Rate Chart

For the purpose of premium computation, the country is divided into following three Zones and premium payable under this Policy will be computed based on the Zone as applicable for the 'Address' of the proposer/Insured Person:

Zone A	Mumbai (including Mumbai Metropolitan Region), Delhi (including National Capital Region, Faridabad, Ghaziabad), Ahmedabad, Surat, Baroda and Hisar
Zone B	Hyderabad (including Secunderabad), Sangareddy, Bengaluru, Kolkata (including Kolkata Metropolitan Area, Howrah, Hoogly), Indore, Gwalior, Chennai, Chandigarh (including, Mohali, Panchkula, Zirakpur), Pune (including Pimpri Chinchwad), Rajkot, Gandhinagar, Patan, Mahesana, Sabarkantha, Banaskantha, Junagadh, Navsari, Kheda, Arvalli, Mahisagar, and Surendranagar
Zone C	Rest of India

Here 'Address' implies the place where the person ordinarily resides. In case proposed prospect(s) reside at multiple addresses, then address of the person residing in the highest zone will be considered.

Zone A						Annual Per Person Rates in ₹					
Entry Age (In Years)	**5 Lakhs**	**7.5 Lakhs**	**10 Lakhs**	**15 Lakhs**	**20 Lakhs**	**25 Lakhs**	**50 Lakhs**	**75 Lakhs**	**100 Lakhs**	**200 Lakhs**	**300 Lakhs**
0-10 Days	11,905	12,675	13,080	14,754	15,751	17,143	20,672	23,149	25,461	33,291	39,178
11-90 Days	10,318	10,986	11,336	12,788	13,652	14,858	17,916	20,063	22,067	28,854	33,956
91-364 Days	7,450	7,932	8,185	9,233	9,857	10,728	12,936	14,486	15,933	20,833	24,517
1	7,450	7,932	8,185	9,233	9,857	10,728	12,936	14,486	15,933	20,833	24,517
2	7,450	7,932	8,185	9,233	9,857	10,728	12,936	14,486	15,933	20,833	24,517
3	7,450	7,932	8,185	9,233	9,857	10,728	12,936	14,486	15,933	20,833	24,517
4	7,450	7,932	8,185	9,233	9,857	10,728	12,936	14,486	15,933	20,833	24,517
5	7,450	7,932	8,185	9,233	9,857	10,728	12,936	14,486	15,933	20,833	24,517
6	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
7	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
8	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
9	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
10	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859

11	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
12	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
13	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
14	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
15	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
16	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
17	5,731	6,102	6,296	7,103	7,582	8,252	9,951	11,143	12,256	16,026	18,859
18	6,276	6,680	6,892	7,774	8,298	9,032	10,892	12,197	13,415	17,542	20,643
19	6,822	7,258	7,488	8,445	9,015	9,813	11,833	13,251	14,575	19,058	22,428
20	7,367	7,836	8,084	9,115	9,731	10,593	12,774	14,305	15,734	20,574	24,212
21	7,913	8,413	8,680	9,786	10,447	11,373	13,715	15,359	16,893	22,090	25,996
22	8,458	8,991	9,276	10,457	11,164	12,153	14,656	16,413	18,052	23,606	27,781
23	8,577	9,118	9,407	10,605	11,321	12,325	14,862	16,644	18,307	23,939	28,172
24	8,696	9,245	9,537	10,752	11,479	12,496	15,069	16,875	18,561	24,272	28,564
25	8,815	9,371	9,668	10,900	11,636	12,667	15,276	17,107	18,816	24,604	28,955
26	8,933	9,498	9,799	11,047	11,793	12,838	15,482	17,338	19,070	24,937	29,347
27	9,052	9,624	9,929	11,194	11,951	13,010	15,689	17,569	19,325	25,270	29,738
28	9,171	9,751	10,060	11,342	12,108	13,181	15,895	17,801	19,579	25,602	30,130
29	9,317	9,906	10,220	11,521	12,300	13,390	16,147	18,083	19,889	26,008	30,607
30	9,463	10,060	10,379	11,701	12,491	13,598	16,399	18,364	20,199	26,414	31,084
31	9,609	10,215	10,539	11,880	12,683	13,807	16,650	18,646	20,509	26,819	31,562
32	9,756	10,370	10,698	12,060	12,874	14,016	16,902	18,928	20,819	27,225	32,039
33	9,902	10,524	10,857	12,239	13,066	14,225	17,154	19,210	21,129	27,630	32,516
34	10,359	11,008	11,355	12,799	13,664	14,876	17,940	20,090	22,098	28,896	34,006
35	10,816	11,491	11,853	13,360	14,262	15,528	18,726	20,971	23,066	30,163	35,497
36	11,273	11,974	12,351	13,920	14,861	16,179	19,512	21,851	24,034	31,429	36,987
37	11,730	12,457	12,849	14,480	15,459	16,831	20,298	22,731	25,002	32,695	38,477
38	12,187	12,940	13,347	15,041	16,057	17,483	21,084	23,611	25,970	33,961	39,967
39	12,690	13,473	13,896	15,659	16,717	18,201	21,950	24,581	27,038	35,357	41,610
40	13,193	14,005	14,445	16,276	17,376	18,919	22,816	25,552	28,105	36,753	43,252

