   | 7,843   | 10,391  | 12,522  | 14,372   | 16,017    | 18,877   | 21,333   | 30,523     |
| 71-75       | 5,581     | 7,798   | 9,497   | 12,583  | 15,164  | 17,404   | 19,397    | 22,859   | 25,834   | 36,963     |
| 76 &Above   | 6,331     | 8,845   | 10,773  | 14,273  | 17,201  | 19,742   | 22,002    | 25,930   | 29,304   | 41,928     |

**One Adult + Three Children**

| Deductible  | 750,000 |           |           |           |           |           |           |           |            |
|-------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,802   | 2,277     | 3,047     | 3,697     | 4,264     | 4,771     | 5,652     | 6,410     | 9,247      |
| 26-30       | 1,809   | 2,286     | 3,060     | 3,712     | 4,282     | 4,790     | 5,675     | 6,436     | 9,285      |
| 31-35       | 1,913   | 2,418     | 3,236     | 3,927     | 4,529     | 5,067     | 6,003     | 6,808     | 9,821      |
| 36-40       | 2,185   | 2,761     | 3,695     | 4,484     | 5,172     | 5,785     | 6,854     | 7,774     | 11,214     |
| 41-45       | 2,372   | 2,998     | 4,013     | 4,869     | 5,616     | 6,282     | 7,443     | 8,441     | 12,177     |
| 46-50       | 2,760   | 3,488     | 4,668     | 5,664     | 6,533     | 7,308     | 8,658     | 9,820     | 14,165     |
| 51-55       | 3,000   | 3,792     | 5,075     | 6,158     | 7,102     | 7,945     | 9,413     | 10,676    | 15,400     |
| 56-60       | 3,433   | 4,339     | 5,807     | 7,046     | 8,127     | 9,092     | 10,771    | 12,216    | 17,622     |
| 61-65       | 4,450   | 5,623     | 7,526     | 9,132     | 10,533    | 11,783    | 13,960    | 15,833    | 22,840     |
| 66-70       | 5,693   | 7,194     | 9,629     | 11,684    | 13,476    | 15,075    | 17,860    | 20,257    | 29,221     |
| 71-75       | 6,894   | 8,712     | 11,660    | 14,149    | 16,319    | 18,256    | 21,629    | 24,530    | 35,385     |
| 76 &Above   | 7,820   | 9,882     | 13,227    | 16,049    | 18,511    | 20,708    | 24,534    | 27,825    | 40,138     |

**One Adult + Three Children**

| Deductible  | 1,000,000 |           |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 1,964     | 2,661     | 3,257     | 3,780     | 4,250     | 5,071     | 5,779     | 8,433      |
| 26-30       | 1,972     | 2,672     | 3,270     | 3,796     | 4,267     | 5,092     | 5,803     | 8,468      |
| 31-35       | 2,086     | 2,826     | 3,459     | 4,015     | 4,514     | 5,386     | 6,138     | 8,957      |
| 36-40       | 2,381     | 3,227     | 3,949     | 4,584     | 5,154     | 6,150     | 7,009     | 10,227     |
| 41-45       | 2,586     | 3,504     | 4,288     | 4,978     | 5,596     | 6,678     | 7,611     | 11,105     |
| 46-50       | 3,008     | 4,076     | 4,989     | 5,791     | 6,510     | 7,768     | 8,853     | 12,918     |
| 51-55       | 3,270     | 4,431     | 5,424     | 6,296     | 7,078     | 8,445     | 9,625     | 14,045     |
| 56-60       | 3,742     | 5,071     | 6,206     | 7,204     | 8,099     | 9,664     | 11,014    | 16,071     |
| 61-65       | 4,850     | 6,572     | 8,044     | 9,337     | 10,497    | 12,525    | 14,275    | 20,829     |
| 66-70       | 6,205     | 8,408     | 10,291    | 11,946    | 13,430    | 16,024    | 18,263    | 26,649     |
| 71-75       | 7,514     | 10,182    | 12,462    | 14,466    | 16,263    | 19,405    | 22,116    | 32,271     |
| 76 & Above  | 8,524     | 11,549    | 14,136    | 16,409    | 18,448    | 22,012    | 25,087    | 36,606     |

