

IT'S TIME NOW.  
**LOOK AHEAD**

Introducing



**ORONA**  
**KAVACH**



# INTRODUCTION

It's like we're in a new world, with a 'New Normal', with lingering uncertainty. One where we'll need to take precautions.

To help you step back into life confidently, here's the Corona Kavach Policy by HDFC ERGO.

It's the essential health cover you've been waiting for in these times, that cares for your needs and peace of mind.



## COVID Hospitalization Cover

We will pay the Medical Expenses (listed below) for Hospitalization during the Policy Period for treatment of COVID including treatment of any Co-morbidity illness up to the Sum Insured.

**1**  
Room Rent,  
Boarding & Nursing  
expenses

**2**  
ICU/ICCU  
Expenses

**3**  
Surgeon,  
Anaesthetist, Medical  
Practitioner Fees

**4**  
Anesthesia, blood, oxygen,  
operation theatre charges, PPE  
Kit, gloves, mask and such  
similar other expenses

**5**  
Ambulance  
charges up to  
Rs. 2000/-\*

## Notes

- | The Expenses listed above are covered if incurred at Hospital on Hospitalization for minimum period of 24 consecutive hours
- | There must be a positive diagnosis of COVID in a Government Authorized Diagnostic centre
- | \*Road Ambulance subject to a maximum of Rs.2000/- per hospitalization for the Ambulance services offered by a Hospital or by an Ambulance service provider

## Home Care Treatment Expenses



We will pay Medical Expenses (listed below) for treatment of COVID availed at Home for maximum up to 14 days per incident.

1  
Diagnostic tests undergone at home or at diagnostics centre

2  
Medicines prescribed

3  
Consultation charges

4  
Nursing charges

5  
Medical procedures for parenteral administration of medicines

6  
Cost of Pulse oximeter, Oxygen cylinder and Nebulizer

### Notes

Available on both Cashless and Reimbursement basis if:

- | Prescribed by Medical Practitioner
- | There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day
- | Daily monitoring chart including records of treatment administered are maintained
- | There must be positive diagnosis of COVID in a government authorized diagnostic centre

## AYUSH Treatment



We will also pay Medical Expenses covered under "COVID Hospitalization" under any other system of Medicine given below in case of Hospitalization in Ayush Hospital.

1  
Ayurveda

2  
Naturopathy

3  
Siddha

4  
Yoga

5  
Unani

6  
Homeopathy



## Pre & Post Hospitalization

Along with above covers, we will pay:

Medical Expenses incurred **15 days** before Hospitalization/Home care treatment and **30 days** post Hospitalization/Home Care treatment. These Medical expenses are payable if there is a claim payable for Hospitalization cover.



## Optional Cover\*\*



### Hospital Daily Cash

If this Cover is opted, we will pay **0.5% of Sum Insured** for each completed day of Hospitalization for treatment of COVID along with any co-morbidity. This cover is valid if claim for COVID Hospitalization is payable under the Policy.

**\*\* For optional covers, additional premium will be charged**



## Total Amount Payable

The total amount payable in respect of Coverage mentioned above shall not exceed 100% of the Sum Insured opted for during a policy period



## Waiting Period & Exclusions

We will not pay the claims under Policy in the event of:

- 1 Hospitalization/expenses incurred within first 15 days from effective date of the Policy
- 2 Hospitalization primarily for enforced bed rest and not for receiving treatment including:  
(I) Custodial care at home or in a nursing facility for personal care such as help with bathing, dressing, moving around.  
  
(II) Services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- 3 Diagnosed prior to Policy Start Date and Expense incurred on Day care and OPD treatment
- 4 Testing at unauthorized diagnostic centre (not authorized by Government)
- 5 Hospitalization primarily or only for Diagnostic and evaluation purposes or which are not related or not incidental to COVID treatment
- 6 Expenses incurred on dietary supplements and substances like Vitamins, minerals and organic substances unless prescribed by Medical Practitioner as part of hospitalization claim or Home care treatment.
- 7 Unproven treatments, services or supplies lacking significant medical documentation to support their effectiveness. This exclusion is however not applicable to treatments authorized by Government for treatment of COVID
- 8 Diagnosis/Treatment outside India
- 9 Travel to any country placed under travel restriction by the Government of India

**For detailed exclusion, please refer to policy wording**

## Other Features

<b>Sum Insured Type</b>	Individual/Floater		
<b>Sum Insured options</b>	From Rs 50,000/- to Rs 5,00,000/- (in the multiples of fifty thousand) on both Individual and Floater Sum Insured basis.		
<b>Policy Period options</b> (including waiting period)	1. 105 days	2. 195 days	3. 285 days
<b>Eligibility</b>	<p><b>18 years up to 65 years covering:</b></p> <ul style="list-style-type: none"> <li>I. Spouse.</li> <li>ii. Parents and Parents-in-law.</li> <li>iii. Dependent Children (i.e. natural or legally adopted) from day 1 of age to 25 years.</li> </ul> <p>For floater Sum Insured, financially independent children above 18 years shall be covered in separate Policy.</p>		

## Discounts

### Loyalty Discount



HDFC ERGO customers holding Health Insurance Policies (excluding Top up Policies) will get 25% discount on base premium of Corona Kavach Policy HDFC ERGO.