41	13,696	14,537	14,994	16,894	18,036	19,638	23,683	26,522	29,172	38,148	44,895
42	14,199	15,070	15,543	17,512	18,696	20,356	24,549	27,492	30,239	39,544	46,537
43	14,702	15,602	16,092	18,130	19,355	21,075	25,415	28,462	31,306	40,940	48,180
44	15,393	16,333	16,845	18,978	20,261	22,061	26,605	29,794	32,771	42,855	50,435
45	16,084	17,064	17,598	19,826	21,166	23,047	27,794	31,126	34,236	44,771	52,689
46	16,775	17,795	18,352	20,674	22,072	24,033	28,983	32,458	35,701	46,687	54,944
47	17,466	18,526	19,105	21,523	22,977	25,019	30,172	33,790	37,166	48,603	57,199
48	18,157	19,257	19,859	22,371	23,882	26,005	31,361	35,122	38,631	50,519	59,453
49	19,147	20,302	20,935	23,581	25,174	27,412	33,058	37,022	40,722	53,252	62,671
50	20,137	21,347	22,011	24,791	26,466	28,819	34,755	38,923	42,812	55,986	65,888
51	21,127	22,392	23,087	26,001	27,758	30,226	36,452	40,823	44,903	58,720	69,106
52	22,118	23,436	24,163	27,212	29,050	31,633	38,149	42,724	46,993	61,454	72,323
53	23,108	24,481	25,239	28,422	30,342	33,040	39,846	44,624	49,084	64,188	75,541
54	24,525	25,983	26,787	30,166	32,204	35,067	42,291	47,362	52,095	68,126	80,175
55	25,942	27,484	28,335	31,909	34,065	37,094	44,736	50,100	55,106	72,064	84,810
56	27,359	28,986	29,883	33,653	35,927	39,121	47,180	52,837	58,118	76,002	89,445
57	28,776	30,487	31,431	35,396	37,788	41,148	49,625	55,575	61,129	79,940	94,079
58	30,193	31,989	32,979	37,140	39,650	43,175	52,070	58,313	64,140	83,878	98,714
59	31,875	33,766	34,810	39,200	41,849	45,570	54,958	61,548	67,698	88,532	1,04,190
60	33,557	35,543	36,641	41,260	44,048	47,966	57,847	64,783	71,257	93,185	1,09,667
61	35,240	37,320	38,471	43,321	46,248	50,361	60,735	68,018	74,815	97,838	1,15,143
62	36,922	39,097	40,302	45,381	48,447	52,756	63,624	71,253	78,373	1,02,492	1,20,620
63	38,604	40,875	42,133	47,441	50,647	55,151	66,512	74,488	81,932	1,07,145	1,26,096
64	41,020	43,432	44,768	50,409	53,815	58,601	70,673	79,148	87,057	1,13,848	1,33,985
65	43,436	45,989	47,404	53,376	56,983	62,051	74,834	83,808	92,183	1,20,551	1,41,874
66	45,852	48,546	50,040	56,344	60,152	65,501	78,995	88,468	97,308	1,27,255	1,49,763
67	48,268	51,103	52,675	59,312	63,320	68,951	83,156	93,128	1,02,434	1,33,958	1,57,651
68	50,684	53,660	55,311	62,279	66,488	72,402	87,317	97,788	1,07,560	1,40,661	1,65,540
69	53,536	56,690	58,437	65,803	70,252	76,499	92,259	1,03,322	1,13,648	1,48,622	1,74,909
70	56,388	59,720	61,564	69,328	74,015	80,597	97,201	1,08,857	1,19,735	1,56,583	1,84,278