**One Adult + Three Children**

| Deductible  | 1,500,000 |           |           |           |           |           |            |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Sum Insured | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25       | 2,383     | 2,950     | 3,455     | 3,911     | 4,713     | 5,410     | 8,033      |
| 26-30       | 2,393     | 2,962     | 3,469     | 3,926     | 4,733     | 5,432     | 8,066      |
| 31-35       | 2,531     | 3,134     | 3,669     | 4,153     | 5,006     | 5,746     | 8,532      |
| 36-40       | 2,890     | 3,578     | 4,190     | 4,742     | 5,716     | 6,561     | 9,742      |
| 41-45       | 3,139     | 3,885     | 4,549     | 5,150     | 6,207     | 7,125     | 10,579     |
| 46-50       | 3,651     | 4,520     | 5,292     | 5,990     | 7,220     | 8,288     | 12,306     |
| 51-55       | 3,969     | 4,914     | 5,753     | 6,513     | 7,850     | 9,010     | 13,379     |
| 56-60       | 4,542     | 5,623     | 6,584     | 7,452     | 8,983     | 10,311    | 15,309     |
| 61-65       | 5,887     | 7,287     | 8,533     | 9,659     | 11,642    | 13,363    | 19,842     |
| 66-70       | 7,531     | 9,323     | 10,917    | 12,357    | 14,895    | 17,097    | 25,385     |
| 71-75       | 9,120     | 11,290    | 13,220    | 14,964    | 18,037    | 20,704    | 30,741     |
| 76 & Above  | 10,345    | 12,807    | 14,996    | 16,974    | 20,460    | 23,485    | 34,870     |

| <b>One Adult + Three Children</b> |           |          |          |          |          |           |           |          |          |            |
|-----------------------------------|-----------|----------|----------|----------|----------|-----------|-----------|----------|----------|------------|
| Deductible\                       | 2,000,000 |          |          |          |          |           | 3,000,000 |          |          |            |
| Sum Insured                       | 2000000   | 2500,000 | 3000,000 | 4000,000 | 5000,000 | 10000,000 | 3000,000  | 4000,000 | 5000,000 | 10,000,000 |
| 18-25                             | 2,541     | 2,996    | 3,410    | 4,145    | 4,787    | 7,218     | 3,000     | 3,695    | 4,309    | 6,674      |
| 26-30                             | 2,551     | 3,008    | 3,424    | 4,162    | 4,806    | 7,248     | 3,012     | 3,710    | 4,327    | 6,701      |
| 31-35                             | 2,699     | 3,182    | 3,622    | 4,402    | 5,084    | 7,667     | 3,186     | 3,924    | 4,577    | 7,088      |
| 36-40                             | 3,082     | 3,633    | 4,135    | 5,026    | 5,805    | 8,754     | 3,638     | 4,481    | 5,226    | 8,093      |
| 41-45                             | 3,346     | 3,945    | 4,490    | 5,458    | 6,303    | 9,505     | 3,950     | 4,865    | 5,675    | 8,788      |
| 46-50                             | 3,893     | 4,589    | 5,223    | 6,349    | 7,332    | 11,057    | 4,595     | 5,660    | 6,601    | 10,223     |
| 51-55                             | 4,232     | 4,989    | 5,679    | 6,903    | 7,972    | 12,021    | 4,996     | 6,153    | 7,177    | 11,114     |
| 56-60                             | 4,843     | 5,709    | 6,498    | 7,899    | 9,122    | 13,756    | 5,717     | 7,041    | 8,212    | 12,718     |
| 61-65                             | 6,276     | 7,399    | 8,422    | 10,237   | 11,822   | 17,829    | 7,409     | 9,126    | 10,644   | 16,483     |
| 66-70                             | 8,030     | 9,467    | 10,775   | 13,097   | 15,126   | 22,810    | 9,480     | 11,676   | 13,617   | 21,088     |
| 71-75                             | 9,724     | 11,464   | 13,049   | 15,861   | 18,317   | 27,622    | 11,480    | 14,139   | 16,490   | 25,538     |
| 76 & Above                        | 11,030    | 13,004   | 14,801   | 17,991   | 20,777   | 31,332    | 13,022    | 16,038   | 18,705   | 28,968     |