### Online Policy Discount



5% discount for direct Online purchase.

### Employee Discount\*



10% for employees of HDFC & ERGO Group of Companies.

### Health Care Worker Discount



Additional 5% for Doctors, Nurses, Midwives, Dental Practitioners and other Health professionals including Laboratory assistants, Pharmacists, Physiotherapists, Technicians and people working in Hospitals.

**Maximum discount - 35% (under Employee, Online and Loyalty discount)**

\*In case the policies are bought through direct channels of the Company



# Claims Under This Policy Are Simple, Fast And Easy

## Simple, Fast and Easy Claim Settlement

### Notification

Within 24 hours in case of emergency hospitalization/cashless home care treatment. At least 48 hours prior to planned admission in Hospital.

### Time limits for document submission for reimbursement claim

Type of Claim	Prescribed Time Limit
Hospitalization and pre hospitalization	Within 30 days from discharge
Post hospitalization expenses	Within 45 days from discharge*
Home Care expenses	Within 30 days from completion of Home Care treatment

### Penal Interest

Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.

\*Within 15 days from completion of post hospitalization treatment

Subject to terms and conditions. For more details, refer to the Policy Wordings

### Documents to be submitted

COVID Hospitalization Cover	Home Care Treatment Expenses
<ul style="list-style-type: none"> <li>• Claim Form</li> <li>• Copy of Insured Person's passport</li> <li>• Medical practitioner's prescription</li> <li>• Original bills and Payment receipt</li> <li>• Discharge summary</li> <li>• Investigation reports, OT notes, etc.</li> <li>• NEFT and KYC Details</li> <li>• Any other relevant document as required</li> </ul>	<ul style="list-style-type: none"> <li>• Claim Form</li> <li>• Copy of Insured Person's passport</li> <li>• Medical practitioner's prescription for treatment at Home</li> <li>• Discharge Certificate specifying date of start and completion</li> <li>• Daily monitoring chart including records of treatment administered duly signed by the treating doctor</li> </ul>

## Why Should You Buy This Policy?



Special protection against COVID and Co-morbidity illnesses



Works as top up on your existing Health Insurance



Tax Savings\*



Only 15 days waiting period\*\*



New born child is covered from day 1

\*Subject to change in tax laws

\*\*For Co-morbidity illness treated along with COVID

## Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1

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

2

Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Rupees Ten Lakh.

### **IRDAI Regulation no 12 - This policy is subject to regulation 12 of IRDAI (Protection of Policyholder's Interests) Regulation, 2017.**

DISCLAIMER: Features mentioned under the Policy are descriptive and for understanding purposes. The detailed terms and conditions can be found in Policy documents. You are advised to read the Policy document completely for full description of terms and conditions of Coverage and exclusions

**Terms:** Policy Terms and Conditions & Premium rates are subject to change with prior approval from IRDAI.



# Gross Premium Table (exclusive of tax)

Base Cover (Policy Term of 3.5 months):

Sum Insured 50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	300	NA	NA	NA	NA	NA	NA	NA
18-35	359	628	645	663	681	565	581	597
36-45	430	753	775	796	818	678	697	716
46-50	592	1,035	1,065	1,095	1,124	932	959	985
51-55	807	1,412	1,452	1,493	1,533	1,271	1,307	1,343
56-60	1,165	2,040	2,098	2,156	2,214	1,836	1,888	1,940
61-65	1,614	2,824	2,905	2,985	3,066	2,542	2,614	2,687

Sum Insured 1,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	407	NA	NA	NA	NA	NA	NA	NA
18-35	487	857	1,104	1,288	1,411	771	994	1,159
36-45	584	1,028	1,325	1,545	1,694	925	1,193	1,391
46-50	803	1,413	1,822	2,125	2,329	1,272	1,640	1,912
51-55	1,095	1,927	2,484	2,897	3,176	1,734	2,236	2,608
56-60	1,582	2,784	3,589	4,185	4,587	2,505	3,230	3,766
61-65	2,190	3,854	4,969	5,794	6,351	3,469	4,472	5,215

Sum Insured 1,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	456	NA	NA	NA	NA	NA	NA	NA
18-35	615	1,094	1,416	1,664	1,846	985	1,275	1,498
36-45	738	1,313	1,699	1,997	2,215	1,182	1,530	1,797
46-50	1,014	1,805	2,337	2,746	3,045	1,625	2,103	2,471
51-55	1,383	2,462	3,186	3,744	4,153	2,216	2,868	3,370
56-60	1,998	3,556	4,603	5,408	5,998	3,201	4,142	4,868
61-65	2,766	4,924	6,373	7,489	8,305	4,432	5,736	6,740