71	59,240	62,750	64,690	72,852	77,778	84,695	1,02,143	1,14,391	1,25,823	1,64,544	1,93,648
72	62,091	65,780	67,816	76,376	81,541	88,793	1,07,085	1,19,926	1,31,911	1,72,505	2,03,017
73	64,943	68,809	70,943	79,900	85,305	92,891	1,12,027	1,25,461	1,37,998	1,80,466	2,12,386
74	71,717	75,951	78,295	88,171	94,134	1,02,506	1,23,623	1,38,447	1,52,283	1,99,148	2,34,372
75	78,490	83,093	85,648	96,442	1,02,963	1,12,120	1,35,219	1,51,434	1,66,567	2,17,829	2,56,357
76	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
77	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
78	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
79	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
80	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
81	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
82	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
83	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
84	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
85	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
86	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
87	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
88	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
89	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343
90+	85,263	90,235	93,000	1,04,713	1,11,792	1,21,735	1,46,815	1,64,420	1,80,852	2,36,510	2,78,343

Zone B						**Annual Per Person Rates in ₹**					
Entry Age (In Years)	**5 Lakhs**	**7.5 Lakhs**	**10 Lakhs**	**15 Lakhs**	**20 Lakhs**	**25 Lakhs**	**50 Lakhs**	**75 Lakhs**	**100 Lakhs**	**200 Lakhs**	**300 Lakhs**
0-10 Days	10,157	10,815	11,159	12,589	13,439	14,626	17,637	19,750	21,722	28,403	33,425
11-90 Days	8,803	9,374	9,671	10,911	11,648	12,677	15,286	17,117	18,826	24,617	28,970
91-364 Days	6,356	6,768	6,983	7,878	8,410	9,153	11,037	12,359	13,593	17,774	20,917

1	6,356	6,768	6,983	7,878	8,410	9,153	11,037	12,359	13,593	17,774	20,917
2	6,356	6,768	6,983	7,878	8,410	9,153	11,037	12,359	13,593	17,774	20,917
3	6,356	6,768	6,983	7,878	8,410	9,153	11,037	12,359	13,593	17,774	20,917
4	6,356	6,768	6,983	7,878	8,410	9,153	11,037	12,359	13,593	17,774	20,917
5	6,356	6,768	6,983	7,878	8,410	9,153	11,037	12,359	13,593	17,774	20,917
6	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
7	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
8	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
9	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
10	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
11	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
12	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
13	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
14	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
15	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
16	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
17	4,890	5,206	5,372	6,060	6,469	7,041	8,490	9,507	10,456	13,673	16,090
18	5,355	5,699	5,880	6,632	7,080	7,706	9,293	10,406	11,445	14,966	17,612
19	5,820	6,192	6,389	7,205	7,691	8,372	10,095	11,305	12,435	16,260	19,134
20	6,286	6,685	6,897	7,777	8,302	9,037	10,898	12,204	13,424	17,553	20,657
21	6,751	7,178	7,406	8,349	8,913	9,703	11,701	13,104	14,413	18,847	22,179
22	7,216	7,671	7,914	8,922	9,525	10,369	12,504	14,003	15,402	20,140	23,702
23	7,318	7,779	8,026	9,048	9,659	10,515	12,680	14,200	15,619	20,424	24,036
24	7,419	7,887	8,137	9,173	9,793	10,661	12,856	14,397	15,836	20,708	24,370
25	7,521	7,995	8,249	9,299	9,927	10,807	13,033	14,595	16,053	20,992	24,704
26	7,622	8,103	8,360	9,425	10,062	10,953	13,209	14,792	16,270	21,275	25,038
27	7,723	8,211	8,472	9,551	10,196	11,100	13,385	14,990	16,487	21,559	25,372
28	7,825	8,319	8,583	9,677	10,330	11,246	13,561	15,187	16,704	21,843	25,706
29	7,949	8,451	8,719	9,830	10,494	11,424	13,776	15,427	16,969	22,189	26,113
30	8,074	8,583	8,855	9,983	10,657	11,602	13,991	15,668	17,233	22,535	26,520