| <b>One Adult + Three Children</b> |           |           |            |
|-----------------------------------|-----------|-----------|------------|
| Deductible                        | 4,000,000 |           |            |
| Sum Insured                       | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                             | 3,085     | 3,626     | 5,739      |
| 26-30                             | 3,097     | 3,640     | 5,762      |
| 31-35                             | 3,276     | 3,851     | 6,095      |
| 36-40                             | 3,741     | 4,397     | 6,960      |
| 41-45                             | 4,062     | 4,774     | 7,557      |
| 46-50                             | 4,726     | 5,554     | 8,791      |
| 51-55                             | 5,138     | 6,038     | 9,558      |
| 56-60                             | 5,879     | 6,909     | 10,937     |
| 61-65                             | 7,619     | 8,955     | 14,175     |
| 66-70                             | 9,748     | 11,457    | 18,135     |
| 71-75                             | 11,805    | 13,874    | 21,961     |
| 76 & Above                        | 13,390    | 15,738    | 24,911     |

| Two Adult + Five Children |        |         |         |         |          |         |         |         |         |         |
|---------------------------|--------|---------|---------|---------|----------|---------|---------|---------|---------|---------|
| Deductible                | 50,000 |         |         |         |          |         | 100,000 |         |         |         |
| Sum Insured               | 50,000 | 100,000 | 150,000 | 200,000 | 300,000] | 500,000 | 100,000 | 200,000 | 300,000 | 500,000 |
| 18-25                     | 2,670  | 4,250   | 5,461   | 6,470   | 8,132    | 11,234  | 3,205   | 5,153   | 6,646   | 9,372   |
| 26-30                     | 2,681  | 4,268   | 5,484   | 6,496   | 8,166    | 11,279  | 3,218   | 5,174   | 6,673   | 9,410   |
| 31-35                     | 2,828  | 4,502   | 5,785   | 6,852   | 8,613    | 11,898  | 3,394   | 5,458   | 7,039   | 9,926   |
| 36-40                     | 3,219  | 5,123   | 6,583   | 7,798   | 9,803    | 13,541  | 3,863   | 6,212   | 8,010   | 11,296  |
| 41-45                     | 3,482  | 5,542   | 7,120   | 8,435   | 10,603   | 14,646  | 4,178   | 6,718   | 8,664   | 12,218  |
| 46-50                     | 4,031  | 6,416   | 8,244   | 9,766   | 12,276   | 16,957  | 4,837   | 7,778   | 10,031  | 14,146  |
| 51-55                     | 4,357  | 6,934   | 8,910   | 10,555  | 13,268   | 18,327  | 5,228   | 8,407   | 10,842  | 15,289  |
| 56-60                     | 4,968  | 7,907   | 10,160  | 12,036  | 15,129   | 20,899  | 5,962   | 9,587   | 12,363  | 17,435  |
| 61-65                     | 6,413  | 10,208  | 13,116  | 15,538  | 19,531   | 26,979  | 7,696   | 12,376  | 15,960  | 22,507  |
| 66-70                     | 8,205  | 13,060  | 16,781  | 19,879  | 24,987   | 34,516  | 9,847   | 15,833  | 20,419  | 28,795  |
| 71-75                     | 9,936  | 15,815  | 20,321  | 24,073  | 30,259   | 41,799  | 11,924  | 19,174  | 24,727  | 34,870  |
| 76 & Above                | 11,271 | 17,940  | 23,051  | 27,306  | 34,324   | 47,413  | 13,526  | 21,749  | 28,049  | 39,554  |