Sum Insured 2,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	470	NA	NA	NA	NA	NA	NA	NA
18-35	645	1,221	1,609	1,906	2,124	1,099	1,448	1,716
36-45	884	1,673	2,204	2,611	2,910	1,505	1,983	2,350
46-50	1,226	2,320	3,056	3,622	4,036	2,088	2,751	3,259
51-55	1,671	3,164	4,168	4,939	5,504	2,847	3,751	4,445
56-60	2,414	4,570	6,020	7,134	7,950	4,113	5,418	6,420
61-65	3,343	6,327	8,336	9,877	11,007	5,695	7,502	8,889

Sum Insured 2,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	476	NA	NA	NA	NA	NA	NA	NA
18-35	654	1,259	1,796	2,230	2,511	1,133	1,616	2,007
36-45	897	1,726	2,462	3,057	3,443	1,553	2,216	2,751
46-50	1,359	2,615	3,731	4,632	5,216	2,354	3,358	4,169
51-55	1,901	3,658	5,218	6,479	7,296	3,292	4,696	5,831
56-60	2,830	5,447	7,771	9,648	10,865	4,903	6,994	8,683
61-65	3,919	7,543	10,759	13,359	15,044	6,788	9,683	12,023

Sum Insured 3,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	492	NA	NA	NA	NA	NA	NA	NA
18-35	679	1,324	1,883	2,402	2,857	1,191	1,694	2,162
36-45	933	1,819	2,588	3,302	3,926	1,637	2,329	2,972
46-50	1,416	2,761	3,927	5,011	5,958	2,485	3,534	4,510
51-55	1,981	3,863	5,495	7,012	8,337	3,477	4,946	6,311
56-60	3,007	5,864	8,341	10,644	12,656	5,278	7,507	9,580
61-65	4,366	8,513	12,109	15,452	18,373	7,662	10,898	13,907

Sum Insured 3,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	507	NA	NA	NA	NA	NA	NA	NA
18-35	701	1,367	2,032	2,629	3,132	1,231	1,829	2,366
36-45	966	1,883	2,799	3,621	4,313	1,695	2,519	3,259
46-50	1,468	2,862	4,254	5,503	6,555	2,576	3,828	4,953
51-55	2,054	4,006	5,954	7,702	9,176	3,605	5,358	6,932
56-60	3,120	6,084	9,043	11,699	13,937	5,476	8,139	10,529
61-65	4,532	8,837	13,135	16,993	20,243	7,954	11,822	15,294

Sum Insured 4,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	522	NA	NA	NA	NA	NA	NA	NA
18-35	724	1,411	2,124	2,760	3,303	1,270	1,911	2,484
36-45	998	1,947	2,931	3,809	4,557	1,752	2,638	3,428
46-50	1,519	2,963	4,459	5,796	6,935	2,667	4,014	5,216
51-55	2,127	4,148	6,244	8,115	9,709	3,733	5,619	7,303
56-60	3,233	6,305	9,489	12,333	14,756	5,674	8,540	11,100
61-65	4,698	9,162	13,790	17,923	21,444	8,246	12,411	16,130

Sum Insured 4,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	537	NA	NA	NA	NA	NA	NA	NA
18-35	746	1,455	2,199	2,895	3,487	1,309	1,979	2,605
36-45	1,031	2,011	3,040	4,002	4,820	1,810	2,736	3,602
46-50	1,571	3,064	4,632	6,097	7,344	2,757	4,168	5,487
51-55	2,200	4,291	6,487	8,539	10,285	3,862	5,838	7,685
56-60	3,346	6,525	9,864	12,984	15,639	5,872	8,877	11,686
61-65	4,865	9,487	14,341	18,878	22,738	8,538	12,907	16,990

Sum Insured 5,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	552	NA	NA	NA	NA	NA	NA	NA
18-35	768	1,498	2,273	3,002	3,700	1,349	2,046	2,702
36-45	1,064	2,075	3,148	4,157	5,124	1,868	2,833	3,742
46-50	1,623	3,165	4,800	6,341	7,815	2,848	4,320	5,706
51-55	2,274	4,433	6,725	8,883	10,948	3,990	6,052	7,994
56-60	3,459	6,745	10,231	13,513	16,656	6,070	9,208	12,162
61-65	5,031	9,811	14,882	19,657	24,227	8,830	13,394	17,691



**Base Cover (Policy Term of 6.5 months):**

Sum Insured 50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	437	NA	NA	NA	NA	NA	NA	NA
18-35	522	913	939	965	991	822	845	868
36-45	626	1,095	1,127	1,158	1,189	986	1,014	1,042
46-50	861	1,506	1,549	1,592	1,635	1,356	1,394	1,433
51-55	1,174	2,054	2,112	2,171	2,230	1,848	1,901	1,954
56-60	1,695	2,967	3,051	3,136	3,221	2,670	2,746	2,823
61-65	2,347	4,108	4,225	4,342	4,460	3,697	3,802	3,908