31	8,199	8,715	8,991	10,136	10,821	11,780	14,206	15,908	17,498	22,881	26,927
32	8,323	8,847	9,127	10,289	10,984	11,958	14,420	16,149	17,762	23,227	27,334
33	8,448	8,979	9,263	10,442	11,148	12,136	14,635	16,389	18,027	23,573	27,742
34	8,838	9,391	9,688	10,920	11,658	12,692	15,306	17,140	18,853	24,653	29,013
35	9,228	9,804	10,113	11,398	12,168	13,248	15,976	17,891	19,679	25,734	30,284
36	9,618	10,216	10,538	11,876	12,679	13,804	16,647	18,642	20,505	26,814	31,556
37	10,008	10,628	10,963	12,354	13,189	14,360	17,317	19,393	21,331	27,894	32,827
38	10,398	11,040	11,388	12,832	13,699	14,916	17,988	20,144	22,157	28,974	34,099
39	10,827	11,495	11,856	13,359	14,262	15,529	18,727	20,972	23,067	30,165	35,500
40	11,256	11,949	12,324	13,887	14,825	16,141	19,466	21,800	23,978	31,356	36,901
41	11,685	12,403	12,792	14,414	15,388	16,754	20,205	22,628	24,888	32,547	38,303
42	12,114	12,857	13,261	14,941	15,951	17,367	20,944	23,455	25,799	33,737	39,704
43	12,543	13,311	13,729	15,468	16,513	17,980	21,683	24,283	26,709	34,928	41,105
44	13,133	13,935	14,372	16,192	17,286	18,821	22,698	25,419	27,959	36,563	43,029
45	13,722	14,559	15,015	16,915	18,058	19,663	23,713	26,556	29,209	38,197	44,952
46	14,312	15,183	15,657	17,639	18,831	20,504	24,727	27,692	30,459	39,832	46,876
47	14,901	15,806	16,300	18,362	19,603	21,345	25,742	28,828	31,709	41,466	48,800
48	15,491	16,430	16,943	19,086	20,376	22,186	26,756	29,964	32,959	43,100	50,723
49	16,336	17,321	17,861	20,119	21,478	23,387	28,204	31,586	34,742	45,433	53,468
50	17,181	18,213	18,779	21,151	22,580	24,587	29,652	33,207	36,526	47,765	56,213
51	18,025	19,104	19,697	22,184	23,682	25,788	31,100	34,829	38,309	50,098	58,958
52	18,870	19,995	20,615	23,216	24,785	26,988	32,548	36,450	40,093	52,430	61,704
53	19,715	20,887	21,533	24,249	25,887	28,189	33,996	38,072	41,876	54,763	64,449
54	20,924	22,168	22,854	25,736	27,475	29,918	36,081	40,408	44,445	58,123	68,403
55	22,133	23,449	24,174	27,224	29,063	31,648	38,167	42,743	47,015	61,482	72,357
56	23,342	24,730	25,495	28,711	30,651	33,377	40,253	45,079	49,584	64,842	76,311
57	24,551	26,011	26,816	30,199	32,240	35,106	42,338	47,415	52,153	68,202	80,265
58	25,760	27,292	28,137	31,687	33,828	36,836	44,424	49,750	54,722	71,562	84,219
59	27,195	28,808	29,699	33,444	35,704	38,879	46,888	52,510	57,758	75,532	88,891
60	28,630	30,325	31,261	35,202	37,581	40,922	49,353	55,270	60,794	79,502	93,563

