

OneHealth 10.0

Rate Chart (Office rate)



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1. Base Covers (Excl. of GST)

1.1. 1 Adult

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	5,677	5,728	5,877	6,527	6,827	8,072	8,826	9,452	9,992	11,449	13,221	14,803	15,836	18,023
[6-15]	5,736	5,789	5,939	6,597	6,900	8,160	8,923	9,555	10,102	11,575	13,366	14,963	16,004	18,208
[16-25]	5,834	5,892	6,059	6,790	7,129	8,530	9,378	10,080	10,687	12,319	14,294	16,031	17,150	18,971
[26-30]	6,350	6,409	6,581	7,332	7,682	9,122	9,994	10,716	11,339	13,016	15,042	16,818	17,957	19,820
[31-35]	7,043	7,109	7,301	8,139	8,536	10,143	11,115	11,920	12,615	14,481	16,725	18,668	19,900	21,941
[36-40]	9,155	9,241	9,492	10,595	11,144	13,264	14,543	15,602	16,515	18,958	21,867	24,321	25,835	28,378
[41-45]	10,550	10,651	10,949	12,258	12,930	15,450	16,970	18,226	19,310	22,205	25,634	28,487	30,221	33,133
[46-50]	12,950	13,074	13,439	15,048	15,923	19,031	20,902	22,450	23,783	27,342	31,533	34,973	37,030	40,398
[51-55]	16,621	16,779	17,249	19,317	20,535	24,548	26,964	28,959	30,678	35,258	40,625	44,968	47,523	51,451
[56-60]	21,485	21,690	22,297	24,975	26,693	31,918	35,060	37,656	39,891	45,839	52,780	58,331	61,553	66,039
[61-65]	30,006	30,292	31,141	34,888	37,631	45,010	49,444	53,106	56,258	64,636	74,373	82,072	86,477	91,338
[66-70]	36,370	36,716	37,747	42,294	45,886	54,894	60,305	64,774	68,619	78,835	90,687	100,010	105,310	110,107
[71-75]	45,425	45,857	47,147	52,838	57,696	69,040	75,855	81,480	86,321	99,174	114,060	125,712	132,295	136,752
[76-80]	56,842	57,383	58,999	66,127	72,887	87,233	95,848	102,960	109,078	125,319	144,101	158,744	166,975	169,794
ABOVE 80	62,912	63,511	65,300	73,196	80,980	96,930	106,508	114,413	121,214	139,264	160,129	176,370	185,480	187,364

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	5,109	5,156	5,289	5,874	6,144	7,265	7,944	8,507	8,993	10,304	11,899	13,323	14,252	16,221
[6-15]	5,163	5,210	5,345	5,937	6,210	7,344	8,030	8,600	9,092	10,417	12,030	13,467	14,403	16,387
[16-25]	5,251	5,303	5,453	6,111	6,416	7,677	8,440	9,072	9,618	11,088	12,865	14,428	15,435	17,074
[26-30]	5,715	5,768	5,923	6,599	6,914	8,210	8,994	9,644	10,205	11,714	13,537	15,136	16,162	17,838
[31-35]	6,339	6,398	6,571	7,325	7,682	9,129	10,004	10,728	11,354	13,033	15,052	16,801	17,910	19,747
[36-40]	8,240	8,317	8,543	9,535	10,030	11,938	13,089	14,042	14,863	17,062	19,680	21,889	23,251	25,540
[41-45]	9,495	9,586	9,854	11,032	11,637	13,905	15,273	16,404	17,379	19,985	23,070	25,639	27,199	29,820
[46-50]	11,655	11,766	12,096	13,543	14,331	17,128	18,812	20,205	21,405	24,608	28,380	31,475	33,327	36,358
[51-55]	14,959	15,101	15,524	17,385	18,482	22,094	24,267	26,063	27,610	31,733	36,563	40,472	42,771	46,306
[56-60]	19,336	19,521	20,068	22,478	24,024	28,726	31,554	33,890	35,902	41,255	47,502	52,498	55,397	59,435
[61-65]	27,006	27,262	28,027	31,399	33,868	40,509	44,500	47,796	50,632	58,172	66,936	73,865	77,829	82,204
[66-70]	32,733	33,044	33,972	38,065	41,298	49,404	54,275	58,296	61,757	70,952	81,618	90,009	94,779	99,097
[71-75]	40,882	41,271	42,432	47,554	51,926	62,136	68,269	73,332	77,689	89,257	102,654	113,141	119,065	123,077
[76-80]	51,158	51,645	53,099	59,515	65,598	78,510	86,264	92,664	98,170	112,787	129,691	142,870	150,278	152,814
ABOVE 80	56,621	57,160	58,770	65,877	72,882	87,237	95,857	102,972	109,093	125,338	144,116	158,733	166,932	168,627

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	4,996	5,041	5,172	5,744	6,008	7,103	7,767	8,318	8,793	10,075	11,635	13,027	13,936	15,861
[6-15]	5,048	5,094	5,226	5,805	6,072	7,180	7,852	8,409	8,890	10,186	11,763	13,167	14,083	16,023
[16-25]	5,134	5,185	5,332	5,975	6,273	7,506	8,252	8,871	9,405	10,841	12,579	14,108	15,092	16,694
[26-30]	5,588	5,640	5,791	6,453	6,761	8,028	8,795	9,430	9,979	11,454	13,237	14,800	15,803	17,442
[31-35]	6,198	6,256	6,425	7,162	7,511	8,926	9,782	10,490	11,101	12,743	14,718	16,428	17,512	19,308
[36-40]	8,057	8,132	8,353	9,323	9,807	11,672	12,798	13,730	14,533	16,683	19,243	21,402	22,734	24,972
[41-45]	9,284	9,373	9,635	10,787	11,378	13,596	14,933	16,039	16,993	19,541	22,558	25,069	26,595	29,157
[46-50]	11,396	11,505	11,827	13,243	14,012	16,747	18,394	19,756	20,929	24,061	27,749	30,776	32,586	35,550
[51-55]	14,626	14,766	15,179	16,999	18,071	21,603	23,728	25,484	26,997	31,027	35,750	39,572	41,821	45,277
[56-60]	18,907	19,087	19,622	21,978	23,490	28,088	30,853	33,137	35,104	40,338	46,446	51,331	54,166	58,115
[61-65]	26,405	26,657	27,404	30,702	33,116	39,609	43,511	46,733	49,507	56,880	65,448	72,223	76,100	80,377
[66-70]	32,006	32,310	33,217	37,219	40,380	48,306	53,069	57,001	60,385	69,375	79,805	88,009	92,673	96,894
[71-75]	39,974	40,354	41,489	46,497	50,772	60,755	66,752	71,702	75,962	87,273	100,373	110,626	116,419	120,342
[76-80]	50,021	50,497	51,919	58,192	64,141	76,765	84,347	90,605	95,989	110,280	126,809	139,695	146,938	149,419
ABOVE 80	55,363	55,890	57,464	64,413	71,262	85,298	93,727	100,683	106,668	122,552	140,913	155,205	163,223	164,880

1.2. 1 Adult + 1 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	7,820	7,896	8,115	9,074	9,518	11,355	12,467	13,388	14,184	16,326	18,922	21,212	22,692	25,279
[26-30]	8,337	8,414	8,638	9,617	10,072	11,947	13,083	14,024	14,836	17,023	19,669	21,999	23,500	26,128
[31-35]	9,051	9,135	9,379	10,448	10,950	12,999	14,238	15,265	16,151	18,532	21,403	23,905	25,501	28,314
[36-40]	11,163	11,267	11,571	12,903	13,559	16,120	17,666	18,946	20,050	23,009	26,545	29,558	31,436	34,750
[41-45]	12,591	12,713	13,069	14,634	15,425	18,435	20,252	21,754	23,050	26,517	30,637	34,098	36,223	39,773
[46-50]	14,991	15,136	15,560	17,425	18,418	22,016	24,184	25,978	27,524	31,653	36,536	40,583	43,032	47,038
[51-55]	18,662	18,841	19,369	21,693	23,030	27,534	30,246	32,487	34,419	39,570	45,628	50,579	53,526	58,091
[56-60]	23,526	23,751	24,418	27,351	29,188	34,903	38,342	41,184	43,631	50,150	57,782	63,942	67,555	72,679
[61-65]	32,048	32,353	33,262	37,264	40,126	47,995	52,726	56,634	59,998	68,947	79,376	87,683	92,479	97,977
[66-70]	38,412	38,778	39,867	44,670	48,381	57,879	63,587	68,302	72,359	83,147	95,690	105,621	111,312	116,747
[71-75]	47,466	47,919	49,267	55,214	60,191	72,025	79,137	85,008	90,061	103,486	119,063	131,323	138,297	143,392
[76-80]	58,884	59,445	61,119	68,504	75,382	90,218	99,130	106,488	112,818	129,630	149,104	164,355	172,978	176,433
ABOVE 80	64,954	65,573	67,421	75,573	83,475	99,915	109,789	117,941	124,954	143,576	165,132	181,980	191,483	194,003

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	7,038	7,107	7,304	8,167	8,566	10,219	11,220	12,049	12,766	14,694	17,029	19,091	20,423	22,751
[26-30]	7,503	7,573	7,774	8,655	9,064	10,753	11,775	12,621	13,353	15,320	17,702	19,799	21,150	23,515
[31-35]	8,146	8,222	8,441	9,403	9,855	11,699	12,814	13,738	14,536	16,679	19,262	21,514	22,951	25,482
[36-40]	10,047	10,140	10,414	11,613	12,203	14,508	15,899	17,051	18,045	20,708	23,890	26,602	28,292	31,275
[41-45]	11,332	11,442	11,762	13,171	13,882	16,592	18,227	19,579	20,745	23,865	27,573	30,688	32,601	35,795
[46-50]	13,492	13,622	14,004	15,682	16,576	19,814	21,766	23,380	24,771	28,488	32,882	36,525	38,729	42,334
[51-55]	16,796	16,957	17,432	19,524	20,727	24,780	27,221	29,239	30,977	35,613	41,066	45,521	48,173	52,282
[56-60]	21,174	21,376	21,976	24,616	26,269	31,413	34,508	37,066	39,268	45,135	52,004	57,548	60,799	65,411
[61-65]	28,843	29,118	29,936	33,538	36,114	43,196	47,454	50,971	53,998	62,053	71,438	78,915	83,231	88,180
[66-70]	34,570	34,900	35,881	40,203	43,543	52,091	57,229	61,472	65,123	74,832	86,121	95,059	100,181	105,072
[71-75]	42,720	43,127	44,341	49,693	54,172	64,823	71,223	76,507	81,055	93,137	107,157	118,190	124,467	129,053
[76-80]	52,996	53,501	55,007	61,653	67,844	81,196	89,217	95,839	101,537	116,667	134,194	147,920	155,680	158,790
ABOVE 80	58,458	59,015	60,679	68,016	75,127	89,923	98,811	106,147	112,459	129,218	148,619	163,782	172,334	174,603

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,882	6,949	7,142	7,985	8,376	9,992	10,971	11,782	12,482	14,367	16,651	18,667	19,969	22,245
[26-30]	7,336	7,404	7,601	8,463	8,863	10,514	11,513	12,341	13,056	14,980	17,309	19,359	20,680	22,993
[31-35]	7,965	8,039	8,254	9,194	9,636	11,439	12,530	13,433	14,213	16,308	18,834	21,036	22,441	24,916
[36-40]	9,823	9,915	10,182	11,355	11,932	14,185	15,546	16,672	17,644	20,248	23,359	26,011	27,663	30,580
[41-45]	11,080	11,188	11,501	12,878	13,574	16,223	17,822	19,144	20,284	23,335	26,960	30,006	31,877	35,000
[46-50]	13,192	13,319	13,693	15,334	16,208	19,374	21,282	22,861	24,221	27,855	32,152	35,714	37,868	41,393
[51-55]	16,423	16,580	17,045	19,090	20,267	24,230	26,616	28,589	30,288	34,822	40,153	44,510	47,103	51,120
[56-60]	20,703	20,901	21,488	24,069	25,685	30,715	33,741	36,242	38,396	44,132	50,849	56,269	59,448	63,957
[61-65]	28,202	28,471	29,270	32,793	35,311	42,236	46,399	49,838	52,798	60,674	69,851	77,161	81,382	86,220
[66-70]	33,802	34,124	35,083	39,310	42,576	50,933	55,957	60,105	63,676	73,169	84,207	92,946	97,955	102,737
[71-75]	41,771	42,169	43,355	48,588	52,968	63,382	69,640	74,807	79,254	91,067	104,775	115,564	121,701	126,185
[76-80]	51,818	52,312	53,785	60,283	66,336	79,392	87,235	93,709	99,280	114,075	131,212	144,633	152,220	155,261
ABOVE 80	57,159	57,704	59,330	66,504	73,458	87,925	96,615	103,788	109,960	126,347	145,316	160,143	168,505	170,723