| Two Adult + Five Children |         |        |        |        |        |        |        |        |  |
|---------------------------|---------|--------|--------|--------|--------|--------|--------|--------|--|
| Deductible                | 200,000 |        |        |        |        |        |        |        |  |
| 18-25                     | 3,125   | 4,166  | 6,300  | 8,714  | 10,457 | 13,590 | 16,174 | 18,401 |  |
| 26-30                     | 3,138   | 4,183  | 6,326  | 8,750  | 10,500 | 13,646 | 16,240 | 18,476 |  |
| 31-35                     | 3,310   | 4,413  | 6,673  | 9,230  | 11,076 | 14,394 | 17,131 | 19,490 |  |
| 36-40                     | 3,767   | 5,022  | 7,594  | 10,504 | 12,605 | 16,381 | 19,496 | 22,181 |  |
| 41-45                     | 4,075   | 5,432  | 8,214  | 11,361 | 13,633 | 17,718 | 21,087 | 23,991 |  |
| 46-50                     | 4,718   | 6,289  | 9,510  | 13,154 | 15,785 | 20,514 | 24,414 | 27,776 |  |
| 51-55                     | 5,099   | 6,797  | 10,278 | 14,217 | 17,060 | 22,172 | 26,387 | 30,021 |  |
| 56-60                     | 5,815   | 7,751  | 11,721 | 16,212 | 19,454 | 25,283 | 30,090 | 34,233 |  |
| 61-65                     | 7,506   | 10,006 | 15,131 | 20,928 | 25,114 | 32,638 | 38,844 | 44,193 |  |
| 66-70                     | 9,603   | 12,802 | 19,358 | 26,775 | 32,130 | 41,757 | 49,696 | 56,540 |  |
| 71-75                     | 11,629  | 15,503 | 23,442 | 32,424 | 38,909 | 50,567 | 60,181 | 68,468 |  |
| 76 & Above                | 13,191  | 17,585 | 26,591 | 36,779 | 44,135 | 57,359 | 68,265 | 77,665 |  |

| <b>Two Adult + Five Children</b> |         |         |         |           |           |           |           |
|----------------------------------|---------|---------|---------|-----------|-----------|-----------|-----------|
| Deductible                       | 300,000 |         |         |           |           |           |           |
| Sum Insured                      | 300,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |
| 18-25                            | 2,598   | 3,961   | 5,511   | 6,639     | 8,690     | 10,389    | 11,857    |
| 26-30                            | 2,609   | 3,977   | 5,534   | 6,666     | 8,726     | 10,432    | 11,906    |
| 31-35                            | 2,752   | 4,195   | 5,837   | 7,032     | 9,204     | 11,004    | 12,559    |
| 36-40                            | 3,132   | 4,775   | 6,643   | 8,003     | 10,475    | 12,523    | 14,292    |
| 41-45                            | 3,387   | 5,164   | 7,185   | 8,656     | 11,330    | 13,545    | 15,459    |
| 46-50                            | 3,922   | 5,979   | 8,319   | 10,022    | 13,118    | 15,683    | 17,898    |
| 51-55                            | 4,239   | 6,462   | 8,991   | 10,831    | 14,178    | 16,950    | 19,344    |
| 56-60                            | 4,834   | 7,369   | 10,253  | 12,351    | 16,167    | 19,328    | 22,059    |
| 61-65                            | 6,240   | 9,513   | 13,236  | 15,945    | 20,870    | 24,952    | 28,476    |
| 66-70                            | 7,983   | 12,171  | 16,934  | 20,399    | 26,701    | 31,923    | 36,432    |
| 71-75                            | 9,668   | 14,739  | 20,506  | 24,703    | 32,335    | 38,658    | 44,119    |
| 76 & Above                       | 10,966  | 16,719  | 23,261  | 28,021    | 36,678    | 43,850    | 50,045    |

