

Annexure to CIS - Benefit Illustration

Basic Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured, Policy Tenure, Age, and Gender, Additionally the health status of the individual will also be considered

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	940	5,00,000	940	NA	940	5,00,000	NA	NA	NA	NA
18	660	5,00,000	660	NA	660	5,00,000		NA		
	Total Premium for all members of the family is Rs. 1600 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.1600 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	1,235	5,00,000	1,235	NA	1,235	5,00,000	NA	NA	NA	NA
25	940	5,00,000	940	NA	940	5,00,000		NA		
	Total Premium for all members of the family is Rs. 2175 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.2175 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
40	2,635	5,00,000	2,635	NA	2,635	5,00,000	NA	NA	NA	NA
35	1,865	5,00,000	1,865	NA	1,865	5,00,000		NA		
	Total Premium for all members of the family is Rs. 4500 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 4500 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
50	8,240	5,00,000	8,240	NA	8,240	5,00,000	NA	NA	NA	NA
45	4,395	5,00,000	4,395	NA	4,395	5,00,000		NA		
	Total Premium for all members of the family is Rs.12,635 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 12,635 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	21,925	5,00,000	21,925	NA	21,925	5,00,000	NA	NA	NA	NA
55	8,780	5,00,000	8,780	NA	8,780	5,00,000		NA		
	Total Premium for all members of the family is Rs. 30,705 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.30,705 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	33,745	5,00,000	33,745	NA	33,745	5,00,000	NA	NA	NA	NA
60	12,315	5,00,000	12,315	NA	12,315	5,00,000		NA		
	Total Premium for all members of the family is Rs. 46,060 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.46,060 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

2 A+ 2C

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	940	5,00,000	940	94	846	5,00,000	NA	NA	NA	NA
19	660	5,00,000	660	66	594	5,00,000		NA		
18	940	5,00,000	940	94	846	5,00,000		NA		
18	660	5,00,000	660	66	594	5,00,000		NA		
	Total Premium for all members of the family is Rs. 3,200 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.2,880 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	1,235	5,00,000	1,235	123.5	1111.5	5,00,000	NA	NA	NA	NA
25	940	5,00,000	940	94	846	5,00,000		NA		
20	940	5,00,000	940	94	846	5,00,000		NA		
18	660	5,00,000	660	66	594	5,00,000		NA		
	Total Premium for all members of the family is Rs. 3,775 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.3,397.5 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	2,635	5,00,000	2,635	263.5	2371.5	5,00,000	NA	NA	NA	NA
35	1865	5,00,000	1865	186.5	1678.5	5,00,000		NA		
20	940	5,00,000	940	94	846	5,00,000		NA		
18	660	5,00,000	660	66	594	5,00,000		NA		
	Total Premium for all members of the family is Rs.6,100 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 5,490 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	8,240	5,00,000	8,240	824	7416	5,00,000	NA	NA	NA	NA
45	4,395	5,00,000	4,395	439.5	3955.5	5,00,000		NA		
23	1,025	5,00,000	1,025	102.5	922.5	5,00,000		NA		
21	710	5,00,000	710	71	639	5,00,000		NA		
	Total Premium for all members of the family is Rs. 14,370 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 12,933 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
60	21,925	5,00,000	21,925	2192.5	19732.5	5,00,000	NA	NA	NA	NA
55	8,780	5,00,000	8,780	878	7902	5,00,000		NA		
23	1,025	5,00,000	1,025	102.5	922.5	5,00,000		NA		
19	660	5,00,000	660	66	594	5,00,000		NA		
	Total Premium for all members of the family is Rs. 32390 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.29151 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
65	33,745	5,00,000	33,745	3374.5	30370.5	5,00,000	NA	NA	NA	NA
60	12,315	5,00,000	12,315	1231.5	11083.5	5,00,000		NA		
23	1,025	5,00,000	1,025	102.5	922.5	5,00,000		NA		
20	660	5,00,000	660	66	594	5,00,000		NA		
	Total Premium for all members of the family is Rs. 47,745 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 42,970.5 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

Annexure to CIS - Benefit Illustration

Enhanced Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured, Policy Tenure, Age, and Gender, Additionally the health status of the individual will also be considered