1.3. 1 Adult + 2 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,807	9,901	10,172	11,359	11,907	14,180	15,556	16,696	17,681	20,333	23,549	26,393	28,234	31,587
[26-30]	10,323	10,419	10,694	11,901	12,461	14,772	16,172	17,332	18,333	21,029	24,296	27,179	29,042	32,436
[31-35]	11,017	11,119	11,414	12,708	13,314	15,793	17,293	18,536	19,609	22,495	25,979	29,030	30,985	34,557
[36-40]	13,170	13,293	13,649	15,212	15,974	18,975	20,789	22,290	23,586	27,060	31,223	34,795	37,037	41,123
[41-45]	14,599	14,739	15,148	16,943	17,840	21,291	23,374	25,099	26,586	30,568	35,315	39,335	41,824	46,145
[46-50]	16,999	17,162	17,638	19,733	20,833	24,871	27,307	29,322	31,059	35,704	41,214	45,820	48,633	53,410
[51-55]	20,670	20,867	21,448	24,002	25,445	30,389	33,368	35,831	37,954	43,621	50,306	55,816	59,127	64,463
[56-60]	25,568	25,813	26,538	29,728	31,683	37,888	41,624	44,712	47,372	54,462	62,785	69,553	73,557	79,318
[61-65]	34,089	34,415	35,382	39,641	42,621	50,980	56,008	60,162	63,738	73,259	84,379	93,294	98,481	104,617
[66-70]	40,453	40,840	41,988	47,047	50,876	60,864	66,869	71,830	76,100	87,458	100,693	111,232	117,314	123,386
[71-75]	49,508	49,981	51,388	57,590	62,685	75,011	82,419	88,536	93,801	107,797	124,066	136,933	144,299	150,031
[76-80]	60,926	61,507	63,239	70,880	77,877	93,203	102,412	110,015	116,559	133,942	154,107	169,966	178,980	183,073
ABOVE 80	66,995	67,635	69,541	77,949	85,969	102,900	113,071	121,469	128,695	147,887	170,134	187,591	197,485	200,643

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,826	8,911	9,155	10,223	10,716	12,762	14,000	15,026	15,913	18,300	21,194	23,754	25,411	28,428
[26-30]	9,291	9,377	9,625	10,711	11,215	13,295	14,555	15,598	16,500	18,927	21,866	24,462	26,138	29,192
[31-35]	9,915	10,007	10,273	11,437	11,983	14,214	15,564	16,683	17,648	20,245	23,381	26,127	27,886	31,101
[36-40]	11,853	11,964	12,284	13,691	14,377	17,078	18,710	20,061	21,227	24,354	28,101	31,315	33,333	37,011
[41-45]	13,139	13,265	13,633	15,248	16,056	19,162	21,037	22,589	23,927	27,511	31,783	35,402	37,642	41,531
[46-50]	15,299	15,445	15,875	17,760	18,749	22,384	24,576	26,390	27,953	32,134	37,093	41,238	43,770	48,069
[51-55]	18,603	18,780	19,303	21,602	22,901	27,350	30,031	32,248	34,159	39,259	45,276	50,234	53,214	58,017
[56-60]	23,011	23,232	23,884	26,755	28,515	34,100	37,462	40,241	42,634	49,016	56,507	62,598	66,201	71,387
[61-65]	30,681	30,974	31,844	35,677	38,359	45,882	50,407	54,146	57,365	65,933	75,941	83,964	88,633	94,155
[66-70]	36,408	36,756	37,789	42,342	45,789	54,778	60,183	64,647	68,490	78,713	90,624	100,109	105,583	111,048
[71-75]	44,557	44,983	46,249	51,831	56,417	67,510	74,177	79,682	84,421	97,018	111,659	123,240	129,869	135,028
[76-80]	54,833	55,356	56,915	63,792	70,089	83,883	92,171	99,014	104,903	120,548	138,696	152,970	161,082	164,766
ABOVE 80	60,296	60,871	62,587	70,154	77,373	92,610	101,764	109,322	115,825	133,099	153,121	168,832	177,736	180,579

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,630	8,713	8,952	9,996	10,478	12,478	13,689	14,693	15,559	17,893	20,723	23,226	24,846	27,796
[26-30]	9,085	9,169	9,411	10,473	10,966	13,000	14,231	15,252	16,133	18,506	21,381	23,918	25,557	28,544
[31-35]	9,695	9,785	10,045	11,183	11,716	13,898	15,218	16,312	17,256	19,795	22,862	25,546	27,267	30,410
[36-40]	11,590	11,698	12,011	13,387	14,057	16,698	18,294	19,615	20,755	23,813	27,476	30,619	32,592	36,188
[41-45]	12,847	12,970	13,330	14,910	15,699	18,736	20,570	22,087	23,395	26,900	31,077	34,615	36,805	40,608
[46-50]	14,959	15,102	15,522	17,365	18,333	21,887	24,030	25,803	27,332	31,420	36,268	40,322	42,797	47,001
[51-55]	18,190	18,363	18,874	21,121	22,392	26,743	29,364	31,532	33,400	38,387	44,270	49,118	52,032	56,728
[56-60]	22,500	22,716	23,354	26,160	27,881	33,342	36,629	39,346	41,687	47,927	55,251	61,207	64,730	69,800
[61-65]	29,999	30,286	31,136	34,884	37,507	44,863	49,287	52,942	56,090	64,468	74,253	82,098	86,664	92,063
[66-70]	35,599	35,939	36,949	41,401	44,771	53,560	58,845	63,210	66,968	76,963	88,610	97,884	103,237	108,580
[71-75]	43,567	43,983	45,221	50,680	55,163	66,009	72,528	77,912	82,545	94,862	109,178	120,502	126,983	132,028
[76-80]	53,615	54,126	55,651	62,374	68,531	82,019	90,123	96,814	102,572	117,869	135,614	149,570	157,502	161,104
ABOVE 80	58,956	59,519	61,196	68,595	75,653	90,552	99,503	106,892	113,251	130,141	149,718	165,080	173,787	176,566

1.4. 1 Adult + 3 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	11,794	11,906	12,229	13,643	14,296	17,005	18,645	20,004	21,178	24,340	28,176	31,574	33,777	37,895
[26-30]	12,310	12,424	12,751	14,185	14,850	17,597	19,261	20,639	21,830	25,036	28,923	32,360	34,584	38,744
[31-35]	13,024	13,145	13,493	15,016	15,729	18,649	20,416	21,880	23,145	26,546	30,657	34,267	36,586	40,929
[36-40]	15,157	15,298	15,706	17,496	18,363	21,800	23,878	25,598	27,083	31,067	35,850	39,975	42,579	47,431
[41-45]	16,586	16,744	17,204	19,227	20,229	24,116	26,463	28,406	30,083	34,575	39,942	44,516	47,367	52,453
[46-50]	19,006	19,187	19,717	22,042	23,247	27,727	30,430	32,666	34,595	39,756	45,892	51,057	54,234	59,783
[51-55]	22,677	22,893	23,526	26,310	27,860	33,245	36,491	39,176	41,490	47,672	54,984	61,053	64,728	70,836
[56-60]	27,576	27,839	28,616	32,036	34,098	40,744	44,747	48,056	50,907	58,513	67,463	74,790	79,158	85,691
[61-65]	36,131	36,477	37,502	42,017	45,116	53,965	59,290	63,690	67,479	77,571	89,381	98,904	104,484	111,256
[66-70]	42,495	42,902	44,108	49,423	53,371	63,849	70,151	75,357	79,840	91,770	105,696	116,842	123,317	130,026
[71-75]	51,550	52,043	53,508	59,967	65,180	77,996	85,701	92,064	97,541	112,109	129,069	142,544	150,301	156,671
[76-80]	62,967	63,569	65,360	73,256	80,371	96,189	105,694	113,543	120,299	138,253	159,110	175,577	184,982	189,712
ABOVE 80	69,037	69,697	71,661	80,325	88,464	105,885	116,353	124,996	132,435	152,199	175,137	193,202	203,487	207,282

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,614	10,715	11,006	12,279	12,867	15,304	16,780	18,004	19,060	21,906	25,359	28,417	30,399	34,105
[26-30]	11,079	11,181	11,476	12,767	13,365	15,838	17,335	18,576	19,647	22,533	26,031	29,124	31,126	34,870
[31-35]	11,722	11,830	12,143	13,515	14,156	16,784	18,374	19,692	20,830	23,891	27,591	30,840	32,927	36,837
[36-40]	13,641	13,768	14,135	15,747	16,527	19,620	21,490	23,038	24,374	27,960	32,265	35,978	38,321	42,688
[41-45]	14,927	15,069	15,484	17,304	18,206	21,705	23,817	25,566	27,074	31,117	35,948	40,064	42,630	47,208
[46-50]	17,106	17,269	17,745	19,838	20,923	24,954	27,387	29,400	31,135	35,780	41,303	45,951	48,811	53,805
[51-55]	20,410	20,604	21,174	23,679	25,074	29,921	32,842	35,258	37,341	42,905	49,486	54,948	58,255	63,752
[56-60]	24,818	25,055	25,755	28,833	30,688	36,670	40,272	43,250	45,816	52,662	60,717	67,311	71,242	77,122
[61-65]	32,518	32,830	33,752	37,815	40,604	48,569	53,361	57,321	60,731	69,814	80,443	89,014	94,035	100,131
[66-70]	38,245	38,611	39,697	44,481	48,034	57,464	63,136	67,822	71,856	82,593	95,126	105,158	110,985	117,024
[71-75]	46,395	46,839	48,157	53,970	58,662	70,196	77,131	82,857	87,787	100,898	116,162	128,290	135,271	141,004
[76-80]	56,671	57,212	58,824	65,931	72,334	86,570	95,125	102,189	108,269	124,428	143,199	158,019	166,484	170,741
ABOVE 80	62,133	62,727	64,495	72,293	79,618	95,297	104,718	112,497	119,191	136,979	157,624	173,882	183,138	186,554

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,379	10,477	10,762	12,006	12,581	14,964	16,407	17,603	18,637	21,419	24,795	27,785	29,724	33,347
[26-30]	10,833	10,933	11,221	12,483	13,068	15,486	16,950	18,163	19,211	22,032	25,453	28,477	30,434	34,095
[31-35]	11,461	11,567	11,874	13,214	13,841	16,411	17,966	19,255	20,367	23,360	26,978	30,155	32,195	36,018
[36-40]	13,338	13,462	13,821	15,397	16,160	19,184	21,012	22,526	23,833	27,339	31,548	35,178	37,470	41,739
[41-45]	14,595	14,734	15,140	16,920	17,801	21,222	23,288	24,998	26,473	30,426	35,149	39,174	41,683	46,159
[46-50]	16,726	16,885	17,351	19,397	20,458	24,400	26,778	28,746	30,443	34,985	40,385	44,930	47,726	52,609
[51-55]	19,956	20,146	20,703	23,153	24,517	29,256	32,112	34,475	36,511	41,952	48,386	53,727	56,961	62,336
[56-60]	24,267	24,499	25,183	28,192	30,006	35,855	39,377	42,289	44,798	51,492	59,368	65,815	69,659	75,408
[61-65]	31,795	32,100	33,002	36,975	39,702	47,490	52,175	56,047	59,381	68,262	78,656	87,036	91,946	97,906
[66-70]	37,396	37,753	38,815	43,492	46,966	56,187	61,733	66,315	70,259	80,758	93,012	102,821	108,519	114,423
[71-75]	45,364	45,798	47,087	52,771	57,359	68,636	75,417	81,016	85,836	98,656	113,581	125,439	132,265	137,870
[76-80]	55,411	55,941	57,517	64,466	70,727	84,646	93,011	99,918	105,863	121,663	140,017	154,508	162,784	166,947
ABOVE 80	60,753	61,333	63,062	70,686	77,849	93,179	102,391	109,997	116,543	133,935	154,121	170,018	179,069	182,409

