

PREMIUM PER MEMBER (Service taxes extra)

Sum Insured (Rs.)	2,00,000	3,00,000	5,00,000	8,00,000	10,00,000	12,00,000	15,00,000
<18	1,314	1,649	2,079	2,558	2,895	3,125	3,342
18-35	2,510	3,186	4,052	5,017	5,695	6,158	6,595
36-45	3,186	4,052	5,166	6,404	7,274	7,869	8,430
46-50	5,980	7,640	9,773	12,145	13,812	14,952	16,026
51-55	8,855	11,333	14,514	18,052	20,540	22,240	23,842
56-60	9,773	12,511	16,026	19,937	22,686	24,564	26,336
61-65	12,511	16,026	20,540	25,561	29,092	31,503	33,778

Once the Insured Person crosses the age of 65 years, the applicable premium on renewal will be loaded by 2.5% per year. This loading is applicable on premium for the age band of 61 years to 65 years.

	2 members	3 members	4 members & above
Discount on number of members	5%	10%	15%

New India Premier Mediclaim

Salient features of the policy

- Sum Insured upto Rs. 1 crore.
- 100 % cost reimbursement for pre-acceptance health check-up.
- Hospital cash benefit upto Rs. 4,000/- per day.
- Increased sum insured of upto Rs. 5 Lakhs for 11 critical illnesses.
- AYUSH cover upto Rs. 20 Lakhs.
- OPD expenses for Dental Treatment, health check-up, medicines etc.
- Maternity and child care cover upto Rs. 1 Lakh.
- Infertility treatment coverage of upto Rs. 1 Lakh.
- Dietician counselling/ concierge / Air ambulance services available.

Primary Member Premiums (Rs. per annum) (Service taxes extra)

Sum Insured / Age	15,00,000	25,00,000	50,00,000	1,00,00,000
<20	₹ 12,519	₹ 15,399	₹ 27,953	₹ 35,243
21-25	₹ 15,958	₹ 20,107	₹ 35,022	₹ 45,521
26-30	₹ 16,171	₹ 20,396	₹ 35,464	₹ 46,154
31-35	₹ 17,767	₹ 22,540	₹ 38,773	₹ 50,852
36-40	₹ 21,985	₹ 28,204	₹ 47,527	₹ 63,264
41-45	₹ 25,890	₹ 32,971	₹ 56,219	₹ 74,139
46-50	₹ 33,803	₹ 43,308	₹ 72,114	₹ 96,168
51-55	₹ 46,867	₹ 60,199	₹ 98,232	₹ 131,971
56-60	₹ 63,906	₹ 82,176	₹ 132,047	₹ 178,281
61-65	₹ 86,147	₹ 110,321	₹ 176,701	₹ 237,877
65-70	₹ 113,908	₹ 147,546	₹ 234,348	₹ 319,475

Additional Member Premiums (Rs. per annum) (Service taxes extra)

Sum Insured / Age	15,00,000	25,00,000	50,00,000	1,00,00,000
<20	₹ 9,309	₹ 11,451	₹ 20,786	₹ 26,206
21-25	₹ 11,866	₹ 14,951	₹ 26,042	₹ 33,849
26-30	₹ 12,025	₹ 15,166	₹ 26,370	₹ 34,320

Additional Member Premiums (Rs. per annum) (Service taxes extra)

Sum Insured / Age	15,00,000	25,00,000	50,00,000	1,00,00,000
31-35	₹ 13,211	₹ 16,761	₹ 28,831	₹ 37,813
36-40	₹ 16,348	₹ 20,972	₹ 35,341	₹ 47,043
41-45	₹ 19,252	₹ 24,517	₹ 41,804	₹ 55,129
46-50	₹ 25,135	₹ 32,203	₹ 53,623	₹ 71,510
51-55	₹ 34,850	₹ 44,763	₹ 73,045	₹ 98,132
56-60	₹ 47,520	₹ 61,105	₹ 98,189	₹ 132,568
61-65	₹ 64,058	₹ 82,034	₹ 131,393	₹ 176,883
65-70	₹ 84,701	₹ 109,714	₹ 174,259	₹ 237,558

An increase of 2% per year in premium is suggested for every year after the age of 70.

ROAD SAFETY INSURANCE UPTO 10 LAKHS

The policy offers PERSONAL ACCIDENT compensation cover including reimbursement of Hospitalisation expenses incurred due to an accident.

Section I: The policy offers Personal Accident compensation cover for Sum Insured ranges from Rs 25000 to Rs 1 lac and in further multiples of Rs 1 lac upto Rs 10 lac.

Section II: Hospitalisation Expenses for bodily injury caused by and arising out of an accident .

1. Road Accident (at additional premium)
2. Arising out of and during the course of employment (if opted for at additional premium)
3. Any other accident (wider cover) (if opted for at an additional premium)

There is also an option to cover at an additional premium, the Hospitalisation Expenses for bodily injury caused by and arising out of an accident to Third Parties arising out of a motor accident.

The Sum Insured ranges from Rs 25000 to Rs 1 lac and in further multiples of Rs 1 lac uptoRs 10 lacs for Personal Accident as well as Hospitalisation expenses. The hospitalization limit allowed shall be equal to and upto the maximum Accident limit.