Sum Insured 1,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	593	NA	NA	NA	NA	NA	NA	NA
18-35	708	1,246	1,606	1,873	2,053	1,121	1,446	1,686
36-45	849	1,495	1,927	2,248	2,463	1,346	1,735	2,023
46-50	1,168	2,056	2,650	3,090	3,387	1,850	2,385	2,781
51-55	1,593	2,803	3,614	4,214	4,619	2,523	3,252	3,793
56-60	2,301	4,049	5,220	6,087	6,672	3,644	4,698	5,478
61-65	3,185	5,606	7,228	8,428	9,238	5,046	6,505	7,586

Sum Insured 1,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	663	NA	NA	NA	NA	NA	NA	NA
18-35	894	1,592	2,060	2,421	2,685	1,432	1,854	2,178
36-45	1,073	1,910	2,472	2,905	3,221	1,719	2,225	2,614
46-50	1,475	2,626	3,399	3,994	4,429	2,364	3,059	3,595
51-55	2,012	3,581	4,635	5,446	6,040	3,223	4,171	4,902
56-60	2,906	5,173	6,695	7,867	8,725	4,656	6,025	7,080
61-65	4,024	7,162	9,270	10,892	12,080	6,446	8,343	9,803

Sum Insured 2,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	683	NA	NA	NA	NA	NA	NA	NA
18-35	938	1,776	2,340	2,773	3,090	1,599	2,106	2,496
36-45	1,285	2,433	3,205	3,798	4,232	2,190	2,885	3,418
46-50	1,783	3,375	4,446	5,268	5,870	3,037	4,001	4,741
51-55	2,431	4,602	6,062	7,183	8,005	4,142	5,456	6,465
56-60	3,511	6,647	8,756	10,376	11,563	5,982	7,881	9,338
61-65	4,862	9,203	12,124	14,367	16,010	8,283	10,912	12,930

Sum Insured 2,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	692	NA	NA	NA	NA	NA	NA	NA
18-35	951	1,831	2,612	3,243	3,652	1,648	2,351	2,919
36-45	1,304	2,511	3,581	4,446	5,007	2,259	3,223	4,002
46-50	1,977	3,804	5,427	6,737	7,588	3,424	4,884	6,064
51-55	2,765	5,321	7,590	9,424	10,613	4,789	6,831	8,481
56-60	4,117	7,924	11,303	14,033	15,804	7,131	10,173	12,630
61-65	5,700	10,971	15,650	19,431	21,882	9,874	14,085	17,488

Sum Insured 3,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	716	NA	NA	NA	NA	NA	NA	NA
18-35	987	1,925	2,739	3,495	4,155	1,733	2,465	3,145
36-45	1,357	2,646	3,764	4,803	5,710	2,381	3,387	4,322
46-50	2,059	4,016	5,712	7,289	8,667	3,614	5,141	6,560
51-55	2,882	5,619	7,993	10,199	12,127	5,057	7,194	9,179
56-60	4,374	8,530	12,133	15,482	18,409	7,677	10,920	13,934
61-65	6,350	12,383	17,613	22,475	26,724	11,144	15,852	20,228

Sum Insured 3,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	737	NA	NA	NA	NA	NA	NA	NA
18-35	1,020	1,989	2,956	3,824	4,556	1,790	2,660	3,442
36-45	1,405	2,739	4,071	5,267	6,274	2,465	3,664	4,740
46-50	2,135	4,163	6,187	8,004	9,535	3,746	5,568	7,204
51-55	2,988	5,827	8,660	11,204	13,346	5,244	7,794	10,083
56-60	4,538	8,850	13,154	17,017	20,272	7,965	11,838	15,315
61-65	6,592	12,855	19,106	24,717	29,445	11,569	17,195	22,246

Sum Insured 4,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	759	NA	NA	NA	NA	NA	NA	NA
18-35	1,053	2,052	3,089	4,015	4,804	1,847	2,780	3,613
36-45	1,452	2,832	4,263	5,540	6,629	2,549	3,836	4,986
46-50	2,210	4,310	6,486	8,430	10,087	3,879	5,838	7,587
51-55	3,094	6,034	9,082	11,804	14,123	5,431	8,174	10,623
56-60	4,703	9,170	13,803	17,939	21,463	8,253	12,422	16,145
61-65	6,834	13,327	20,059	26,069	31,192	11,994	18,053	23,462

Sum Insured 4,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	781	NA	NA	NA	NA	NA	NA	NA
18-35	1,085	2,116	3,199	4,211	5,072	1,904	2,879	3,790
36-45	1,500	2,925	4,422	5,821	7,011	2,633	3,980	5,239
46-50	2,285	4,456	6,737	8,868	10,681	4,011	6,063	7,981
51-55	3,201	6,241	9,435	12,420	14,960	5,617	8,492	11,178
56-60	4,867	9,490	14,347	18,886	22,748	8,541	12,912	16,997
61-65	7,076	13,799	20,860	27,459	33,074	12,419	18,774	24,713