61	30,066	31,841	32,823	36,960	39,457	42,966	51,817	58,030	63,829	83,472	98,236
62	31,501	33,357	34,385	38,717	41,333	45,009	54,281	60,790	66,865	87,442	1,02,908
63	32,936	34,873	35,946	40,475	43,210	47,053	56,746	63,550	69,901	91,412	1,07,580
64	34,998	37,055	38,195	43,007	45,913	49,996	60,296	67,526	74,274	97,131	1,14,311
65	37,059	39,237	40,444	45,539	48,616	52,940	63,846	71,502	78,647	1,02,850	1,21,041
66	39,120	41,418	42,692	48,071	51,319	55,883	67,396	75,477	83,020	1,08,569	1,27,772
67	41,182	43,600	44,941	50,603	54,022	58,827	70,946	79,453	87,393	1,14,288	1,34,502
68	43,243	45,782	47,189	53,135	56,726	61,770	74,496	83,429	91,766	1,20,006	1,41,232
69	45,676	48,367	49,857	56,141	59,936	65,267	78,712	88,151	96,960	1,26,798	1,49,226
70	48,109	50,952	52,524	59,148	63,147	68,763	82,929	92,873	1,02,154	1,33,591	1,57,219
71	50,542	53,536	55,191	62,155	66,358	72,259	87,145	97,594	1,07,347	1,40,383	1,65,213
72	52,975	56,121	57,859	65,162	69,568	75,755	91,361	1,02,316	1,12,541	1,47,175	1,73,206
73	55,408	58,706	60,526	68,168	72,779	79,251	95,578	1,07,038	1,17,735	1,53,967	1,81,199
74	61,187	64,800	66,799	75,225	80,312	87,454	1,05,471	1,18,118	1,29,922	1,69,905	1,99,957
75	66,966	70,893	73,072	82,281	87,845	95,657	1,15,364	1,29,197	1,42,109	1,85,843	2,18,714
76	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
77	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
78	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
79	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
80	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
81	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
82	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
83	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
84	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
85	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
86	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
87	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
88	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
89	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471
90+	72,745	76,986	79,345	89,337	95,377	1,03,860	1,25,257	1,40,277	1,54,296	2,01,781	2,37,471

Zone C						Annual Per Person Rates in ₹					
Entry Age (In Years)	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs	200 Lakhs	300 Lakhs
0-10 Days	9,121	9,711	10,019	11,303	12,066	13,132	15,835	17,731	19,502	25,501	30,009
11-90 Days	7,906	8,417	8,684	9,796	10,458	11,382	13,724	15,368	16,903	22,102	26,009
91-364 Days	5,708	6,077	6,270	7,073	7,551	8,218	9,909	11,096	12,204	15,958	18,779
1	5,708	6,077	6,270	7,073	7,551	8,218	9,909	11,096	12,204	15,958	18,779
2	5,708	6,077	6,270	7,073	7,551	8,218	9,909	11,096	12,204	15,958	18,779
3	5,708	6,077	6,270	7,073	7,551	8,218	9,909	11,096	12,204	15,958	18,779
4	5,708	6,077	6,270	7,073	7,551	8,218	9,909	11,096	12,204	15,958	18,779
5	5,708	6,077	6,270	7,073	7,551	8,218	9,909	11,096	12,204	15,958	18,779
6	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
7	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
8	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
9	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
10	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
11	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
12	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
13	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
14	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
15	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
16	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
17	4,391	4,675	4,823	5,441	5,808	6,321	7,622	8,536	9,388	12,275	14,445
18	4,809	5,118	5,280	5,955	6,357	6,919	8,343	9,343	10,276	13,436	15,812
19	5,227	5,560	5,736	6,469	6,906	7,516	9,064	10,150	11,164	14,598	17,179
20	5,644	6,003	6,193	6,983	7,454	8,114	9,785	10,957	12,052	15,759	18,545
21	6,062	6,446	6,649	7,497	8,003	8,712	10,505	11,764	12,940	16,920	19,912