1.5. 2 Adult

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	7,876	7,954	8,179	9,166	9,624	11,515	12,660	13,608	14,427	16,631	19,297	21,642	23,152	25,610
[26-30]	8,572	8,652	8,884	9,899	10,371	12,315	13,491	14,466	15,308	17,571	20,306	22,704	24,242	26,757
[31-35]	9,508	9,597	9,856	10,987	11,523	13,693	15,006	16,092	17,030	19,549	22,578	25,202	26,865	29,620
[36-40]	12,360	12,476	12,814	14,303	15,045	17,906	19,633	21,062	22,294	25,593	29,520	32,833	34,876	38,310
[41-45]	14,242	14,379	14,781	16,548	17,455	20,858	22,909	24,606	26,068	29,977	34,605	38,458	40,798	44,730
[46-50]	17,482	17,649	18,143	20,315	21,496	25,691	28,218	30,307	32,107	36,911	42,569	47,213	49,990	54,537
[51-55]	24,100	24,330	25,011	28,009	29,776	35,595	39,097	41,991	44,483	51,124	58,907	65,204	68,909	74,604
[56-60]	31,153	31,450	32,331	36,214	38,705	46,281	50,837	54,601	57,842	66,466	76,530	84,580	89,251	95,757
[61-65]	43,509	43,923	45,155	50,587	54,565	65,264	71,694	77,004	81,574	93,722	107,840	119,004	125,392	132,439
[66-70]	52,736	53,238	54,733	61,326	66,535	79,595	87,443	93,922	99,497	114,311	131,496	145,014	152,699	159,655
[71-75]	70,408	71,078	73,077	81,898	89,428	107,012	117,574	126,294	133,797	153,719	176,793	194,853	205,056	211,965
[76-80]	88,105	88,943	91,448	102,497	112,974	135,211	148,565	159,587	169,071	194,243	223,357	246,054	258,812	263,180
ABOVE 80	100,659	101,617	104,480	117,114	129,567	155,087	170,412	183,060	193,942	222,822	256,206	282,191	296,768	299,781

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	7,088	7,158	7,361	8,250	8,661	10,363	11,394	12,247	12,985	14,968	17,368	19,478	20,837	23,049
[26-30]	7,715	7,787	7,996	8,909	9,334	11,084	12,142	13,020	13,777	15,814	18,275	20,433	21,818	24,081
[31-35]	8,558	8,638	8,870	9,889	10,371	12,324	13,505	14,483	15,327	17,594	20,320	22,682	24,178	26,658
[36-40]	11,124	11,228	11,533	12,873	13,540	16,116	17,670	18,956	20,065	23,034	26,568	29,550	31,389	34,479
[41-45]	12,818	12,941	13,303	14,893	15,710	18,772	20,618	22,145	23,461	26,979	31,145	34,612	36,719	40,257
[46-50]	15,734	15,885	16,329	18,283	19,346	23,122	25,396	27,277	28,897	33,220	38,313	42,492	44,991	49,084
[51-55]	21,690	21,897	22,510	25,208	26,799	32,035	35,187	37,792	40,035	46,012	53,016	58,684	62,018	67,143
[56-60]	28,037	28,305	29,098	32,592	34,834	41,653	45,754	49,141	52,058	59,819	68,877	76,122	80,326	86,181
[61-65]	39,158	39,530	40,639	45,529	49,109	58,738	64,525	69,303	73,416	84,350	97,056	107,104	112,852	119,195
[66-70]	47,463	47,914	49,259	55,194	59,882	71,636	78,699	84,530	89,548	102,880	118,347	130,513	137,429	143,690
[71-75]	63,367	63,970	65,770	73,708	80,485	96,311	105,817	113,664	120,417	138,348	159,114	175,368	184,551	190,769
[76-80]	79,295	80,049	82,303	92,247	101,677	121,690	133,708	143,629	152,164	174,819	201,021	221,448	232,930	236,862
ABOVE 80	90,593	91,455	94,032	105,403	116,611	139,578	153,371	164,754	174,548	200,540	230,585	253,972	267,091	269,803

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	6,931	6,999	7,198	8,066	8,469	10,133	11,140	11,975	12,696	14,635	16,982	19,045	20,374	22,537
[26-30]	7,544	7,614	7,818	8,711	9,127	10,837	11,873	12,730	13,471	15,463	17,869	19,979	21,333	23,546
[31-35]	8,367	8,446	8,673	9,669	10,140	12,050	13,205	14,161	14,987	17,203	19,869	22,177	23,641	26,066
[36-40]	10,876	10,979	11,277	12,587	13,239	15,758	17,277	18,535	19,619	22,522	25,977	28,893	30,691	33,712
[41-45]	12,533	12,653	13,007	14,562	15,361	18,355	20,160	21,653	22,940	26,380	30,453	33,843	35,903	39,362
[46-50]	15,384	15,532	15,966	17,877	18,916	22,608	24,832	26,670	28,255	32,482	37,461	41,547	43,991	47,993
[51-55]	21,208	21,410	22,010	24,648	26,203	31,324	34,405	36,952	39,145	44,990	51,838	57,379	60,640	65,651
[56-60]	27,414	27,676	28,451	31,868	34,060	40,727	44,737	48,049	50,901	58,490	67,347	74,430	78,541	84,266
[61-65]	38,288	38,652	39,736	44,517	48,018	57,432	63,091	67,763	71,785	82,475	94,900	104,724	110,345	116,547
[66-70]	46,408	46,849	48,165	53,967	58,551	70,044	76,950	82,651	87,558	100,594	115,717	127,613	134,375	140,497
[71-75]	61,959	62,549	64,308	72,070	78,697	94,171	103,466	111,139	117,741	135,273	155,578	171,471	180,450	186,530
[76-80]	77,533	78,270	80,474	90,197	99,418	118,986	130,737	140,437	148,782	170,934	196,554	216,527	227,754	231,598
ABOVE 80	88,580	89,423	91,942	103,060	114,019	136,477	149,962	161,093	170,669	196,084	225,461	248,328	261,156	263,808

1.6. 2 Adult + 1 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,862	9,958	10,236	11,451	12,013	14,340	15,749	16,916	17,924	20,638	23,924	26,823	28,694	31,918
[26-30]	10,559	10,657	10,941	12,183	12,760	15,140	16,580	17,774	18,805	21,578	24,933	27,885	29,785	33,065
[31-35]	11,516	11,623	11,934	13,296	13,938	16,549	18,128	19,436	20,566	23,600	27,256	30,438	32,466	35,993
[36-40]	14,367	14,501	14,893	16,611	17,459	20,762	22,756	24,406	25,830	29,644	34,198	38,070	40,477	44,682
[41-45]	16,284	16,441	16,901	18,924	19,950	23,843	26,191	28,133	29,808	34,289	39,608	44,069	46,800	51,369
[46-50]	19,524	19,711	20,264	22,691	23,991	28,676	31,500	33,835	35,848	41,223	47,572	52,824	55,992	61,177
[51-55]	26,141	26,392	27,131	30,385	32,271	38,580	42,379	45,519	48,223	55,436	63,910	70,815	74,911	81,243
[56-60]	33,194	33,511	34,451	38,590	41,200	49,266	54,119	58,129	61,582	70,778	81,533	90,191	95,253	102,396
[61-65]	45,550	45,984	47,275	52,964	57,060	68,249	74,976	80,531	85,314	98,033	112,843	124,615	131,394	139,079
[66-70]	54,778	55,300	56,853	63,702	69,030	82,581	90,725	97,450	103,238	118,622	136,499	150,625	158,701	166,295
[71-75]	72,450	73,140	75,198	84,274	91,923	109,997	120,856	129,822	137,537	158,031	181,796	200,464	211,059	218,605
[76-80]	90,147	91,005	93,568	104,873	115,469	138,196	151,847	163,115	172,811	198,555	228,360	251,664	264,814	269,820
ABOVE 80	102,701	103,679	106,600	119,490	132,062	158,072	173,694	186,588	197,682	227,134	261,209	287,802	302,770	306,421

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,876	8,963	9,212	10,306	10,812	12,906	14,174	15,224	16,132	18,574	21,532	24,141	25,825	28,727
[26-30]	9,503	9,592	9,847	10,965	11,484	13,626	14,922	15,997	16,924	19,420	22,440	25,096	26,806	29,758
[31-35]	10,364	10,461	10,741	11,967	12,544	14,894	16,315	17,493	18,509	21,240	24,530	27,395	29,219	32,393
[36-40]	12,930	13,051	13,404	14,950	15,714	18,686	20,480	21,966	23,247	26,680	30,778	34,263	36,430	40,214
[41-45]	14,655	14,797	15,211	17,032	17,955	21,459	23,572	25,320	26,828	30,860	35,647	39,662	42,120	46,232
[46-50]	17,571	17,740	18,237	20,422	21,592	25,809	28,350	30,452	32,263	37,101	42,815	47,541	50,393	55,059
[51-55]	23,527	23,753	24,418	27,347	29,044	34,722	38,141	40,967	43,401	49,892	57,519	63,733	67,420	73,119
[56-60]	29,875	30,160	31,006	34,731	37,080	44,339	48,707	52,316	55,424	63,700	73,380	81,172	85,728	92,157
[61-65]	40,995	41,386	42,548	47,667	51,354	61,424	67,478	72,478	76,783	88,230	101,559	112,153	118,254	125,171
[66-70]	49,300	49,770	51,168	57,332	62,127	74,323	81,652	87,705	92,914	106,760	122,849	135,563	142,831	149,665
[71-75]	65,205	65,826	67,678	75,847	82,731	98,998	108,771	116,840	123,783	142,228	163,616	180,418	189,953	196,745
[76-80]	81,132	81,905	84,211	94,386	103,922	124,376	136,662	146,804	155,530	178,700	205,524	226,498	238,332	242,838
ABOVE 80	92,431	93,311	95,940	107,541	118,856	142,265	156,324	167,929	177,914	204,421	235,088	259,022	272,493	275,779

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,679	8,763	9,008	10,077	10,571	12,619	13,859	14,886	15,773	18,161	21,054	23,605	25,251	28,088
[26-30]	9,292	9,378	9,628	10,721	11,229	13,323	14,591	15,641	16,548	18,989	21,941	24,539	26,211	29,097
[31-35]	10,134	10,229	10,502	11,701	12,265	14,563	15,953	17,104	18,098	20,768	23,985	26,786	28,570	31,674
[36-40]	12,643	12,761	13,106	14,618	15,364	18,271	20,025	21,478	22,730	26,087	30,094	33,501	35,620	39,320
[41-45]	14,330	14,468	14,873	16,653	17,556	20,982	23,048	24,757	26,231	30,174	34,855	38,780	41,184	45,205
[46-50]	17,181	17,346	17,832	19,968	21,112	25,235	27,720	29,775	31,546	36,276	41,864	46,485	49,273	53,836
[51-55]	23,004	23,225	23,875	26,739	28,399	33,951	37,293	40,056	42,437	48,784	56,240	62,317	65,922	71,494
[56-60]	29,211	29,490	30,317	33,959	36,256	43,354	47,625	51,153	54,192	62,284	71,749	79,368	83,823	90,109
[61-65]	40,084	40,466	41,602	46,608	50,213	60,059	65,979	70,868	75,076	86,269	99,302	109,661	115,627	122,390
[66-70]	48,204	48,664	50,031	56,058	60,746	72,671	79,838	85,756	90,849	104,388	120,119	132,550	139,657	146,340
[71-75]	63,756	64,363	66,174	74,161	80,892	96,798	106,354	114,243	121,032	139,067	159,980	176,408	185,732	192,372
[76-80]	79,329	80,085	82,340	92,289	101,613	121,613	133,625	143,541	152,074	174,729	200,957	221,465	233,036	237,441
ABOVE 80	90,377	91,237	93,808	105,152	116,215	139,104	152,851	164,197	173,961	199,878	229,864	253,266	266,438	269,651

1.7. 2 Adult + 2 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	11,849	11,963	12,293	13,735	14,402	17,165	18,838	20,224	21,421	24,645	28,552	32,004	34,237	38,226
[26-30]	12,546	12,662	12,998	14,467	15,149	17,965	19,669	21,082	22,302	25,585	29,560	33,065	35,327	39,373
[31-35]	13,503	13,628	13,991	15,580	16,327	19,374	21,217	22,744	24,063	27,607	31,883	35,619	38,008	42,301
[36-40]	16,375	16,527	16,971	18,920	19,874	23,618	25,879	27,750	29,365	33,695	38,876	43,307	46,079	51,055
[41-45]	18,291	18,467	18,980	21,233	22,365	26,699	29,314	31,478	33,344	38,340	44,286	49,305	52,402	57,742
[46-50]	21,531	21,737	22,342	25,000	26,405	31,532	34,623	37,179	39,383	45,274	52,250	58,061	61,593	67,549
[51-55]	28,149	28,418	29,210	32,694	34,686	41,436	45,502	48,863	51,759	59,487	68,588	76,052	80,512	87,616
[56-60]	35,236	35,573	36,572	40,966	43,694	52,251	57,401	61,657	65,322	75,089	86,536	95,802	101,255	109,036
[61-65]	47,592	48,046	49,395	55,340	59,555	71,234	78,258	84,059	89,054	102,345	117,846	130,226	137,396	145,719
[66-70]	56,819	57,361	58,973	66,079	71,525	85,566	94,007	100,977	106,978	122,934	141,502	156,236	164,704	172,935
[71-75]	74,491	75,202	77,318	86,651	94,418	112,982	124,138	133,350	141,277	162,343	186,799	206,075	217,061	225,245
[76-80]	92,189	93,067	95,688	107,250	117,964	141,181	155,129	166,643	176,551	202,867	233,363	257,275	270,816	276,459
ABOVE 80	104,742	105,741	108,721	121,867	134,557	161,058	176,976	190,116	201,423	231,446	266,211	293,413	308,773	313,061