Sum Insured 5,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	803	NA	NA	NA	NA	NA	NA	NA
18-35	1,118	2,180	3,306	4,367	5,382	1,962	2,975	3,930
36-45	1,548	3,018	4,578	6,047	7,453	2,716	4,120	5,442
46-50	2,361	4,603	6,982	9,223	11,367	4,143	6,284	8,300
51-55	3,307	6,449	9,782	12,920	15,924	5,804	8,804	11,628
56-60	5,031	9,811	14,881	19,656	24,226	8,830	13,393	17,690
61-65	7,318	14,271	21,646	28,591	35,240	12,844	19,482	25,732



# Gross Premium Table (exclusive of tax)

Base Cover (Policy Term of 9.5 months):

Sum Insured 50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	546	NA	NA	NA	NA	NA	NA	NA
18-35	652	1,141	1,174	1,206	1,239	1,027	1,056	1,086
36-45	782	1,369	1,408	1,447	1,487	1,232	1,267	1,303
46-50	1,076	1,883	1,936	1,990	2,044	1,694	1,743	1,791
51-55	1,467	2,567	2,641	2,714	2,787	2,311	2,377	2,443
56-60	2,119	3,708	3,814	3,920	4,026	3,337	3,433	3,528
61-65	2,934	5,135	5,281	5,428	5,575	4,621	4,753	4,885

Sum Insured 3,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	895	NA	NA	NA	NA	NA	NA	NA
18-35	1,234	2,407	3,423	4,368	5,194	2,166	3,081	3,931
36-45	1,696	3,307	4,705	6,003	7,138	2,977	4,234	5,403
46-50	2,574	5,020	7,140	9,111	10,834	4,518	6,426	8,200
51-55	3,602	7,024	9,991	12,749	15,159	6,322	8,992	11,474
56-60	5,468	10,662	15,166	19,353	23,011	9,596	13,650	17,418
61-65	7,938	15,478	22,017	28,094	33,405	13,930	19,815	25,285

Sum Insured 1,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	741	NA	NA	NA	NA	NA	NA	NA
18-35	885	1,557	2,008	2,341	2,566	1,402	1,807	2,107
36-45	1,062	1,869	2,409	2,809	3,079	1,682	2,168	2,529
46-50	1,460	2,570	3,313	3,863	4,234	2,313	2,981	3,477
51-55	1,991	3,504	4,517	5,268	5,774	3,154	4,066	4,741
56-60	2,876	5,061	6,525	7,609	8,340	4,555	5,872	6,848
61-65	3,982	7,008	9,035	10,535	11,547	6,307	8,131	9,482

Sum Insured 3,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	922	NA	NA	NA	NA	NA	NA	NA
18-35	1,275	2,486	3,695	4,780	5,695	2,237	3,326	4,302
36-45	1,756	3,424	5,089	6,583	7,843	3,081	4,580	5,925
46-50	2,668	5,203	7,734	10,005	11,919	4,683	6,960	9,005
51-55	3,735	7,283	10,825	14,004	16,683	6,555	9,743	12,604
56-60	5,673	11,062	16,442	21,271	25,340	9,956	14,798	19,144
61-65	8,240	16,068	23,882	30,897	36,806	14,461	21,494	27,807

Sum Insured 1,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	829	NA	NA	NA	NA	NA	NA	NA
18-35	1,118	1,990	2,575	3,026	3,356	1,791	2,317	2,723
36-45	1,341	2,387	3,090	3,631	4,027	2,149	2,781	3,268
46-50	1,844	3,283	4,249	4,992	5,537	2,954	3,824	4,493
51-55	2,515	4,476	5,794	6,808	7,550	4,029	5,214	6,127
56-60	3,633	6,466	8,369	9,833	10,906	5,819	7,532	8,850
61-65	5,030	8,953	11,587	13,616	15,100	8,058	10,429	12,254

Sum Insured 4,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	949	NA	NA	NA	NA	NA	NA	NA
18-35	1,316	2,566	3,861	5,019	6,005	2,309	3,475	4,517
36-45	1,815	3,540	5,328	6,925	8,286	3,186	4,796	6,233
46-50	2,763	5,387	8,108	10,538	12,608	4,848	7,297	9,484
51-55	3,868	7,542	11,353	14,754	17,654	6,788	10,217	13,279
56-60	5,878	11,463	17,253	22,423	26,829	10,316	15,528	20,181
61-65	8,543	16,658	25,073	32,587	38,990	14,992	22,566	29,328

Sum Insured 2,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	854	NA	NA	NA	NA	NA	NA	NA
18-35	1,173	2,220	2,925	3,466	3,863	1,998	2,633	3,120
36-45	1,607	3,041	4,006	4,747	5,290	2,737	3,606	4,273
46-50	2,228	4,218	5,557	6,585	7,338	3,796	5,001	5,926
51-55	3,039	5,752	7,578	8,979	10,006	5,177	6,820	8,081
56-60	4,389	8,309	10,946	12,970	14,454	7,478	9,851	11,673
61-65	6,078	11,504	15,155	17,959	20,013	10,354	13,640	16,163