22	6,480	6,888	7,106	8,010	8,551	9,309	11,226	12,572	13,828	18,082	21,279
23	6,571	6,985	7,206	8,123	8,672	9,440	11,384	12,749	14,022	18,336	21,579
24	6,662	7,082	7,306	8,236	8,793	9,572	11,543	12,926	14,217	18,591	21,879
25	6,753	7,179	7,406	8,349	8,913	9,703	11,701	13,103	14,412	18,846	22,179
26	6,844	7,276	7,506	8,462	9,034	9,834	11,859	13,280	14,607	19,101	22,478
27	6,935	7,373	7,606	8,575	9,154	9,965	12,017	13,458	14,802	19,356	22,778
28	7,026	7,470	7,707	8,688	9,275	10,097	12,176	13,635	14,997	19,611	23,078
29	7,138	7,589	7,829	8,826	9,422	10,256	12,368	13,851	15,234	19,921	23,444
30	7,250	7,707	7,951	8,963	9,568	10,416	12,561	14,067	15,472	20,232	23,809
31	7,362	7,826	8,073	9,100	9,715	10,576	12,754	14,283	15,709	20,542	24,175
32	7,474	7,944	8,195	9,238	9,862	10,736	12,947	14,499	15,947	20,853	24,540
33	7,586	8,062	8,317	9,375	10,009	10,896	13,140	14,714	16,184	21,164	24,906
34	7,936	8,433	8,699	9,805	10,467	11,395	13,741	15,389	16,926	22,133	26,047
35	8,286	8,803	9,080	10,234	10,925	11,894	14,343	16,063	17,668	23,103	27,189
36	8,636	9,173	9,462	10,663	11,383	12,393	14,945	16,737	18,409	24,073	28,330
37	8,986	9,543	9,843	11,092	11,841	12,892	15,547	17,411	19,151	25,043	29,472
38	9,336	9,913	10,224	11,521	12,300	13,391	16,149	18,085	19,892	26,013	30,613
39	9,722	10,321	10,645	11,995	12,805	13,942	16,813	18,829	20,710	27,082	31,871
40	10,107	10,729	11,065	12,468	13,310	14,492	17,477	19,572	21,527	28,151	33,129
41	10,492	11,136	11,486	12,941	13,815	15,042	18,140	20,315	22,345	29,220	34,387
42	10,877	11,544	11,906	13,414	14,321	15,592	18,804	21,058	23,162	30,289	35,645
43	11,263	11,952	12,326	13,888	14,826	16,143	19,467	21,801	23,980	31,358	36,904
44	11,792	12,512	12,903	14,537	15,519	16,898	20,378	22,821	25,102	32,825	38,630
45	12,321	13,072	13,481	15,187	16,213	17,653	21,289	23,841	26,224	34,293	40,357
46	12,851	13,632	14,058	15,836	16,906	18,408	22,200	24,862	27,346	35,760	42,084
47	13,380	14,192	14,635	16,486	17,600	19,164	23,111	25,882	28,468	37,227	43,811
48	13,909	14,752	15,212	17,136	18,293	19,919	24,022	26,902	29,590	38,695	45,538
49	14,668	15,552	16,036	18,063	19,283	20,997	25,322	28,358	31,191	40,789	48,003
50	15,426	16,352	16,860	18,990	20,273	22,074	26,621	29,813	32,792	42,883	50,467
51	16,185	17,153	17,684	19,917	21,262	23,152	27,921	31,269	34,393	44,977	52,932