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,664	10,767	11,063	12,361	12,962	15,448	16,954	18,202	19,279	22,180	25,697	28,804	30,813	34,404
[26-30]	11,291	11,396	11,698	13,021	13,635	16,169	17,703	18,974	20,072	23,026	26,604	29,759	31,794	35,436
[31-35]	12,152	12,265	12,592	14,022	14,694	17,437	19,096	20,470	21,657	24,846	28,695	32,057	34,207	38,071
[36-40]	14,737	14,875	15,274	17,028	17,887	21,256	23,291	24,975	26,429	30,326	34,988	38,976	41,471	45,949
[41-45]	16,462	16,620	17,082	19,109	20,128	24,029	26,382	28,330	30,009	34,506	39,858	44,375	47,161	51,968
[46-50]	19,378	19,564	20,108	22,500	23,765	28,379	31,161	33,461	35,445	40,747	47,025	52,255	55,434	60,795
[51-55]	25,334	25,576	26,289	29,425	31,217	37,292	40,952	43,977	46,583	53,538	61,729	68,446	72,461	78,854
[56-60]	31,712	32,016	32,914	36,870	39,325	47,026	51,661	55,491	58,790	67,580	77,882	86,222	91,130	98,132
[61-65]	42,833	43,242	44,456	49,806	53,600	64,111	70,432	75,653	80,149	92,111	106,062	117,203	123,656	131,147
[66-70]	51,138	51,625	53,076	59,471	64,372	77,009	84,606	90,880	96,280	110,641	127,352	140,612	148,233	155,641
[71-75]	67,042	67,682	69,586	77,986	84,976	101,684	111,725	120,015	127,149	146,108	168,119	185,467	195,355	202,720
[76-80]	82,970	83,761	86,119	96,525	106,168	127,063	139,616	149,979	158,896	182,580	210,026	231,548	243,734	248,813
ABOVE 80	94,268	95,167	97,849	109,680	121,101	144,952	159,278	171,104	181,280	208,301	239,590	264,071	277,895	281,755

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,427	10,528	10,818	12,087	12,674	15,105	16,577	17,797	18,851	21,687	25,126	28,164	30,128	33,639
[26-30]	11,040	11,143	11,438	12,731	13,332	15,809	17,309	18,552	19,626	22,515	26,013	29,098	31,088	34,648
[31-35]	11,882	11,993	12,312	13,711	14,368	17,049	18,671	20,015	21,175	24,294	28,057	31,345	33,447	37,225
[36-40]	14,410	14,544	14,935	16,650	17,489	20,784	22,773	24,420	25,842	29,652	34,211	38,110	40,549	44,928
[41-45]	16,096	16,251	16,702	18,685	19,681	23,495	25,796	27,700	29,343	33,739	38,972	43,389	46,113	50,813
[46-50]	18,947	19,129	19,661	22,000	23,237	27,748	30,468	32,718	34,657	39,841	45,980	51,093	54,202	59,444
[51-55]	24,771	25,008	25,705	28,771	30,524	36,464	40,041	42,999	45,548	52,349	60,357	66,925	70,851	77,102
[56-60]	31,008	31,305	32,183	36,050	38,451	45,981	50,513	54,258	57,484	66,079	76,152	84,305	89,105	95,952
[61-65]	41,881	42,281	43,468	48,699	52,409	62,686	68,867	73,972	78,368	90,064	103,705	114,599	120,908	128,232
[66-70]	50,001	50,478	51,897	58,149	62,942	75,298	82,726	88,860	94,141	108,182	124,522	137,488	144,939	152,182
[71-75]	65,553	66,178	68,040	76,253	83,088	99,425	109,242	117,348	124,324	142,862	164,383	181,346	191,013	198,215
[76-80]	81,126	81,899	84,206	94,380	103,809	124,240	136,513	146,646	155,365	178,523	205,359	226,402	238,318	243,284
ABOVE 80	92,173	93,052	95,674	107,243	118,410	141,731	155,739	167,302	177,252	203,672	234,266	258,203	271,720	275,493

1.8. 2 Adult + 3 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	13,835	13,968	14,349	16,019	16,791	19,990	21,927	23,532	24,918	28,652	33,179	37,185	39,779	44,534
[26-30]	14,532	14,667	15,054	16,752	17,539	20,790	22,758	24,390	25,799	29,592	34,188	38,246	40,869	45,681
[31-35]	15,489	15,633	16,048	17,865	18,716	22,199	24,306	26,052	27,560	31,614	36,511	40,800	43,550	48,609
[36-40]	18,361	18,532	19,028	21,204	22,263	26,443	28,968	31,058	32,863	37,702	43,503	48,488	51,621	57,363
[41-45]	20,278	20,471	21,036	23,517	24,754	29,524	32,403	34,785	36,841	42,347	48,914	54,486	57,944	64,050
[46-50]	23,539	23,763	24,420	27,309	28,820	34,388	37,746	40,524	42,919	49,325	56,928	63,297	67,194	73,922
[51-55]	30,156	30,443	31,288	35,003	37,101	44,292	48,624	52,207	55,294	63,538	73,266	81,288	86,113	93,989
[56-60]	37,243	37,599	38,650	43,275	46,109	55,107	60,524	65,001	68,858	79,140	91,214	101,038	106,856	115,408
[61-65]	49,634	50,108	51,516	57,716	62,050	74,220	81,540	87,587	92,795	106,657	122,849	135,837	143,398	152,358
[66-70]	58,861	59,423	61,094	68,455	74,020	88,551	97,289	104,505	110,718	127,246	146,505	161,847	170,706	179,574
[71-75]	76,533	77,264	79,439	89,027	96,913	115,968	127,420	136,877	145,017	166,654	191,801	211,686	223,063	231,884
[76-80]	94,230	95,129	97,809	109,626	120,459	144,166	158,411	170,171	180,292	207,178	238,365	262,886	276,818	283,099
ABOVE 80	106,784	107,803	110,841	124,243	137,052	164,043	180,258	193,644	205,163	235,757	271,214	299,023	314,775	319,700

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,452	12,571	12,915	14,417	15,112	17,991	19,734	21,179	22,427	25,786	29,861	33,467	35,801	40,081
[26-30]	13,079	13,200	13,549	15,076	15,785	18,711	20,483	21,951	23,219	26,633	30,769	34,422	36,782	41,113
[31-35]	13,940	14,070	14,443	16,078	16,844	19,979	21,876	23,447	24,804	28,453	32,860	36,720	39,195	43,748
[36-40]	16,525	16,679	17,125	19,084	20,037	23,798	26,071	27,953	29,576	33,932	39,153	43,639	46,459	51,626
[41-45]	18,250	18,424	18,933	21,165	22,279	26,571	29,162	31,307	33,157	38,112	44,022	49,038	52,150	57,645
[46-50]	21,185	21,387	21,978	24,578	25,938	30,949	33,971	36,471	38,627	44,393	51,236	56,968	60,475	66,530
[51-55]	27,141	27,399	28,159	31,502	33,391	39,862	43,762	46,986	49,765	57,184	65,939	73,160	77,502	84,590
[56-60]	33,519	33,839	34,785	38,947	41,498	49,596	54,472	58,501	61,972	71,226	82,093	90,935	96,171	103,868
[61-65]	44,670	45,098	46,364	51,945	55,845	66,798	73,386	78,829	83,515	95,991	110,564	122,253	129,058	137,122
[66-70]	52,975	53,481	54,984	61,610	66,618	79,696	87,560	94,055	99,646	114,521	131,854	145,662	153,635	161,617
[71-75]	68,880	69,537	71,495	80,124	87,221	104,371	114,678	123,190	130,516	149,989	172,621	190,517	200,757	208,696
[76-80]	84,807	85,616	88,028	98,664	108,413	129,750	142,570	153,154	162,263	186,461	214,529	236,598	249,136	254,789
ABOVE 80	96,106	97,022	99,757	111,819	123,347	147,639	162,232	174,279	184,647	212,181	244,093	269,121	283,297	287,730

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,175	12,292	12,628	14,097	14,776	17,591	19,295	20,708	21,928	25,213	29,198	32,723	35,005	39,190
[26-30]	12,788	12,907	13,248	14,741	15,434	18,295	20,027	21,463	22,703	26,041	30,085	33,657	35,965	40,199
[31-35]	13,631	13,757	14,122	15,721	16,470	19,535	21,390	22,926	24,253	27,820	32,129	35,904	38,324	42,776
[36-40]	16,158	16,308	16,745	18,660	19,592	23,270	25,492	27,331	28,919	33,178	38,283	42,669	45,426	50,479
[41-45]	17,844	18,015	18,512	20,695	21,784	25,981	28,514	30,611	32,420	37,265	43,044	47,948	50,991	56,364
[46-50]	20,714	20,912	21,490	24,032	25,362	30,261	33,216	35,661	37,769	43,406	50,097	55,702	59,131	65,051
[51-55]	26,538	26,790	27,534	30,802	32,649	38,977	42,790	45,942	48,659	55,914	64,474	71,534	75,780	82,710
[56-60]	32,774	33,087	34,012	38,082	40,576	48,494	53,261	57,201	60,595	69,644	80,268	88,914	94,034	101,559
[61-65]	43,678	44,095	45,334	50,790	54,604	65,313	71,755	77,077	81,659	93,858	108,107	119,536	126,190	134,075
[66-70]	51,798	52,293	53,763	60,241	65,137	77,925	85,614	91,965	97,432	111,976	128,924	142,425	150,221	158,025
[71-75]	67,349	67,992	69,906	78,344	85,283	102,052	112,130	120,452	127,615	146,656	168,785	186,283	196,295	204,058
[76-80]	82,923	83,714	86,072	96,471	106,004	126,867	139,402	149,750	158,657	182,317	209,762	231,340	243,600	249,127
ABOVE 80	93,970	94,866	97,540	109,334	120,606	144,358	158,627	170,407	180,543	207,466	238,669	263,141	277,002	281,336

1.9. 3 Adult

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	9,917	10,016	10,299	11,543	12,118	14,500	15,941	17,136	18,168	20,943	24,300	27,253	29,154	32,250
[26-30]	10,614	10,714	11,004	12,275	12,866	15,300	16,773	17,994	19,048	21,883	25,309	28,315	30,245	33,396
[31-35]	11,731	11,841	12,159	13,554	14,211	16,886	18,503	19,843	20,999	24,105	27,842	31,088	33,150	36,557
[36-40]	14,582	14,719	15,118	16,869	17,733	21,099	23,131	24,812	26,263	30,149	34,784	38,719	41,161	45,246
[41-45]	16,464	16,622	17,084	19,114	20,144	24,050	26,407	28,356	30,037	34,532	39,870	44,344	47,083	51,666
[46-50]	19,704	19,893	20,446	22,881	24,184	28,884	31,716	34,058	36,076	41,467	47,834	53,099	56,275	61,474
[51-55]	26,565	26,818	27,566	30,857	32,763	39,145	42,987	46,163	48,898	56,193	64,760	71,738	75,874	82,283
[56-60]	34,357	34,684	35,653	39,922	42,605	50,923	55,927	60,061	63,622	73,101	84,183	93,092	98,293	105,689
[61-65]	47,201	47,650	48,987	54,877	59,091	70,671	77,633	83,383	88,332	101,493	116,812	128,974	135,969	144,036
[66-70]	57,268	57,813	59,436	66,593	72,108	86,256	94,758	101,779	107,821	123,880	142,532	157,254	165,659	173,794
[71-75]	77,887	78,629	80,839	90,590	98,669	118,059	129,708	139,325	147,602	169,585	195,074	215,089	226,442	235,118
[76-80]	97,773	98,703	101,481	113,736	124,986	149,574	164,342	176,532	187,022	214,871	247,107	272,302	286,510	292,897
ABOVE 80	114,161	115,248	118,493	132,813	146,501	175,341	192,661	206,958	219,258	251,908	289,673	319,123	335,683	340,883