2A

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
20	1,340	5,00,000	1,340	NA	1,340	5,00,000	NA	NA	NA	NA
18	1,410	5,00,000	1,410	NA	1,410	5,00,000		NA		
	Total Premium for all members of the family is Rs. 2,750 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 2,750 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
30	1,600	5,00,000	1,600	NA	1,600	5,00,000	NA	NA	NA	NA
25	1,620	5,00,000	1,620	NA	1,620	5,00,000		NA		
	Total Premium for all members of the family is Rs. 3,220 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 3,220 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	3,135	5,00,000	3,135	NA	3,135	5,00,000	NA	NA	NA	NA
35	2,440	5,00,000	2,440	NA	2,440	5,00,000		NA		
	Total Premium for all members of the family is Rs. 5,575 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.5,575 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	9,345	5,00,000	9,345	NA	9,345	5,00,000	NA	NA	NA	NA
45	5,100	5,00,000	5,100	NA	5,100	5,00,000		NA		
	Total Premium for all members of the family is Rs. 14,445 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.14,445 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	24,620	5,00,000	24,620	NA	24,620	5,00,000	NA	NA	NA	NA
55	9,990	5,00,000	9,990	NA	9,990	5,00,000		NA		
	Total Premium for all members of the family is Rs.34,610 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.34,610 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	38,105	5,00,000	38,105	NA	38,105	5,00,000	NA	NA	NA	NA
60	14,065	5,00,000	14,065	NA	14,065	5,00,000		NA		
	Total Premium for all members of the family is Rs.52,170 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.52,170 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

2 A+ 2C

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	1,340	5,00,000	1,340	134	1206	5,00,000	NA	NA	NA	NA
19	1,410	5,00,000	1,410	141	1269	5,00,000		NA		
18	1,340	5,00,000	1,340	134	1206	5,00,000		NA		
18	1,410	5,00,000	1,410	141	1269	5,00,000		NA		
	Total Premium for all members of the family is Rs. 5,500 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 4,950 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	1,600	5,00,000	1,600	160	1440	5,00,000	NA	NA	NA	NA
25	1,620	5,00,000	1,620	162	1458	5,00,000		NA		
20	1,340	5,00,000	1,340	134	1206	5,00,000		NA		
18	1,410	5,00,000	1,410	141	1269	5,00,000		NA		
	Total Premium for all members of the family is Rs. 5,970 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.5,373 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
40	3,135	5,00,000	3,135	313.5	2821.5	5,00,000	NA	NA	NA	NA
35	2,440	5,00,000	2,440	244	2196	5,00,000		NA		
20	1,340	5,00,000	1,340	134	1206	5,00,000		NA		
18	1,410	5,00,000	1,410	141	1269	5,00,000		NA		
	Total Premium for all members of the family is Rs. 8,325 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 7,492.5 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
50	9,345	5,00,000	9,345	934.5	8410.5	5,00,000	NA	NA	NA	NA
45	5,100	5,00,000	5,100	510	4590	5,00,000		NA		
23	1,400	5,00,000	1,400	140	1260	5,00,000		NA		
21	1,435	5,00,000	1,435	143.5	1291.5	5,00,000		NA		
	Total Premium for all members of the family is Rs. 17,280 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 15,552 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
60	24,620	5,00,000	24,620	2462	22158	5,00,000	NA	NA	NA	NA
55	9,990	5,00,000	9,990	999	8991	5,00,000		NA		
23	1,400	5,00,000	1,400	140	1260	5,00,000		NA		
19	1,410	5,00,000	1,410	141	1269	5,00,000		NA		
	Total Premium for all members of the family is Rs. 37,420 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 33,678 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			

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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
65	38,105	5,00,000	38,105	3810.5	34294.5	5,00,000	NA	NA	NA	NA
60	14,065	5,00,000	14,065	1406.5	12658.5	5,00,000		NA		
23	1,400	5,00,000	1,400	140	1260	5,00,000		NA		
20	1,410	5,00,000	1,410	141	1269	5,00,000		NA		
	Total Premium for all members of the family is Rs.54,980 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 49,482 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ available for the entire family			