

**Annexure to CIS - Benefit Illustration**

**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 Sum Insured and Policy Period.

**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.)
<b>20</b>	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
<b>18</b>	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 530</b> 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 <b>Rs. 450.50</b> 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 <b>Rs. ____</b>  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.)
<b>30</b>	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
<b>25</b>	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 530</b> 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 <b>Rs. 450.50</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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	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.)
<b>40</b>	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
<b>35</b>	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 530</b> 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 <b>Rs. 450.50</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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	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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000
45	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 530</b> 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 <b>Rs. 450.50</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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	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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000
55	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 530</b> 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 <b>Rs. 450.50</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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	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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000
60	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 530</b> 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 <b>Rs. 450.50</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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	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.)
70	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000
65	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 530</b> 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 <b>Rs. 450.50</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

**2 A + 2 C**

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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
19	265	5,00,000	265	39.75	225.25	5,00,000		NA		
6	265	5,00,000	265	39.75	225.25	5,00,000		NA		
5	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.1,060</b> 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 <b>Rs. 901</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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	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	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
25	265	5,00,000	265	39.75	225.25	5,00,000		NA		
6	265	5,00,000	265	39.75	225.25	5,00,000		NA		
5	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 1,060</b> 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 <b>Rs. 901</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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40	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
35	265	5,00,000	265	39.75	225.25	5,00,000		NA		
6	265	5,00,000	265	39.75	225.25	5,00,000		NA		
5	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 1,060</b> 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 <b>Rs. 901</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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50	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
45	265	5,00,000	265	39.75	225.25	5,00,000		NA		
15	265	5,00,000	265	39.75	225.25	5,00,000		NA		
10	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 1,060</b> 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 <b>Rs. 901</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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60	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
55	265	5,00,000	265	39.75	225.25	5,00,000		NA		
20	265	5,00,000	265	39.75	225.25	5,00,000		NA		
15	265	5,00,000	265	39.75	225.25	5,00,000		NA		
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65	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
60	265	5,00,000	265	39.75	225.25	5,00,000		NA		
23	265	5,00,000	265	39.75	225.25	5,00,000		NA		
20	265	5,00,000	265	39.75	225.25	5,00,000		NA		
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70	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
65	265	5,00,000	265	39.75	225.25	5,00,000		NA		
23	265	5,00,000	265	39.75	225.25	5,00,000		NA		
20	265	5,00,000	265	39.75	225.25	5,00,000		NA		
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