Sum Insured 4,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	976	NA	NA	NA	NA	NA	NA	NA
18-35	1,356	2,645	3,998	5,263	6,340	2,380	3,599	4,737
36-45	1,875	3,656	5,528	7,276	8,764	3,291	4,975	6,549
46-50	2,857	5,570	8,421	11,085	13,352	5,013	7,579	9,977
51-55	4,001	7,802	11,794	15,525	18,700	7,021	10,615	13,973
56-60	6,084	11,863	17,934	23,607	28,435	10,677	16,140	21,246
61-65	8,845	17,248	26,075	34,323	41,342	15,523	23,467	30,891

Sum Insured 2,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	865	NA	NA	NA	NA	NA	NA	NA
18-35	1,189	2,289	3,265	4,054	4,566	2,060	2,939	3,649
36-45	1,631	3,138	4,476	5,558	6,259	2,824	4,029	5,002
46-50	2,471	4,755	6,783	8,422	9,484	4,280	6,105	7,580
51-55	3,456	6,651	9,488	11,780	13,266	5,986	8,539	10,602
56-60	5,146	9,904	14,129	17,542	19,755	8,914	12,716	15,788
61-65	7,125	13,714	19,563	24,288	27,353	12,343	17,606	21,860

Sum Insured 5,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	1,003	NA	NA	NA	NA	NA	NA	NA
18-35	1,397	2,724	4,133	5,458	6,728	2,452	3,719	4,913
36-45	1,935	3,773	5,723	7,559	9,317	3,396	5,150	6,803
46-50	2,951	5,754	8,728	11,528	14,209	5,179	7,855	10,375
51-55	4,134	8,061	12,227	16,150	19,906	7,255	11,004	14,535
56-60	6,289	12,263	18,602	24,570	30,283	11,037	16,741	22,113
61-65	9,148	17,838	27,058	35,739	44,050	16,054	24,352	32,165

**Optional Cover: Hospital Daily Cash (Policy Term of 3.5 months):**

Sum Insured 250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	7	NA	NA	NA	NA	NA	NA	NA
18-35	8	15	23	30	37	14	20	27
36-45	9	18	28	36	45	16	25	32
46-50	13	25	37	50	61	22	34	45
51-55	17	34	51	68	83	30	46	61
56-60	25	49	74	97	120	44	67	88
61-65	43	84	128	169	208	76	115	152

Sum Insured 1,500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	39	NA	NA	NA	NA	NA	NA	NA
18-35	46	90	136	180	222	81	123	162
36-45	56	108	164	216	266	97	147	195
46-50	76	149	225	297	366	134	202	267
51-55	104	202	307	405	499	182	276	365
56-60	150	292	443	585	722	263	399	527
61-65	260	505	767	1,013	1,249	455	690	912

Sum Insured 500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	13	NA	NA	NA	NA	NA	NA	NA
18-35	15	30	46	60	74	27	41	54
36-45	19	36	54	72	89	32	49	65
46-50	25	50	75	99	122	45	68	89
51-55	35	68	102	135	167	61	92	122
56-60	50	97	148	195	240	87	133	175
61-65	86	168	256	338	416	152	230	304

Sum Insured 1,750 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	45	NA	NA	NA	NA	NA	NA	NA
18-35	54	105	159	210	259	95	143	189
36-45	64	126	191	252	311	113	172	227
46-50	89	173	262	347	427	156	237	312
51-55	121	236	358	473	583	212	322	426
56-60	175	341	517	683	842	307	465	615
61-65	303	590	895	1,182	1,457	531	805	1,064

Sum Insured 750 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	19	NA	NA	NA	NA	NA	NA	NA
18-35	23	45	68	90	111	41	62	81
36-45	28	54	82	108	133	48	74	97
46-50	38	74	113	149	183	67	101	134
51-55	52	101	153	202	250	91	138	183
56-60	75	146	222	293	361	131	200	263
61-65	130	253	383	507	624	228	345	456

Sum Insured 2,000 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	52	NA	NA	NA	NA	NA	NA	NA
18-35	62	120	182	240	296	108	164	216
36-45	74	144	218	288	355	129	196	260
46-50	101	198	300	397	488	178	270	356
51-55	138	270	409	541	666	243	368	486
56-60	200	389	591	780	962	351	532	702
61-65	346	674	1,023	1,351	1,665	607	921	1,216

Sum Insured 1,000 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	26	NA	NA	NA	NA	NA	NA	NA
18-35	31	60	91	120	148	54	82	108
36-45	37	72	109	144	178	65	98	130
46-50	51	99	150	198	244	89	135	178
51-55	69	135	205	270	333	122	184	243
56-60	100	195	295	391	481	175	266	351
61-65	173	337	512	675	833	304	460	608