| <b>Two Adult + Five Children</b> |         |         |           |           |           |           |  |
|----------------------------------|---------|---------|-----------|-----------|-----------|-----------|--|
| Deductible                       | 400,000 |         |           |           |           |           |  |
| Sum Insured                      | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 |  |
| 18-25                            | 2,927   | 4,082   | 4,946     | 6,515     | 7,821     | 8,952     |  |
| 26-30                            | 2,939   | 4,098   | 4,966     | 6,541     | 7,853     | 8,989     |  |
| 31-35                            | 3,100   | 4,323   | 5,238     | 6,900     | 8,284     | 9,482     |  |
| 36-40                            | 3,528   | 4,920   | 5,961     | 7,853     | 9,427     | 10,791    |  |
| 41-45                            | 3,816   | 5,321   | 6,448     | 8,494     | 10,197    | 11,671    |  |
| 46-50                            | 4,418   | 6,161   | 7,465     | 9,834     | 11,806    | 13,513    |  |
| 51-55                            | 4,775   | 6,659   | 8,068     | 10,629    | 12,760    | 14,605    |  |
| 56-60                            | 5,444   | 7,593   | 9,201     | 12,120    | 14,550    | 16,654    |  |
| 61-65                            | 7,028   | 9,802   | 11,877    | 15,646    | 18,783    | 21,499    |  |
| 66-70                            | 8,992   | 12,541  | 15,196    | 20,017    | 24,031    | 27,506    |  |
| 71-75                            | 10,889  | 15,187  | 18,402    | 24,241    | 29,101    | 33,309    |  |
| 76 & Above                       | 12,352  | 17,227  | 20,873    | 27,497    | 33,010    | 37,783    |  |

| Two Adult + Five Children |         |         |           |           |           |           |           |           |           |            |
|---------------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible                | 500,000 |         |           |           |           |           |           |           |           |            |
| Sum Insured               | 500,000 | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                     | 2,348   | 3,280   | 3,995     | 5,293     | 6,379     | 7,321     | 8,159     | 9,616     | 10,867    | 15,549     |
| 26-30                     | 2,357   | 3,294   | 4,011     | 5,315     | 6,405     | 7,351     | 8,193     | 9,655     | 10,912    | 15,612     |
| 31-35                     | 2,487   | 3,474   | 4,231     | 5,606     | 6,756     | 7,754     | 8,642     | 10,185    | 11,510    | 16,469     |
| 36-40                     | 2,830   | 3,954   | 4,816     | 6,380     | 7,689     | 8,825     | 9,835     | 11,591    | 13,099    | 18,742     |
| 41-45                     | 3,061   | 4,277   | 5,209     | 6,901     | 8,317     | 9,545     | 10,638    | 12,537    | 14,169    | 20,272     |
| 46-50                     | 3,544   | 4,951   | 6,030     | 7,990     | 9,629     | 11,051    | 12,316    | 14,515    | 16,404    | 23,471     |
| 51-55                     | 3,830   | 5,352   | 6,518     | 8,636     | 10,407    | 11,944    | 13,312    | 15,688    | 17,730    | 25,367     |
| 56-60                     | 4,368   | 6,103   | 7,432     | 9,847     | 11,867    | 13,620    | 15,180    | 17,889    | 20,218    | 28,927     |
| 61-65                     | 5,638   | 7,878   | 9,595     | 12,712    | 15,320    | 17,583    | 19,596    | 23,094    | 26,099    | 37,343     |
| 66-70                     | 7,213   | 10,079  | 12,275    | 16,264    | 19,600    | 22,495    | 25,071    | 29,546    | 33,391    | 47,776     |
| 71-75                     | 8,735   | 12,205  | 14,865    | 19,695    | 23,735    | 27,241    | 30,360    | 35,780    | 40,436    | 57,855     |
| 76 & Above                | 9,909   | 13,845  | 16,862    | 22,341    | 26,923    | 30,900    | 34,438    | 40,586    | 45,867    | 65,626     |