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,926	9,014	9,270	10,388	10,907	13,050	14,347	15,422	16,351	18,848	21,870	24,528	26,239	29,025
[26-30]	9,553	9,643	9,904	11,048	11,579	13,770	15,096	16,195	17,143	19,695	22,778	25,483	27,220	30,057
[31-35]	10,558	10,657	10,943	12,198	12,790	15,198	16,653	17,858	18,899	21,694	25,058	27,979	29,835	32,901
[36-40]	13,124	13,247	13,606	15,182	15,960	18,989	20,818	22,331	23,637	27,134	31,306	34,847	37,045	40,722
[41-45]	14,818	14,960	15,376	17,202	18,130	21,645	23,766	25,520	27,033	31,079	35,883	39,909	42,375	46,500
[46-50]	17,734	17,903	18,402	20,593	21,766	25,995	28,544	30,652	32,468	37,320	43,050	47,789	50,647	55,327
[51-55]	23,908	24,136	24,809	27,772	29,487	35,231	38,688	41,546	44,009	50,573	58,284	64,564	68,286	74,055
[56-60]	30,921	31,216	32,088	35,930	38,345	45,831	50,334	54,055	57,259	65,791	75,765	83,783	88,464	95,120
[61-65]	42,481	42,885	44,088	49,390	53,182	63,604	69,870	75,044	79,499	91,344	105,131	116,077	122,372	129,632
[66-70]	51,542	52,032	53,493	59,934	64,897	77,630	85,283	91,601	97,039	111,492	128,279	141,529	149,093	156,415
[71-75]	70,098	70,766	72,755	81,531	88,802	106,253	116,737	125,393	132,841	152,627	175,567	193,580	203,798	211,606
[76-80]	87,996	88,833	91,333	102,362	112,488	134,616	147,908	158,879	168,319	193,384	222,397	245,072	257,859	263,608
ABOVE 80	102,745	103,723	106,644	119,532	131,851	157,807	173,395	186,262	197,332	226,717	260,706	287,211	302,114	306,795

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	8,727	8,814	9,064	10,158	10,664	12,760	14,029	15,080	15,987	18,430	21,384	23,983	25,656	28,380
[26-30]	9,340	9,429	9,684	10,802	11,322	13,464	14,761	15,835	16,762	19,257	22,272	24,917	26,615	29,389
[31-35]	10,323	10,420	10,700	11,927	12,506	14,860	16,283	17,462	18,479	21,212	24,501	27,357	29,172	32,170
[36-40]	12,832	12,952	13,304	14,845	15,605	18,567	20,355	21,835	23,112	26,531	30,610	34,073	36,222	39,817
[41-45]	14,489	14,627	15,034	16,820	17,727	21,164	23,238	24,953	26,432	30,389	35,085	39,023	41,433	45,466
[46-50]	17,340	17,506	17,993	20,135	21,282	25,418	27,910	29,971	31,747	36,491	42,094	46,727	49,522	54,097
[51-55]	23,377	23,600	24,258	27,155	28,832	34,448	37,829	40,623	43,031	49,450	56,989	63,129	66,769	72,409
[56-60]	30,234	30,522	31,375	35,131	37,492	44,812	49,216	52,854	55,987	64,329	74,081	81,921	86,498	93,006
[61-65]	41,537	41,932	43,108	48,292	52,000	62,191	68,317	73,377	77,732	89,314	102,795	113,498	119,653	126,752
[66-70]	50,396	50,876	52,304	58,602	63,455	75,905	83,387	89,566	94,883	109,015	125,429	138,384	145,780	152,939
[71-75]	68,541	69,193	71,139	79,720	86,829	103,892	114,143	122,606	129,889	149,235	171,665	189,278	199,269	206,904
[76-80]	86,040	86,859	89,303	100,087	109,988	131,625	144,621	155,348	164,579	189,086	217,455	239,626	252,129	257,750
ABOVE 80	100,462	101,418	104,274	116,876	128,921	154,300	169,542	182,123	192,947	221,679	254,913	280,828	295,401	299,977

1.10. 3 Adult + 1 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	11,904	12,020	12,356	13,827	14,508	17,325	19,030	20,444	21,665	24,949	28,927	32,434	34,696	38,558
[26-30]	12,601	12,719	13,061	14,559	15,255	18,125	19,862	21,302	22,545	25,890	29,936	33,495	35,787	39,704
[31-35]	13,738	13,866	14,237	15,862	16,626	19,742	21,626	23,187	24,534	28,156	32,520	36,324	38,751	42,930
[36-40]	16,589	16,744	17,196	19,178	20,148	23,955	26,254	28,157	29,799	34,200	39,462	43,956	46,762	51,619
[41-45]	18,506	18,684	19,204	21,490	22,639	27,036	29,689	31,884	33,777	38,844	44,873	49,955	53,085	58,306
[46-50]	21,746	21,954	22,567	25,257	26,679	31,869	34,998	37,586	39,816	45,778	52,837	58,710	62,277	68,114
[51-55]	28,606	28,880	29,686	33,234	35,258	42,130	46,269	49,691	52,639	60,504	69,763	77,348	81,876	88,923
[56-60]	36,398	36,746	37,773	42,298	45,100	53,908	59,209	63,589	67,362	77,413	89,186	98,703	104,295	112,328
[61-65]	49,242	49,712	51,107	57,254	61,586	73,657	80,915	86,911	92,072	105,805	121,815	134,585	141,971	150,675
[66-70]	59,310	59,875	61,557	68,969	74,603	89,241	98,040	105,307	111,562	128,192	147,535	162,865	171,662	180,434
[71-75]	79,929	80,690	82,960	92,967	101,164	121,044	132,990	142,853	151,342	173,897	200,077	220,699	232,444	241,758
[76-80]	99,815	100,765	103,601	116,112	127,481	152,559	167,624	180,060	190,762	219,182	252,110	277,913	292,512	299,537
ABOVE 80	116,203	117,310	120,614	135,190	148,996	178,326	195,943	210,485	222,998	256,220	294,676	324,734	341,685	347,523

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,714	10,818	11,121	12,444	13,057	15,593	17,127	18,400	19,498	22,455	26,035	29,191	31,227	34,702
[26-30]	11,341	11,447	11,755	13,103	13,730	16,313	17,876	19,172	20,291	23,301	26,942	30,146	32,208	35,734
[31-35]	12,364	12,480	12,814	14,276	14,964	17,768	19,463	20,868	22,081	25,340	29,268	32,692	34,876	38,637
[36-40]	14,931	15,070	15,477	17,260	18,133	21,559	23,628	25,341	26,819	30,780	35,516	39,560	42,086	46,457
[41-45]	16,655	16,816	17,284	19,341	20,375	24,332	26,720	28,695	30,399	34,960	40,385	44,959	47,777	52,475
[46-50]	19,571	19,759	20,310	22,732	24,011	28,682	31,498	33,827	35,835	41,200	47,553	52,839	56,049	61,302
[51-55]	25,746	25,992	26,718	29,910	31,733	37,917	41,642	44,722	47,375	54,454	62,787	69,614	73,688	80,030
[56-60]	32,759	33,071	33,996	38,068	40,590	48,517	53,288	57,230	60,626	69,672	80,268	88,833	93,866	101,095
[61-65]	44,318	44,741	45,996	51,528	55,427	66,291	72,824	78,220	82,865	95,225	109,633	121,127	127,774	135,608
[66-70]	53,379	53,888	55,401	62,072	67,142	80,317	88,236	94,776	100,406	115,373	132,782	146,579	154,495	162,391
[71-75]	71,936	72,621	74,664	83,670	91,047	108,939	119,691	128,568	136,208	156,507	180,069	198,629	209,200	217,582
[76-80]	89,833	90,689	93,241	104,501	114,733	137,303	150,861	162,054	171,686	197,264	226,899	250,122	263,261	269,583
ABOVE 80	104,583	105,579	108,552	121,671	134,096	160,494	176,349	189,437	200,698	230,598	265,209	292,261	307,516	312,770

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,475	10,578	10,874	12,168	12,767	15,246	16,747	17,991	19,065	21,956	25,456	28,542	30,533	33,931
[26-30]	11,089	11,193	11,494	12,812	13,425	15,950	17,479	18,746	19,840	22,783	26,344	29,476	31,492	34,940
[31-35]	12,090	12,202	12,529	13,959	14,631	17,373	19,031	20,404	21,590	24,777	28,618	31,966	34,101	37,778
[36-40]	14,599	14,735	15,133	16,876	17,730	21,080	23,103	24,778	26,223	30,096	34,727	38,681	41,151	45,425
[41-45]	16,285	16,442	16,900	18,911	19,922	23,791	26,126	28,058	29,724	34,183	39,488	43,960	46,715	51,309
[46-50]	19,136	19,320	19,859	22,227	23,478	28,045	30,798	33,075	35,038	40,285	46,496	51,665	54,804	59,940
[51-55]	25,174	25,414	26,124	29,246	31,027	37,075	40,717	43,728	46,322	53,244	61,391	68,067	72,051	78,252
[56-60]	32,031	32,336	33,241	37,222	39,688	47,439	52,104	55,959	59,279	68,123	78,484	86,859	91,780	98,849
[61-65]	43,333	43,747	44,974	50,383	54,195	64,818	71,205	76,481	81,024	93,108	107,197	118,435	124,934	132,594
[66-70]	52,193	52,690	54,170	60,693	65,650	78,532	86,276	92,670	98,174	112,809	129,831	143,322	151,062	158,782
[71-75]	70,337	71,008	73,005	81,811	89,024	106,519	117,031	125,711	133,181	153,030	176,068	194,216	204,551	212,747
[76-80]	87,837	88,674	91,169	102,179	112,183	134,252	147,509	158,453	167,870	192,881	221,857	244,564	257,411	263,593
ABOVE 80	102,259	103,233	106,140	118,967	131,117	156,927	172,430	185,227	196,238	225,473	259,315	285,766	300,683	305,820

1.11. 3 Adult + 2 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	13,890	14,025	14,413	16,111	16,897	20,150	22,119	23,752	25,162	28,956	33,555	37,615	40,239	44,866
[26-30]	14,587	14,724	15,118	16,844	17,644	20,950	22,951	24,610	26,042	29,896	34,563	38,676	41,329	46,012
[31-35]	15,725	15,871	16,294	18,147	19,015	22,567	24,715	26,495	28,031	32,162	37,148	41,505	44,293	49,237
[36-40]	18,597	18,770	19,275	21,486	22,563	26,810	29,376	31,501	33,334	38,251	44,140	49,193	52,363	57,992
[41-45]	20,513	20,710	21,283	23,799	25,054	29,891	32,811	35,228	37,312	42,895	49,551	55,191	58,686	64,679
[46-50]	23,753	23,980	24,645	27,566	29,094	34,725	38,120	40,930	43,352	49,829	57,515	63,947	67,878	74,486
[51-55]	30,614	30,906	31,765	35,542	37,673	44,986	49,392	53,035	56,174	64,555	74,441	82,585	87,477	95,295
[56-60]	38,440	38,808	39,894	44,674	47,595	56,893	62,491	67,117	71,102	81,724	94,189	104,314	110,297	118,968
[61-65]	51,284	51,774	53,227	59,630	64,080	76,642	84,197	90,438	95,813	110,117	126,818	140,196	147,973	157,315
[66-70]	61,352	61,937	63,677	71,345	77,098	92,226	101,322	108,835	115,302	132,503	152,538	168,476	177,664	187,074
[71-75]	81,970	82,752	85,080	95,343	103,658	124,029	136,272	146,381	155,082	178,209	205,080	226,310	238,446	248,397
[76-80]	101,856	102,827	105,722	118,488	129,976	155,544	170,906	183,588	194,502	223,494	257,113	283,524	298,514	306,177
ABOVE 80	118,245	119,372	122,734	137,566	151,491	181,312	199,225	214,013	226,738	260,531	299,679	330,345	347,687	354,162

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,501	12,623	12,972	14,500	15,207	18,135	19,908	21,377	22,646	26,061	30,199	33,854	36,215	40,379
[26-30]	13,129	13,252	13,606	15,159	15,880	18,855	20,656	22,149	23,438	26,907	31,107	34,809	37,196	41,411
[31-35]	14,152	14,284	14,665	16,332	17,114	20,310	22,243	23,845	25,228	28,946	33,433	37,355	39,864	44,314
[36-40]	16,737	16,893	17,347	19,338	20,307	24,129	26,439	28,351	30,001	34,426	39,726	44,273	47,127	52,192
[41-45]	18,462	18,639	19,155	21,419	22,548	26,902	29,530	31,705	33,581	38,606	44,596	49,672	52,818	58,211
[46-50]	21,378	21,582	22,181	24,810	26,185	31,252	34,308	36,837	39,017	44,846	51,763	57,552	61,090	67,038
[51-55]	27,553	27,815	28,588	31,988	33,906	40,487	44,453	47,731	50,557	58,100	66,997	74,327	78,729	85,766
[56-60]	34,596	34,927	35,904	40,207	42,835	51,204	56,242	60,406	63,992	73,552	84,770	93,882	99,268	107,071
[61-65]	46,156	46,597	47,905	53,667	57,672	68,978	75,777	81,395	86,231	99,105	114,136	126,177	133,176	141,583
[66-70]	55,217	55,743	57,309	64,211	69,388	83,004	91,190	97,951	103,772	119,253	137,284	151,629	159,897	168,366
[71-75]	73,773	74,477	76,572	85,809	93,293	111,626	122,645	131,743	139,574	160,388	184,572	203,679	214,601	223,558
[76-80]	91,671	92,545	95,150	106,640	116,978	139,990	153,815	165,229	175,052	201,145	231,402	255,172	268,663	275,559
ABOVE 80	106,420	107,435	110,461	123,810	136,342	163,181	179,303	192,612	204,065	234,478	269,711	297,310	312,918	318,746