Sum Insured 2,250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	58	NA	NA	NA	NA	NA	NA	NA
18-35	69	135	205	270	333	122	184	243
36-45	83	162	245	325	400	146	221	292
46-50	114	223	338	446	549	200	304	402
51-55	156	304	460	608	749	273	414	547
56-60	225	438	665	878	1,082	394	598	790
61-65	389	758	1,151	1,520	1,873	683	1,036	1,368

Sum Insured 1,250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	32	NA	NA	NA	NA	NA	NA	NA
18-35	39	75	114	150	185	68	102	135
36-45	46	90	136	180	222	81	123	162
46-50	63	124	188	248	305	111	169	223
51-55	86	168	256	338	416	152	230	304
56-60	125	244	370	488	601	219	332	439
61-65	216	421	639	844	1,041	380	575	760

Sum Insured 2,500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	64	NA	NA	NA	NA	NA	NA	NA
18-35	77	150	227	300	370	135	205	270
36-45	92	180	273	360	444	162	245	325
46-50	127	248	375	496	611	223	338	446
51-55	173	337	512	675	833	304	460	608
56-60	250	487	739	976	1,203	438	665	878
61-65	432	843	1,279	1,689	2,081	758	1,151	1,520



# Gross Premium Table (exclusive of tax)

Optional Cover: Hospital Daily Cash (Policy Term of 6.5 months):

Sum Insured 250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	10	NA	NA	NA	NA	NA	NA	NA
18-35	11	22	33	44	54	20	30	39
36-45	14	26	40	53	65	23	36	47
46-50	18	36	54	72	89	32	49	65
51-55	25	49	74	98	121	44	67	89
56-60	36	71	107	142	175	64	97	128
61-65	63	122	186	246	302	110	167	221

Sum Insured 1,500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	56	NA	NA	NA	NA	NA	NA	NA
18-35	67	130	198	262	323	118	178	236
36-45	81	157	238	314	387	142	214	283
46-50	110	216	327	432	533	194	294	389
51-55	151	294	446	590	726	265	402	530
56-60	218	425	645	851	1,050	382	580	766
61-65	378	735	1,116	1,474	1,817	662	1,004	1,326

Sum Insured 500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	18	NA	NA	NA	NA	NA	NA	NA
18-35	22	43	66	87	108	39	59	78
36-45	27	52	79	105	129	47	71	94
46-50	37	72	109	144	178	65	98	130
51-55	50	98	149	197	242	88	134	177
56-60	73	142	215	284	350	127	194	255
61-65	126	245	372	491	606	221	334	442

Sum Insured 1,750 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	66	NA	NA	NA	NA	NA	NA	NA
18-35	78	153	231	306	377	138	208	275
36-45	94	183	278	367	452	165	250	330
46-50	129	252	382	504	622	226	344	454
51-55	176	343	521	688	848	309	469	619
56-60	254	496	752	994	1,225	446	677	894
61-65	440	858	1,302	1,719	2,119	772	1,171	1,547

Sum Insured 750 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	28	NA	NA	NA	NA	NA	NA	NA
18-35	34	66	99	131	162	59	90	118
36-45	40	78	119	158	194	70	107	142
46-50	55	108	164	216	266	97	147	194
51-55	75	147	223	294	363	133	201	266
56-60	109	213	322	426	525	191	290	383
61-65	189	368	558	737	908	331	502	663

Sum Insured 2,000 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	75	NA	NA	NA	NA	NA	NA	NA
18-35	90	174	265	350	430	157	238	314
36-45	107	210	318	419	517	188	286	378
46-50	147	288	436	577	710	259	393	518
51-55	201	392	595	786	969	353	535	707
56-60	290	566	859	1,135	1,399	510	774	1,022
61-65	503	981	1,488	1,965	2,422	882	1,339	1,769

Sum Insured 1,000 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	38	NA	NA	NA	NA	NA	NA	NA
18-35	45	87	132	174	215	78	119	158
36-45	54	105	158	210	258	94	143	189
46-50	74	144	218	288	355	130	196	259
51-55	101	196	298	393	484	177	268	354
56-60	146	283	430	568	700	255	387	511
61-65	251	490	744	982	1,211	442	670	884

Sum Insured 2,250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	84	NA	NA	NA	NA	NA	NA	NA
18-35	101	196	298	393	484	177	268	354
36-45	121	235	357	472	582	212	322	425
46-50	166	324	491	649	799	291	442	584
51-55	226	442	670	884	1,090	398	602	796
56-60	327	638	967	1,278	1,574	574	870	1,150
61-65	566	1,103	1,674	2,210	2,725	993	1,506	1,990

Sum Insured 1,250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	46	NA	NA	NA	NA	NA	NA	NA
18-35	56	109	166	218	269	98	149	197
36-45	67	130	198	262	323	118	178	236
46-50	92	180	273	360	444	162	246	324
51-55	126	245	372	491	606	221	334	442
56-60	182	354	538	710	874	318	483	638
61-65	314	613	930	1,228	1,514	552	837	1,106