| Two Adult + Five Children |         |           |           |           |           |           |           |           |            |  |
|---------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible                | 750,000 |           |           |           |           |           |           |           |            |  |
| Sum Insured               | 750,000 | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                     | 2,900   | 3,665     | 4,905     | 5,952     | 6,865     | 7,679     | 9,098     | 10,319    | 14,885     |  |
| 26-30                     | 2,912   | 3,680     | 4,925     | 5,976     | 6,893     | 7,711     | 9,135     | 10,361    | 14,946     |  |
| 31-35                     | 3,072   | 3,882     | 5,195     | 6,304     | 7,271     | 8,134     | 9,636     | 10,929    | 15,766     |  |
| 36-40                     | 3,496   | 4,418     | 5,912     | 7,174     | 8,275     | 9,257     | 10,967    | 12,438    | 17,943     |  |
| 41-45                     | 3,781   | 4,778     | 6,395     | 7,760     | 8,950     | 10,012    | 11,862    | 13,453    | 19,407     |  |
| 46-50                     | 4,377   | 5,532     | 7,404     | 8,984     | 10,362    | 11,592    | 13,734    | 15,576    | 22,469     |  |
| 51-55                     | 4,731   | 5,979     | 8,002     | 9,710     | 11,199    | 12,529    | 14,843    | 16,835    | 24,285     |  |
| 56-60                     | 5,395   | 6,818     | 9,125     | 11,072    | 12,771    | 14,287    | 16,926    | 19,197    | 27,692     |  |
| 61-65                     | 6,965   | 8,802     | 11,780    | 14,294    | 16,486    | 18,443    | 21,851    | 24,782    | 35,749     |  |
| 66-70                     | 8,911   | 11,261    | 15,071    | 18,287    | 21,093    | 23,596    | 27,955    | 31,706    | 45,736     |  |
| 71-75                     | 10,790  | 13,636    | 18,251    | 22,146    | 25,543    | 28,574    | 33,853    | 38,395    | 55,386     |  |
| 76 & Above                | 12,240  | 15,468    | 20,702    | 25,120    | 28,973    | 32,412    | 38,401    | 43,553    | 62,825     |  |

| Two Adult + Five Children |           |           |           |           |           |           |           |            |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Deductible                | 1,000,000 |           |           |           |           |           |           |            |
| Sum Insured               | 1,000,000 | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                     | 3,161     | 4,283     | 5,242     | 6,085     | 6,841     | 8,163     | 9,303     | 13,575     |
| 26-30                     | 3,174     | 4,301     | 5,264     | 6,110     | 6,869     | 8,196     | 9,341     | 13,631     |
| 31-35                     | 3,348     | 4,536     | 5,552     | 6,445     | 7,246     | 8,646     | 9,854     | 14,378     |
| 36-40                     | 3,810     | 5,163     | 6,319     | 7,335     | 8,246     | 9,840     | 11,214    | 16,363     |
| 41-45                     | 4,121     | 5,584     | 6,835     | 7,934     | 8,919     | 10,643    | 12,129    | 17,699     |
| 46-50                     | 4,771     | 6,465     | 7,913     | 9,186     | 10,327    | 12,322    | 14,043    | 20,491     |
| 51-55                     | 5,157     | 6,988     | 8,553     | 9,928     | 11,161    | 13,318    | 15,178    | 22,147     |
| 56-60                     | 5,881     | 7,968     | 9,753     | 11,321    | 12,727    | 15,186    | 17,308    | 25,255     |
| 61-65                     | 7,591     | 10,286    | 12,590    | 14,615    | 16,430    | 19,604    | 22,343    | 32,602     |
| 66-70                     | 9,712     | 13,160    | 16,107    | 18,698    | 21,020    | 25,082    | 28,586    | 41,711     |
| 71-75                     | 11,761    | 15,937    | 19,506    | 22,642    | 25,455    | 30,373    | 34,616    | 50,511     |
| 76 & Above                | 13,341    | 18,077    | 22,126    | 25,684    | 28,874    | 34,453    | 39,266    | 57,296     |