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,224	12,342	12,684	14,178	14,869	17,732	19,465	20,902	22,142	25,482	29,528	33,101	35,410	39,482
[26-30]	12,837	12,957	13,304	14,822	15,527	18,436	20,197	21,657	22,917	26,309	30,416	34,035	36,370	40,491
[31-35]	13,838	13,967	14,339	15,969	16,734	19,859	21,749	23,315	24,668	28,303	32,690	36,525	38,978	43,329
[36-40]	16,365	16,518	16,962	18,908	19,855	23,593	25,851	27,721	29,334	33,661	38,843	43,290	46,080	51,033
[41-45]	18,052	18,225	18,729	20,943	22,047	26,304	28,874	31,001	32,835	37,748	43,605	48,569	51,644	56,917
[46-50]	20,903	21,103	21,688	24,258	25,603	30,558	33,546	36,018	38,150	43,850	50,613	56,273	59,733	65,548
[51-55]	26,940	27,197	27,953	31,277	33,152	39,588	43,465	46,671	49,433	56,809	65,508	72,675	76,980	83,860
[56-60]	33,827	34,151	35,107	39,313	41,883	50,066	54,992	59,063	62,570	71,918	82,886	91,796	97,062	104,692
[61-65]	45,130	45,561	46,840	52,475	56,391	67,445	74,094	79,586	84,315	96,903	111,600	123,373	130,216	138,437
[66-70]	53,989	54,505	56,036	62,784	67,846	81,159	89,164	95,775	101,466	116,603	134,234	148,259	156,344	164,625
[71-75]	72,134	72,822	74,870	83,902	91,219	109,146	119,919	128,815	136,472	156,824	180,470	199,153	209,833	218,590
[76-80]	89,634	90,488	93,035	104,270	114,379	136,879	150,397	161,558	171,162	196,675	226,260	249,501	262,693	269,435
ABOVE 80	104,056	105,047	108,006	121,058	133,312	159,554	175,318	188,332	199,530	229,268	263,718	290,703	305,965	311,663

1.12. 3 Adult + 3 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	15,877	16,030	16,470	18,396	19,286	22,975	25,208	27,060	28,659	32,963	38,182	42,796	45,781	51,174
[26-30]	16,574	16,729	17,175	19,128	20,033	23,775	26,040	27,918	29,539	33,903	39,190	43,857	46,872	52,320
[31-35]	17,712	17,876	18,351	20,431	21,405	25,392	27,804	29,803	31,529	36,169	41,775	46,686	49,835	55,545
[36-40]	20,584	20,775	21,331	23,771	24,952	29,635	32,465	34,809	36,831	42,258	48,767	54,374	57,906	64,300
[41-45]	22,500	22,714	23,340	26,083	27,443	32,716	35,900	38,536	40,809	46,902	54,178	60,372	64,229	70,987
[46-50]	25,761	26,006	26,724	29,875	31,509	37,580	41,243	44,274	46,887	53,880	62,193	69,183	73,479	80,859
[51-55]	32,621	32,932	33,843	37,851	40,088	47,842	52,515	56,379	59,710	68,606	79,119	87,822	93,078	101,668
[56-60]	40,448	40,834	41,972	46,983	50,010	59,749	65,614	70,461	74,638	85,775	98,867	109,551	115,898	125,340
[61-65]	53,326	53,836	55,348	62,006	66,575	79,627	87,479	93,966	99,553	114,428	131,821	145,807	153,975	163,955
[66-70]	63,393	63,999	65,797	73,722	79,592	95,212	104,604	112,363	119,042	136,815	157,541	174,087	183,666	193,713
[71-75]	84,012	84,814	87,200	97,719	106,153	127,014	139,554	149,909	158,822	182,520	210,083	231,921	244,448	255,037
[76-80]	103,898	104,889	107,842	120,865	132,471	158,529	174,188	187,116	198,242	227,806	262,116	289,135	304,517	312,816
ABOVE 80	120,286	121,434	124,854	139,942	153,986	184,297	202,507	217,541	230,479	264,843	304,682	335,956	353,689	360,802

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	14,289	14,427	14,823	16,556	17,357	20,678	22,688	24,354	25,793	29,667	34,364	38,516	41,203	46,057
[26-30]	14,917	15,056	15,457	17,215	18,030	21,398	23,436	25,126	26,585	30,513	35,271	39,472	42,184	47,088
[31-35]	15,940	16,088	16,516	18,388	19,264	22,853	25,024	26,822	28,376	32,552	37,597	42,018	44,852	49,991
[36-40]	18,525	18,698	19,198	21,394	22,457	26,672	29,219	31,328	33,148	38,032	43,891	48,936	52,115	57,870
[41-45]	20,250	20,443	21,006	23,475	24,699	29,445	32,310	34,682	36,729	42,212	48,760	54,335	57,806	63,888
[46-50]	23,185	23,406	24,051	26,887	28,358	33,822	37,119	39,847	42,199	48,492	55,974	62,265	66,131	72,773
[51-55]	29,359	29,638	30,459	34,066	36,079	43,057	47,263	50,741	53,739	61,746	71,207	79,040	83,770	91,501
[56-60]	36,403	36,750	37,775	42,285	45,009	53,774	59,052	63,415	67,174	77,198	88,980	98,596	104,309	112,806
[61-65]	47,993	48,452	49,813	55,806	59,918	71,664	78,731	84,570	89,598	102,985	118,639	131,226	138,578	147,559
[66-70]	57,054	57,599	59,218	66,350	71,633	85,690	94,144	101,126	107,138	123,134	141,787	156,678	165,299	174,342
[71-75]	75,611	76,333	78,480	87,947	95,538	114,313	125,598	134,918	142,940	164,268	189,074	208,729	220,003	229,533
[76-80]	93,508	94,400	97,058	108,778	119,224	142,676	156,769	168,404	178,418	205,025	235,904	260,222	274,065	281,535
ABOVE 80	108,258	109,290	112,369	125,948	138,587	165,867	182,257	195,787	207,431	238,359	274,214	302,360	318,320	324,722

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	13,972	14,106	14,493	16,188	16,972	20,218	22,184	23,813	25,220	29,008	33,600	37,660	40,287	45,033
[26-30]	14,585	14,721	15,114	16,833	17,630	20,922	22,916	24,568	25,995	29,835	34,488	38,594	41,247	46,042
[31-35]	15,586	15,731	16,149	17,979	18,836	22,345	24,467	26,226	27,745	31,829	36,762	41,084	43,855	48,880
[36-40]	18,114	18,282	18,772	20,918	21,958	26,079	28,570	30,632	32,411	37,187	42,915	47,849	50,957	56,584
[41-45]	19,800	19,989	20,539	22,953	24,150	28,790	31,592	33,912	35,912	41,274	47,677	53,128	56,521	62,468
[46-50]	22,670	22,885	23,517	26,290	27,728	33,071	36,294	38,961	41,261	47,415	54,730	60,881	64,662	71,156
[51-55]	28,707	28,980	29,782	33,309	35,277	42,101	46,213	49,614	52,545	60,374	69,625	77,283	81,909	89,468
[56-60]	35,594	35,934	36,936	41,345	44,008	52,579	57,740	62,006	65,681	75,482	87,003	96,405	101,991	110,300
[61-65]	46,927	47,376	48,706	54,566	58,586	70,072	76,982	82,690	87,607	100,697	116,002	128,310	135,498	144,280
[66-70]	55,786	56,319	57,902	64,875	70,041	83,786	92,052	98,879	104,757	120,397	138,636	153,197	161,626	170,468
[71-75]	73,931	74,637	76,736	85,993	93,415	111,773	122,807	131,920	139,764	160,618	184,873	204,091	215,115	224,433
[76-80]	91,430	92,303	94,901	106,361	116,574	139,506	153,285	164,662	174,453	200,469	230,662	254,439	267,975	275,278
ABOVE 80	105,852	106,862	109,872	123,149	135,508	162,181	178,207	191,436	202,821	233,062	268,120	295,641	311,247	317,506

1.13. 4 Adult

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	11,959	12,077	12,420	13,919	14,613	17,485	19,223	20,664	21,908	25,254	29,303	32,864	35,156	38,890
[26-30]	12,656	12,776	13,125	14,651	15,361	18,286	20,055	21,522	22,788	26,194	30,312	33,925	36,247	40,036
[31-35]	13,953	14,084	14,462	16,120	16,900	20,079	22,001	23,593	24,967	28,660	33,107	36,974	39,435	43,494
[36-40]	16,804	16,962	17,421	19,435	20,422	24,292	26,628	28,563	30,232	34,704	40,048	44,605	47,446	52,183
[41-45]	18,686	18,865	19,387	21,680	22,833	27,243	29,904	32,106	34,005	39,088	45,134	50,230	53,368	58,603
[46-50]	21,927	22,136	22,749	25,447	26,873	32,076	35,213	37,808	40,045	46,022	53,098	58,985	62,560	68,411
[51-55]	29,030	29,306	30,121	33,706	35,751	42,695	46,877	50,335	53,314	61,261	70,613	78,271	82,838	89,962
[56-60]	37,561	37,918	38,975	43,630	46,505	55,565	61,017	65,522	69,402	79,736	91,836	101,604	107,335	115,621
[61-65]	50,893	51,378	52,819	59,167	63,616	76,079	83,572	89,762	95,090	109,265	125,784	138,945	146,546	155,632
[66-70]	61,800	62,389	64,140	71,860	77,681	92,916	102,074	109,636	116,145	133,450	153,569	169,495	178,620	187,934
[71-75]	85,366	86,179	88,601	99,283	107,909	129,105	141,841	152,357	161,406	185,452	213,355	235,324	247,827	258,271
[76-80]	107,441	108,464	111,515	124,974	136,998	163,936	180,119	193,477	204,972	235,498	270,858	298,551	314,208	322,615
ABOVE 80	127,664	128,879	132,507	148,513	163,435	195,595	214,911	230,855	244,574	280,994	323,141	356,055	374,597	381,985

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,763	10,870	11,178	12,527	13,152	15,737	17,301	18,598	19,717	22,729	26,373	29,578	31,641	35,001
[26-30]	11,390	11,499	11,812	13,186	13,825	16,457	18,050	19,370	20,510	23,575	27,280	30,533	32,622	36,032
[31-35]	12,558	12,675	13,016	14,508	15,210	18,071	19,801	21,234	22,471	25,794	29,796	33,276	35,491	39,144
[36-40]	15,124	15,266	15,679	17,492	18,380	21,863	23,966	25,707	27,208	31,234	36,044	40,145	42,702	46,965
[41-45]	16,818	16,979	17,448	19,512	20,549	24,519	26,914	28,896	30,605	35,179	40,621	45,207	48,031	52,743
[46-50]	19,734	19,922	20,475	22,903	24,186	28,869	31,692	34,027	36,040	41,420	47,788	53,086	56,304	61,570
[51-55]	26,127	26,376	27,109	30,335	32,176	38,426	42,190	45,301	47,982	55,135	63,552	70,444	74,555	80,966
[56-60]	33,805	34,126	35,078	39,267	41,855	50,009	54,915	58,970	62,461	71,763	82,653	91,444	96,601	104,059
[61-65]	45,804	46,240	47,537	53,251	57,254	68,471	75,215	80,786	85,581	98,339	113,205	125,050	131,891	140,069
[66-70]	55,620	56,150	57,726	64,674	69,913	83,625	91,867	98,673	104,531	120,105	138,212	152,545	160,758	169,140
[71-75]	76,830	77,561	79,741	89,354	97,119	116,195	127,657	137,121	145,266	166,906	192,020	211,792	223,044	232,444
[76-80]	96,697	97,617	100,363	112,477	123,298	147,543	162,107	174,130	184,475	211,948	243,772	268,696	282,788	290,353
ABOVE 80	114,898	115,991	119,256	133,662	147,092	176,036	193,420	207,770	220,116	252,895	290,827	320,450	337,137	343,786