Sum Insured 2,500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	94	NA	NA	NA	NA	NA	NA	NA
18-35	112	218	330	437	538	196	298	393
36-45	134	262	397	524	646	235	357	472
46-50	185	360	546	721	888	324	491	649
51-55	251	490	744	982	1,211	442	670	884
56-60	363	708	1,074	1,419	1,750	638	967	1,278
61-65	629	1,226	1,860	2,456	3,027	1,103	1,674	2,210

**Optional Cover: Hospital Daily Cash (Policy Term of 9.5 months):**

Sum Insured 250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	12	NA	NA	NA	NA	NA	NA	NA
18-35	14	27	41	55	67	25	37	49
36-45	17	33	50	66	81	29	45	59
46-50	23	45	68	90	111	40	61	81
51-55	31	61	93	123	151	55	84	111
56-60	45	89	134	177	219	80	121	160
61-65	79	153	232	307	378	138	209	276

Sum Insured 1,500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	70	NA	NA	NA	NA	NA	NA	NA
18-35	84	163	248	328	404	147	223	295
36-45	101	196	298	393	484	177	268	354
46-50	138	270	409	540	666	243	368	486
51-55	189	368	558	737	908	331	502	663
56-60	272	531	806	1,064	1,312	478	725	958
61-65	472	919	1,395	1,842	2,271	828	1,255	1,658

Sum Insured 500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	23	NA	NA	NA	NA	NA	NA	NA
18-35	28	54	83	109	135	49	74	98
36-45	34	65	99	131	161	59	89	118
46-50	46	90	136	180	222	81	123	162
51-55	63	123	186	246	303	110	167	221
56-60	91	177	269	355	437	159	242	319
61-65	157	306	465	614	757	276	418	553

Sum Insured 1,750 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	82	NA	NA	NA	NA	NA	NA	NA
18-35	98	191	289	382	471	172	260	344
36-45	117	229	347	459	565	206	312	413
46-50	161	315	477	630	777	283	430	567
51-55	220	429	651	860	1,060	386	586	774
56-60	318	620	940	1,242	1,531	558	846	1,118
61-65	550	1,073	1,627	2,149	2,649	965	1,464	1,934

Sum Insured 750 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	35	NA	NA	NA	NA	NA	NA	NA
18-35	42	82	124	164	202	74	112	147
36-45	50	98	149	197	242	88	134	177
46-50	69	135	205	270	333	121	184	243
51-55	94	184	279	368	454	166	251	332
56-60	136	266	403	532	656	239	363	479
61-65	236	460	697	921	1,135	414	628	829

Sum Insured 2,000 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	94	NA	NA	NA	NA	NA	NA	NA
18-35	112	218	331	437	538	196	298	393
36-45	134	262	397	524	646	235	357	472
46-50	184	360	545	721	888	324	491	648
51-55	251	490	744	983	1,211	441	669	884
56-60	363	708	1,074	1,419	1,749	638	967	1,277
61-65	629	1,226	1,860	2,456	3,027	1,103	1,674	2,211

Sum Insured 1,000 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	47	NA	NA	NA	NA	NA	NA	NA
18-35	56	109	165	218	269	98	149	197
36-45	67	131	198	262	323	118	179	236
46-50	92	180	273	360	444	162	245	324
51-55	126	245	372	491	605	221	335	442
56-60	182	354	537	710	875	319	484	639
61-65	314	613	930	1,228	1,514	552	837	1,105

Sum Insured 2,250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	105	NA	NA	NA	NA	NA	NA	NA
18-35	126	245	372	491	605	221	335	442
36-45	151	294	446	590	727	265	402	531
46-50	207	405	614	811	999	364	552	730
51-55	283	552	837	1,105	1,362	497	753	995
56-60	409	797	1,209	1,597	1,968	717	1,088	1,437
61-65	707	1,379	2,092	2,763	3,406	1,241	1,883	2,487

Sum Insured 1,250 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	58	NA	NA	NA	NA	NA	NA	NA
18-35	70	136	207	273	336	123	186	246
36-45	84	163	248	328	404	147	223	295
46-50	115	225	341	450	555	202	307	405
51-55	157	306	465	614	757	276	418	553
56-60	227	443	672	887	1,093	398	604	798
61-65	393	766	1,162	1,535	1,892	690	1,046	1,382

Sum Insured 2,500 Per Day								
Age-Band	1A	2A	2A 1C	2A 2C	2A 3C	1A 1C	1A 2C	1A 3C
0-17	117	NA	NA	NA	NA	NA	NA	NA
18-35	140	272	413	546	673	245	372	491
36-45	168	327	496	655	807	294	446	590
46-50	231	450	682	901	1,110	405	614	811
51-55	314	613	930	1,228	1,514	552	837	1,105
56-60	454	885	1,343	1,774	2,187	797	1,209	1,597
61-65	786	1,532	2,325	3,070	3,784	1,379	2,092	2,763

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