| Two Adult + Five Children |           |           |           |           |           |           |            |  |
|---------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| Deductible                | 1,500,000 |           |           |           |           |           |            |  |
| Sum Insured               | 1,500,000 | 2,000,000 | 2,500,000 | 3,000,000 | 4,000,000 | 5,000,000 | 10,000,000 |  |
| 18-25                     | 3,837     | 4,749     | 5,561     | 6,295     | 7,588     | 8,709     | 12,932     |  |
| 26-30                     | 3,852     | 4,769     | 5,584     | 6,321     | 7,619     | 8,745     | 12,984     |  |
| 31-35                     | 4,064     | 5,030     | 5,890     | 6,667     | 8,036     | 9,224     | 13,696     |  |
| 36-40                     | 4,625     | 5,725     | 6,703     | 7,588     | 9,146     | 10,498    | 15,587     |  |
| 41-45                     | 5,002     | 6,192     | 7,250     | 8,207     | 9,892     | 11,355    | 16,860     |  |
| 46-50                     | 5,791     | 7,169     | 8,394     | 9,502     | 11,453    | 13,146    | 19,520     |  |
| 51-55                     | 6,259     | 7,748     | 9,073     | 10,270    | 12,379    | 14,209    | 21,097     |  |
| 56-60                     | 7,138     | 8,836     | 10,346    | 11,711    | 14,116    | 16,203    | 24,057     |  |
| 61-65                     | 9,214     | 11,406    | 13,356    | 15,118    | 18,222    | 20,916    | 31,057     |  |
| 66-70                     | 11,788    | 14,593    | 17,087    | 19,342    | 23,313    | 26,760    | 39,733     |  |
| 71-75                     | 14,275    | 17,672    | 20,692    | 23,423    | 28,232    | 32,406    | 48,116     |  |
| 76 & Above                | 16,193    | 20,045    | 23,472    | 26,569    | 32,024    | 36,759    | 54,579     |  |

| Two Adult + Five Children |           |          |          |          |          |            |           |           |          |          |
|---------------------------|-----------|----------|----------|----------|----------|------------|-----------|-----------|----------|----------|
| Deductible                | 2,000,000 |          |          |          |          |            | 3,000,000 |           |          |          |
| Sum Insured               | 2,000,000 | 2500,000 | 3000,000 | 4000,000 | 5000,000 | 10,000,000 | 3,000,000 | 4,000,000 | 5000,000 | 10000000 |
| 18-25                     | 4,090     | 4,822    | 5,489    | 6,672    | 7,705    | 11,620     | 4,829     | 5,948     | 6,937    | 10,743   |
| 26-30                     | 4,107     | 4,842    | 5,511    | 6,699    | 7,737    | 11,667     | 4,849     | 5,972     | 6,965    | 10,787   |
| 31-35                     | 4,332     | 5,108    | 5,814    | 7,067    | 8,161    | 12,307     | 5,115     | 6,299     | 7,347    | 11,378   |
| 36-40                     | 4,931     | 5,813    | 6,616    | 8,042    | 9,288    | 14,006     | 5,821     | 7,169     | 8,362    | 12,949   |
| 41-45                     | 5,333     | 6,287    | 7,156    | 8,699    | 10,046   | 15,149     | 6,296     | 7,754     | 9,044    | 14,006   |
| 46-50                     | 6,174     | 7,279    | 8,286    | 10,071   | 11,631   | 17,539     | 7,289     | 8,978     | 10,471   | 16,216   |
| 51-55                     | 6,673     | 7,868    | 8,955    | 10,885   | 12,571   | 18,957     | 7,878     | 9,703     | 11,317   | 17,526   |
| 56-60                     | 7,610     | 8,972    | 10,212   | 12,412   | 14,334   | 21,617     | 8,984     | 11,065    | 12,905   | 19,985   |
| 61-65                     | 9,824     | 11,582   | 13,183   | 16,024   | 18,505   | 27,906     | 11,597    | 14,284    | 16,660   | 25,800   |
| 66-70                     | 12,568    | 14,818   | 16,866   | 20,500   | 23,675   | 35,702     | 14,838    | 18,275    | 21,314   | 33,008   |
| 71-75                     | 15,220    | 17,944   | 20,424   | 24,825   | 28,670   | 43,234     | 17,968    | 22,130    | 25,811   | 39,972   |
| 76 & Above                | 17,264    | 20,354   | 23,167   | 28,160   | 32,520   | 49,042     | 20,382    | 25,103    | 29,278   | 45,341   |