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	10,524	10,628	10,930	12,249	12,860	15,387	16,917	18,184	19,279	22,224	25,787	28,920	30,938	34,223
[26-30]	11,137	11,243	11,550	12,893	13,517	16,091	17,649	18,939	20,054	23,051	26,674	29,854	31,897	35,232
[31-35]	12,279	12,394	12,727	14,186	14,872	17,669	19,361	20,762	21,971	25,221	29,134	32,537	34,702	38,275
[36-40]	14,788	14,926	15,330	17,103	17,971	21,377	23,433	25,135	26,604	30,540	35,243	39,252	41,753	45,921
[41-45]	16,444	16,601	17,061	19,078	20,093	23,974	26,316	28,254	29,925	34,397	39,718	44,202	46,964	51,571
[46-50]	19,295	19,479	20,020	22,394	23,648	28,227	30,988	33,271	35,239	40,499	46,726	51,907	55,052	60,202
[51-55]	25,546	25,789	26,506	29,661	31,461	37,572	41,252	44,295	46,916	53,910	62,140	68,879	72,898	79,167
[56-60]	33,054	33,368	34,298	38,394	40,925	48,897	53,695	57,659	61,073	70,168	80,816	89,412	94,455	101,746
[61-65]	44,786	45,213	46,480	52,067	55,982	66,949	73,544	78,990	83,679	96,153	110,690	122,271	128,960	136,956
[66-70]	54,384	54,902	56,443	63,236	68,359	81,767	89,825	96,480	102,208	117,436	135,141	149,155	157,185	165,382
[71-75]	75,122	75,838	77,969	87,369	94,960	113,613	124,820	134,074	142,038	163,197	187,753	207,085	218,088	227,279
[76-80]	94,548	95,448	98,133	109,977	120,558	144,264	158,504	170,260	180,376	207,238	238,355	262,725	276,503	283,901
ABOVE 80	112,344	113,414	116,606	130,691	143,823	172,124	189,122	203,153	215,225	247,275	284,364	313,329	329,646	336,147

1.14. 4 Adult + 1 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	13,946	14,082	14,477	16,203	17,002	20,310	22,312	23,972	25,405	29,261	33,930	38,045	40,699	45,198
[26-30]	14,642	14,781	15,182	16,936	17,750	21,111	23,144	24,830	26,285	30,201	34,939	39,106	41,789	46,344
[31-35]	15,961	16,109	16,540	18,428	19,315	22,934	25,124	26,937	28,503	32,711	37,785	42,210	45,036	49,866
[36-40]	18,812	18,988	19,499	21,744	22,837	27,147	29,751	31,907	33,767	38,755	44,727	49,842	53,047	58,556
[41-45]	20,728	20,927	21,507	24,056	25,327	30,228	33,186	35,634	37,745	43,399	50,137	55,841	59,370	65,243
[46-50]	23,968	24,198	24,870	27,824	29,368	35,062	38,495	41,336	43,785	50,334	58,101	64,596	68,562	75,050
[51-55]	31,071	31,368	32,241	36,082	38,246	45,680	50,159	53,863	57,054	65,572	75,616	83,882	88,841	96,602
[56-60]	39,603	39,980	41,095	46,006	49,000	58,550	64,299	69,050	73,142	84,048	96,839	107,215	113,337	122,260
[61-65]	52,935	53,440	54,939	61,544	66,111	79,064	86,854	93,290	98,831	113,577	130,787	144,556	152,548	162,272
[66-70]	63,842	64,451	66,260	74,236	80,176	95,902	105,356	113,164	119,886	137,761	158,572	175,106	184,622	194,573
[71-75]	87,408	88,241	90,721	101,659	110,404	132,090	145,123	155,885	165,147	189,763	218,358	240,935	253,829	264,911
[76-80]	109,483	110,525	113,635	127,351	139,493	166,922	183,401	197,005	208,713	239,810	275,861	304,162	320,211	329,254
ABOVE 80	129,706	130,941	134,627	150,889	165,930	198,581	218,193	234,383	248,314	285,306	328,144	361,666	380,599	388,624

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,551	12,674	13,029	14,583	15,302	18,279	20,081	21,575	22,864	26,335	30,537	34,240	36,629	40,678
[26-30]	13,178	13,303	13,664	15,242	15,975	19,000	20,830	22,347	23,657	27,181	31,445	35,196	37,610	41,710
[31-35]	14,365	14,499	14,886	16,586	17,383	20,641	22,611	24,243	25,653	29,440	34,006	37,989	40,532	44,880
[36-40]	16,931	17,089	17,549	19,569	20,553	24,433	26,776	28,716	30,390	34,880	40,254	44,858	47,743	52,700
[41-45]	18,655	18,834	19,357	21,651	22,795	27,205	29,868	32,071	33,971	39,059	45,123	50,257	53,433	58,719
[46-50]	21,571	21,778	22,383	25,041	26,431	31,556	34,646	37,202	39,406	45,300	52,291	58,136	61,706	67,545
[51-55]	27,964	28,231	29,017	32,474	34,421	41,112	45,143	48,476	51,348	59,015	68,055	75,494	79,957	86,942
[56-60]	35,642	35,982	36,986	41,405	44,100	52,695	57,869	62,145	65,828	75,643	87,155	96,494	102,003	110,034
[61-65]	47,641	48,096	49,445	55,389	59,500	71,158	78,169	83,961	88,948	102,219	117,708	130,100	137,293	146,045
[66-70]	57,458	58,006	59,634	66,812	72,158	86,312	94,821	101,848	107,897	123,985	142,715	157,595	166,160	175,116
[71-75]	78,667	79,417	81,649	91,493	99,364	118,881	130,611	140,296	148,632	170,787	196,522	216,841	228,446	238,420
[76-80]	98,534	99,473	102,272	114,616	125,543	150,230	165,061	177,305	187,841	215,829	248,275	273,746	288,190	296,329
ABOVE 80	116,735	117,847	121,164	135,800	149,337	178,723	196,374	210,945	223,483	256,775	295,329	325,499	342,539	349,762

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	12,272	12,392	12,739	14,259	14,962	17,873	19,635	21,095	22,356	25,750	29,859	33,480	35,815	39,774
[26-30]	12,885	13,007	13,360	14,903	15,620	18,577	20,367	21,850	23,131	26,577	30,746	34,414	36,774	40,783
[31-35]	14,045	14,176	14,556	16,217	16,997	20,182	22,109	23,705	25,083	28,786	33,251	37,145	39,631	43,882
[36-40]	16,554	16,709	17,159	19,135	20,096	23,890	26,181	28,078	29,715	34,105	39,359	43,861	46,682	51,529
[41-45]	18,241	18,416	18,927	21,170	22,288	26,601	29,204	31,358	33,216	38,191	44,121	49,140	52,246	57,414
[46-50]	21,092	21,294	21,886	24,485	25,844	30,854	33,876	36,376	38,531	44,294	51,129	56,844	60,334	66,044
[51-55]	27,343	27,604	28,372	31,752	33,656	40,199	44,140	47,399	50,207	57,704	66,542	73,816	78,180	85,010
[56-60]	34,850	35,182	36,164	40,485	43,120	51,524	56,583	60,764	64,365	73,962	85,219	94,349	99,737	107,589
[61-65]	46,583	47,027	48,346	54,159	58,178	69,576	76,432	82,095	86,971	99,948	115,092	127,209	134,242	142,799
[66-70]	56,181	56,717	58,309	65,328	70,555	84,393	92,713	99,585	105,500	121,230	139,543	154,093	162,467	171,224
[71-75]	76,919	77,652	79,835	89,460	97,156	116,240	127,708	137,178	145,329	166,992	192,155	212,023	223,370	233,121
[76-80]	96,345	97,262	99,999	112,069	122,754	146,891	161,393	173,365	183,667	211,032	242,758	267,663	281,785	289,744
ABOVE 80	114,141	115,228	118,472	132,783	146,018	174,751	192,010	206,257	218,516	251,069	288,767	318,266	334,927	341,990

1.15. 4 Adult + 2 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	15,932	16,087	16,533	18,488	19,392	23,135	25,401	27,280	28,902	33,268	38,557	43,226	46,241	51,505
[26-30]	16,629	16,786	17,238	19,220	20,139	23,936	26,233	28,138	29,782	34,208	39,566	44,287	47,331	52,652
[31-35]	17,947	18,114	18,597	20,713	21,704	25,759	28,213	30,245	32,000	36,718	42,412	47,391	50,578	56,174
[36-40]	20,819	21,013	21,578	24,052	25,251	30,003	32,874	35,251	37,303	42,806	49,405	55,079	58,648	64,928
[41-45]	22,736	22,953	23,586	26,365	27,742	33,084	36,309	38,978	41,281	47,450	54,815	61,077	64,971	71,615
[46-50]	25,976	26,223	26,948	30,132	31,783	37,917	41,618	44,680	47,320	54,385	62,779	69,833	74,163	81,423
[51-55]	33,079	33,394	34,320	38,391	40,660	48,536	53,282	57,207	60,589	69,623	80,294	89,119	94,442	102,974
[56-60]	41,644	42,042	43,216	48,382	51,495	61,536	67,581	72,578	76,882	88,360	101,842	112,826	119,339	128,900
[61-65]	54,976	55,502	57,059	63,920	68,606	82,049	90,136	96,818	102,571	117,888	135,789	150,166	158,550	168,911
[66-70]	65,884	66,513	68,381	76,612	82,670	98,887	108,638	116,692	123,626	142,073	163,575	180,716	190,624	201,213
[71-75]	89,450	90,303	92,842	104,035	112,899	135,076	148,405	159,412	168,887	194,075	223,361	246,546	259,831	271,550
[76-80]	111,524	112,587	115,755	129,727	141,987	169,907	186,683	200,533	212,453	244,121	280,864	309,773	326,213	335,894
ABOVE 80	131,747	133,003	136,747	153,266	168,425	201,566	221,475	237,911	252,054	289,617	333,147	367,277	386,602	395,264

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	14,339	14,478	14,880	16,639	17,453	20,822	22,861	24,552	26,012	29,941	34,702	38,903	41,617	46,355
[26-30]	14,966	15,107	15,515	17,298	18,125	21,542	23,610	25,324	26,804	30,787	35,609	39,859	42,598	47,387
[31-35]	16,153	16,303	16,738	18,642	19,534	23,184	25,391	27,221	28,800	33,046	38,171	42,652	45,520	50,557
[36-40]	18,737	18,912	19,420	21,647	22,726	27,003	29,587	31,726	33,572	38,526	44,464	49,571	52,784	58,436
[41-45]	20,462	20,658	21,227	23,728	24,968	29,776	32,678	35,081	37,153	42,705	49,334	54,970	58,474	64,454
[46-50]	23,378	23,601	24,253	27,119	28,605	34,126	37,456	40,212	42,588	48,946	56,501	62,849	66,747	73,281
[51-55]	29,771	30,054	30,888	34,552	36,594	43,682	47,954	51,486	54,530	62,661	72,265	80,207	84,998	92,677
[56-60]	37,480	37,838	38,894	43,544	46,346	55,382	60,823	65,320	69,194	79,524	91,658	101,543	107,405	116,010
[61-65]	49,479	49,952	51,353	57,528	61,745	73,844	81,123	87,136	92,314	106,100	122,211	135,150	142,695	152,020
[66-70]	59,296	59,862	61,543	68,951	74,403	88,998	97,774	105,023	111,263	127,866	147,217	162,645	171,562	181,092
[71-75]	80,505	81,273	83,558	93,632	101,609	121,568	133,565	143,471	151,998	174,667	201,025	221,891	233,848	244,395
[76-80]	100,372	101,329	104,180	116,754	127,789	152,916	168,014	180,480	191,208	219,709	252,777	278,796	293,592	302,305
ABOVE 80	118,573	119,703	123,073	137,939	151,582	181,409	199,328	214,120	226,849	260,656	299,832	330,549	347,941	355,738

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	14,020	14,157	14,549	16,269	17,065	20,359	22,353	24,006	25,434	29,276	33,931	38,039	40,692	45,325
[26-30]	14,634	14,772	15,170	16,914	17,722	21,063	23,085	24,761	26,209	30,103	34,818	38,973	41,652	46,334
[31-35]	15,794	15,941	16,366	18,227	19,100	22,668	24,827	26,616	28,160	32,312	37,323	41,704	44,509	49,433
[36-40]	18,321	18,492	18,988	21,166	22,221	26,403	28,929	31,021	32,826	37,669	43,476	48,469	51,611	57,137
[41-45]	20,007	20,198	20,756	23,201	24,413	29,114	31,952	34,301	36,327	41,756	48,237	53,748	57,175	63,022
[46-50]	22,859	23,077	23,715	26,516	27,969	33,367	36,624	39,318	41,642	47,859	55,246	61,453	65,263	71,652
[51-55]	29,109	29,387	30,201	33,784	35,781	42,712	46,888	50,342	53,319	61,269	70,659	78,425	83,109	90,617
[56-60]	36,647	36,997	38,030	42,576	45,316	54,151	59,471	63,868	67,656	77,757	89,621	99,287	105,019	113,432
[61-65]	48,379	48,842	50,212	56,250	60,373	72,203	79,320	85,199	90,262	103,742	119,495	132,147	139,524	148,642
[66-70]	57,978	58,531	60,175	67,419	72,750	87,020	95,602	102,689	108,791	125,024	143,946	159,030	167,749	177,067
[71-75]	78,716	79,467	81,701	91,551	99,351	118,867	130,597	140,283	148,621	170,786	196,558	216,960	228,652	238,964
[76-80]	98,141	99,077	101,865	114,160	124,949	149,518	164,281	176,469	186,959	214,827	247,160	272,600	287,067	295,587
ABOVE 80	115,938	117,042	120,338	134,874	148,214	177,378	194,898	209,362	221,808	254,863	293,169	323,204	340,209	347,832