52	16,943	17,953	18,509	20,844	22,252	24,230	29,221	32,725	35,995	47,071	55,396
53	17,702	18,753	19,333	21,771	23,241	25,308	30,521	34,180	37,596	49,165	57,860
54	18,787	19,903	20,519	23,106	24,667	26,860	32,393	36,277	39,902	52,181	61,410
55	19,873	21,054	21,704	24,442	26,093	28,413	34,266	38,374	42,209	55,198	64,960
56	20,958	22,204	22,890	25,778	27,519	29,966	36,138	40,471	44,515	58,214	68,510
57	22,044	23,354	24,076	27,113	28,945	31,518	38,011	42,568	46,822	61,230	72,060
58	23,129	24,504	25,262	28,449	30,371	33,071	39,883	44,665	49,129	64,247	75,610
59	24,418	25,865	26,664	30,027	32,055	34,905	42,096	47,143	51,854	67,811	79,804
60	25,706	27,227	28,067	31,605	33,740	36,740	44,308	49,621	54,579	71,375	83,999
61	26,995	28,588	29,469	33,183	35,425	38,574	46,521	52,099	57,305	74,939	88,194
62	28,284	29,949	30,871	34,761	37,109	40,409	48,733	54,577	60,030	78,504	92,388
63	29,572	31,311	32,273	36,339	38,794	42,243	50,946	57,054	62,756	82,068	96,583
64	31,423	33,269	34,292	38,612	41,221	44,886	54,133	60,624	66,682	87,202	1,02,625
65	33,274	35,228	36,311	40,885	43,648	47,529	57,320	64,193	70,608	92,336	1,08,668
66	35,125	37,187	38,330	43,158	46,074	50,172	60,507	67,762	74,534	97,471	1,14,710
67	36,975	39,146	40,349	45,431	48,501	52,814	63,694	71,332	78,460	1,02,605	1,20,752
68	38,826	41,104	42,368	47,705	50,928	55,457	66,881	74,901	82,386	1,07,739	1,26,795
69	41,011	43,425	44,762	50,404	53,811	58,596	70,667	79,140	87,049	1,13,837	1,33,971
70	43,195	45,746	47,157	53,104	56,693	61,735	74,452	83,379	91,712	1,19,935	1,41,147
71	45,380	48,067	49,552	55,803	59,576	64,873	78,238	87,619	96,375	1,26,032	1,48,324
72	47,564	50,388	51,947	58,503	62,458	68,012	82,023	91,858	1,01,037	1,32,130	1,55,500
73	49,749	52,709	54,342	61,202	65,341	71,151	85,808	96,097	1,05,700	1,38,228	1,62,676
74	54,937	58,180	59,973	67,537	72,104	78,515	94,690	1,06,044	1,16,642	1,52,537	1,79,516
75	60,126	63,650	65,605	73,872	78,866	85,880	1,03,572	1,15,991	1,27,583	1,66,845	1,96,356
76	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
77	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
78	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
79	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
80	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
81	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196

82	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
83	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
84	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
85	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
86	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
87	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
88	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
89	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196
90	65,314	69,121	71,237	80,207	85,629	93,244	1,12,454	1,25,938	1,38,524	1,81,154	2,13,196

Discounts on Premium:

A	**Long Term Discount**	• 7.5% for a Policy term of 3 years • 5% for a Policy term of 2 years • 8% for a Policy term of 3 years • 9% for a Policy term of 5 years This discount is available only with 'Single' Premium Payment mode.		
B	**Family Floater Discount**	**1 Member**	-	No Discount
		2 Member	-	22%
		3 Member	At least 1 child	28%
			No child	22%
		3+ Member	At least 2 children	32%
			At least 1 child	28%
			No child	22%
C	**Multi-Individual Discount**	5% (When more than one member are covered in a Policy on individual basis)		
D	**Professional Discount**	7.5% (This discount is applicable for salaried customers)		
E	**Young Family Discount**	10% • This discount is applicable only if all the Insured Persons covered are of age of 40 years or below at the time of first inception of the Policy. • This discount will be effective from the first year of the policy and will continue for the lifetime of the Policy, irrespective of claims. • This discount will be discontinued if, at any point during the Policy year, a new member is added whose entry age in Policy is 40 years or above.		
F	**Discount in lieu of Commission**	Up to 15%		
G	**Favorable Experience Discount**	20% at the inception of the Policy. For Portability, Renewal and Migration policies, the Favorable Experience Discount may vary based on established criteria.		
H	**NRI Discount**	30%		

Note: *The above-mentioned discounts are multiplicative and applied on the base premium. Discounts other than Long term discount, Family floater discount, Multi-Individual Discount, Favorable Experience Discount and Discount in Renewal Premium (No Claim Bonus) are subject to a maximum cap of 25%.*

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