| Two Adult + Five Children |           |           |            |
|---------------------------|-----------|-----------|------------|
| Deductible                | 4,000,000 |           |            |
| Sum Insured               | 4,000,000 | 5,000,000 | 10,000,000 |
| 18-25                     | 4,966     | 5,836     | 9,238      |
| 26-30                     | 4,986     | 5,860     | 9,276      |
| 31-35                     | 5,260     | 6,181     | 9,785      |
| 36-40                     | 5,986     | 7,035     | 11,136     |
| 41-45                     | 6,474     | 7,609     | 12,045     |
| 46-50                     | 7,496     | 8,810     | 13,945     |
| 51-55                     | 8,101     | 9,522     | 15,072     |
| 56-60                     | 9,238     | 10,858    | 17,187     |
| 61-65                     | 11,926    | 14,017    | 22,187     |
| 66-70                     | 15,258    | 17,933    | 28,386     |
| 71-75                     | 18,477    | 21,716    | 34,375     |
| 76 & Above                | 20,959    | 24,633    | 38,992     |

**B. Premium for Elite Plan** – In case Elite plan is opted, which includes cover for cancer and ailments related to heart, then there will be discount of 30% on premium applicable for supreme plan.

\*Premiums exclusive of Goods & Services Tax.

\*\*Age in completed years

\*\*\* For family floater, premium would be applicable as per the age of the eldest member in the family.

\*\*\*\* The premiums above are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.



## Premium Illustration in respect of policies offered on individual and family floater basis Plan – Supreme, sum insured – 5 Lacs with deductible – 5 Lacs.

| Age of the members insured   | Coverage opted on individual basis covering each member of the family separately (at a single point in 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 (₹)  | Sum insured (₹) | Premium (₹)  | Discount, if any | Premium after discount (₹) | Sum insured (₹) | Premium or consolidated premium for all members of family (₹)   | Floater discount, if any | Premium after discount (₹) | Sum insured (₹) |
| 46 years   | 1,541  | 500000          | 1,541  | 154              | 1,387                      | 500000          |   |                          |                            |                 |
| 41 years   | 1,200  | 500000          | 1,200  | 120              | 1,080                      | 500000          |   |                          |                            |                 |
| 20 years   | 711  | 500000          | 711  | 71               | 640                        | 500000          |   |                          |                            |                 |
| 17 years   | 619  | 500000          | 619  | 62               | 557                        | 500000          | 5,928   | 2,374                    | 3,554                      | 500000          |
| 14 years   | 619  | 500000          | 619  | 62               | 557                        | 500000          |   |                          |                            |                 |
| 14 years   | 619  | 500000          | 619  | 62               | 557                        | 500000          |   |                          |                            |                 |
| 8 years  | 619  | 500000          | 619  | 62               | 557                        | 500000          |   |                          |                            |                 |
| Total premium for all members of the family is ₹ 5,928/-, when each member is covered separately.<br><br>Sum insured available for each individual is ₹ 500000 with deductible of ₹ 500000 |  |                 | Total premium for all members of the family is ₹ 5,335/-, when they are covered under a single policy.<br><br>Sum insured available for each family member is ₹ 500000 with deductible of ₹ 500000 |                  |                            |                 | Total premium when policy is opted on floater basis is ₹ 3,554/-.<br><br>Sum insured of ₹ 500000 is available for the entire family with deductible of ₹ 500000 |                          |                            |                 |

### Note:

- This is just an illustration of premium calculation.
- Premiums may vary with respect to plan, sum insured and deductible opted by the insured.
- Premium rates specified in the above illustration are the standard premium rates without considering any loading and/or discounts like – online (Website) sales discount etc.
- In case premium is paid on instalment basis, the loading will be applicable accordingly.
- Premium rates are exclusive of Goods and Services Tax applicable.

**Disclaimer:** For detailed information on this product, terms and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Tax Benefits are subject to change due to change in tax laws. Insurance is the subject matter of solicitation.

If you are suffering from an illness/ disease or if you meet with an accident which requires hospitalisation, please contact us on the following:

### **Claims Department**

Generali Central Health (GCH)

Qubix Business Park, Building No. Block IT – 1, Ground Floor, Plot No.

2, Blueridge Township, Near Rajiv Gandhi Infotech Park, Phase – 1,

Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057

Toll Free Number: 1800 103 8889 / 1800 209 1016

Toll Free Fax: 1800 103 9998 / 1800 209 1017

Email: [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com)

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