1.16. 4 Adult + 3 Child

Age band/ Sum Insured	Table 1: Premium Rate for Zone 1 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	17,919	18,092	18,590	20,772	21,781	25,960	28,490	30,588	32,399	37,275	43,185	48,407	51,783	57,813
[26-30]	18,616	18,791	19,295	21,504	22,528	26,761	29,322	31,446	33,279	38,215	44,193	49,468	52,874	58,960
[31-35]	19,934	20,119	20,654	22,997	24,093	28,584	31,302	33,553	35,497	40,725	47,039	52,572	56,120	62,482
[36-40]	22,806	23,018	23,634	26,337	27,641	32,828	35,963	38,559	40,800	46,813	54,032	60,260	64,191	71,236
[41-45]	24,722	24,958	25,643	28,649	30,131	35,909	39,398	42,286	44,778	51,457	59,442	66,258	70,514	77,923
[46-50]	27,983	28,249	29,027	32,441	34,198	40,773	44,741	48,024	50,856	58,436	67,457	75,069	79,764	87,796
[51-55]	35,086	35,420	36,398	40,699	43,075	51,392	56,405	60,551	64,125	73,675	84,973	94,356	100,043	109,347
[56-60]	43,652	44,068	45,294	50,691	53,910	64,391	70,704	75,922	80,418	92,411	106,520	118,063	124,940	135,272
[61-65]	57,018	57,564	59,180	66,296	71,101	85,034	93,418	100,345	106,311	122,200	140,792	155,777	164,553	175,551
[66-70]	67,926	68,575	70,501	78,989	85,165	101,872	111,920	120,220	127,366	146,385	168,577	186,327	196,626	207,852
[71-75]	91,491	92,365	94,962	106,412	115,394	138,061	151,687	162,940	172,627	198,386	228,364	252,157	265,834	278,190
[76-80]	113,566	114,649	117,876	132,103	144,482	172,892	189,965	204,061	216,193	248,433	285,867	315,384	332,215	342,534
ABOVE 80	133,789	135,065	138,868	155,642	170,920	204,551	224,757	241,439	255,795	293,929	338,149	372,888	392,604	401,904

Age band/ Sum Insured	Table 2: Premium Rate for Zone 2 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	16,127	16,283	16,731	18,695	19,603	23,364	25,641	27,529	29,159	33,547	38,866	43,566	46,605	52,032
[26-30]	16,754	16,912	17,366	19,354	20,276	24,085	26,390	28,301	29,952	34,393	39,774	44,521	47,586	53,064
[31-35]	17,941	18,107	18,589	20,697	21,684	25,726	28,171	30,198	31,947	36,652	42,335	47,315	50,508	56,234
[36-40]	20,525	20,716	21,271	23,703	24,877	29,545	32,367	34,703	36,720	42,132	48,629	54,234	57,772	64,113
[41-45]	22,250	22,462	23,078	25,784	27,118	32,318	35,458	38,058	40,300	46,312	53,498	59,633	63,462	70,131
[46-50]	25,185	25,424	26,124	29,197	30,778	36,696	40,267	43,222	45,770	52,592	60,711	67,563	71,788	79,016
[51-55]	31,578	31,878	32,758	36,630	38,768	46,252	50,764	54,496	57,712	66,307	76,475	84,920	90,039	98,412
[56-60]	39,287	39,661	40,765	45,622	48,519	57,952	63,633	68,330	72,376	83,170	95,868	106,256	112,446	121,745
[61-65]	51,316	51,807	53,262	59,667	63,991	76,531	84,077	90,311	95,680	109,980	126,713	140,200	148,097	157,996
[66-70]	61,133	61,717	63,451	71,090	76,649	91,685	100,728	108,198	114,630	131,746	151,720	167,695	176,964	187,067
[71-75]	82,342	83,128	85,466	95,770	103,855	124,255	136,518	146,646	155,365	178,548	205,528	226,941	239,250	250,371
[76-80]	102,209	103,184	106,088	118,893	130,034	155,603	170,968	183,655	194,574	223,590	257,280	283,845	298,994	308,280
ABOVE 80	120,410	121,558	124,981	140,078	153,828	184,096	202,281	217,295	230,215	264,536	304,335	335,599	353,343	361,713

Age band/ Sum Insured	Table 3: Premium Rate for Zone 3 (excluding PA and CI)													
	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	10000000	20000000	30000000	Unlimited
[0-5]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[6-15]	-	-	-	-	-	-	-	-	-	-	-	-	-	-
[16-25]	15,769	15,921	16,359	18,279	19,167	22,845	25,072	26,917	28,511	32,802	38,003	42,598	45,569	50,876
[26-30]	16,382	16,536	16,980	18,924	19,825	23,549	25,804	27,672	29,286	33,629	38,890	43,532	46,529	51,885
[31-35]	17,542	17,705	18,176	20,237	21,202	25,154	27,545	29,527	31,237	35,838	41,395	46,264	49,386	54,984
[36-40]	20,069	20,256	20,798	23,176	24,324	28,889	31,647	33,932	35,904	41,195	47,548	53,028	56,488	62,688
[41-45]	21,756	21,963	22,566	25,211	26,516	31,600	34,670	37,212	39,405	45,282	52,309	58,307	62,052	68,573
[46-50]	24,625	24,859	25,544	28,548	30,094	35,880	39,372	42,261	44,753	51,423	59,362	66,061	70,192	77,260
[51-55]	30,876	31,169	32,030	35,816	37,906	45,225	49,636	53,285	56,430	64,834	74,776	83,033	88,038	96,225
[56-60]	38,414	38,780	39,859	44,608	47,441	56,664	62,219	66,811	70,768	81,321	93,738	103,895	109,947	119,040
[61-65]	50,176	50,656	52,078	58,341	62,569	74,830	82,208	88,304	93,554	107,536	123,897	137,084	144,806	154,485
[66-70]	59,775	60,346	62,041	69,510	74,945	89,647	98,490	105,794	112,082	128,818	148,348	163,968	173,031	182,910
[71-75]	80,512	81,281	83,567	93,642	101,547	121,494	133,485	143,388	151,912	174,580	200,960	221,898	233,934	244,807
[76-80]	99,938	100,891	103,731	116,251	127,144	152,145	167,169	179,574	190,250	218,621	251,563	277,538	292,349	301,430
ABOVE 80	117,734	118,857	122,204	136,965	150,409	180,005	197,786	212,466	225,099	258,658	297,572	328,141	345,491	353,675

Note:

1. It is expected that for any actual family combination, the above stated floater premium based on the applicable floater combination are lower than sum of individual rates. However, for cases where floater premium is greater than sum of individual premium, then for such cases, floater premium shall be calculated as 'Sum of Individual Premium for actual family combination * (1-10%)'. For all other cases, the above stated floater premium shall apply.
2. For any additional child above 3 children, 20% of the proposer's premium rate shall be applicable.
3. For multi-individual, a 10% discount will be applicable on the total premium of the policy.

2. Optional Covers

2.1. Critical Illness Cover

Age band	Office Rate per mille
[0-5]	0.89
[6-15]	0.89
[16-25]	0.89
[26-30]	1.66
[31-35]	1.66
[36-40]	5.35
[41-45]	5.35
[46-50]	12.80
[51-55]	20.21
[56-60]	31.71
[61-65]	64.29
[66-70]	90.89
[71-75]	90.89
[76-80]	90.89
ABOVE 80	90.89

2.2. Personal Accident Cover

The rate for this cover is defined as exclusive of GST which is 0.60 per mille per member.

2.3. Voluntary Co-Payment

Co-pay option	Discount on premium
10%	7.50%
20%	15.00%

2.4. Hospital Cash

The rate for this cover is defined as exclusive of any taxes which is as below:

Individual Rate

SI of 500: INR 345

SI of 1000: INR 689

SI of 1500: INR 1034

Floater Rate

SI of 500: INR 492

SI of 1000: INR 985

SI of 1500: INR 1477

2.5. Maternity Benefit optional Cover (Available for SI 5 L and above only)

The rate for this cover is defined as exclusive of any taxes which is as under:

Option A:

SI 1 lakh - INR 6588 per member

SI 2 lakh - INR 11240 per member

Option B:

SI 1 lakh - INR 6922 per member

SI 2 lakh - INR 11864 per member

2.6. Home treatment additional daily cash optional cover

The rate for this cover is defined as exclusive of any taxes which is INR 98

Note: The above loading will be applicable on member level. For floater policies, a discount of 50% will be applicable on each additional member.

Formula: Premium of Individual + Number of Additional members x Premium of Individual x (1-50%)

2.7. Non-payable expense Cover

The rate for this cover is defined as exclusive of any taxes which is 8% of premium.

2.8. Smart Flexi Saver

The rate for this cover is defined as exclusive of any taxes which is as under:

For deductible 1 and 2 lakhs: Loading of 10% on premium

For deductible 3, 4 and 5 lakhs: Loading of 15% on premium

For deductible 10 lakhs: Loading of 25% on premium

For deductible 15 lakhs: Loading of 30% on premium

2.9. Air Ambulance Cover

The rate for this cover is defined as exclusive of any taxes which is 1% of premium.

2.10. Removal of Mandatory Co Pay

The rate for this cover is defined as exclusive of any taxes which is 25% of premium.

2.11. Outpatient Cover

The rate for this cover is defined as exclusive of any taxes which is as under:

Individual:

10000 - INR 6920

20000 - INR 13850

Floater:

10000 - INR 8310

20000 - INR 16620

2.12. Switch on switch off

The rate for this cover is defined as exclusive of any taxes which is 6% of premium

2.13. Global Cover

The rate for this cover is defined as exclusive of any taxes which is 7.5% of premium

2.14. Enhanced sub limits for Cataract

The rate for this cover is defined as exclusive of any taxes which is as under:

Option A: INR 4600

Option B: INR 5270

*Note: The above loading will be applicable on member level. For floater policies, a discount of 50% will be applicable on each additional member.
 Formula: Premium of Individual + Number of Additional members x Premium of Individual x (1-50%)*

2.15. Enhanced Coverage

The rate for this cover is defined as exclusive of any taxes which is as under:

Less than or equal to 40 years: Loading of 1% on premium

Greater than 40 years: Loading of 2% on premium

2.16. Durable Equipment Cover (8 Equipment covered)

The rate for this cover is defined as exclusive of any taxes which is 5% of premium

2.17. Surrogacy Cover

The rate for this cover is defined as exclusive of any taxes which is as under:

Sum Insured	Premium in INR per member
25,000	5,000
50,000	10,000
100,000	20,000

2.18. Oocyte Donor Cover

The rate for this cover is defined as exclusive of any taxes which is as under:

Sum Insured	Premium in INR per member
25,000	6,250
50,000	12,500
100,000	25,000

2.19. Bonus Booster Plus

The rate for this cover is defined as exclusive of any taxes which is 5% of premium

2.20. Infinite Bonus Booster

The rate for this cover is defined as exclusive of any taxes which is 10% of premium

2.21. Unlimited Xtra Recharge of Sum Insured

The rate for this cover is defined as exclusive of any taxes which is 2.5% of premium

2.22. Insta Cover

The rate for this cover is defined as exclusive of any taxes which is as under:

Insta8: Loading of 35% on premium

Insta4: Loading of 27.5% on premium

Note: The above loading will be applicable on member level. For floater policies, a discount of 50% will be applicable on each additional member

2.23. Unlimited Care

The rate for this cover is defined as exclusive of any taxes which is as under:

Sum Insured	Loading on premium
Less than or equal to 5 lakhs	8.50%
7.5 lakhs	6.80%
10 lakhs	5.95%
15 lakhs	4.25%
20 lakhs	3.83%
25 lakhs	3.40%
30 lakhs	2.98%
50 lakhs	2.13%
1 crore	1.28%
2 crores / 3 crores	0.85%

2.24. Futuristic Cover

The rate for this cover is defined as exclusive of any taxes which is as under:

Only Spouse

Without maternity - Loading of 2% on premium

With maternity - Loading of 5% on premium

Only Child - Loading of 5%

Spouse + Child

Without maternity: Loading of 5% on premium

With maternity: Loading of 7.5% on premium

2.25. Room Rent Modifier

The rate for this cover is defined as exclusive of any taxes which is as under:

Any room without restriction: Loading of 10% on premium

Twin Sharing: Discount of 5% on premium

2.26. Smart Network Benefit

The rate for this cover is defined as a Discount of 10% on premium for 10% co-pay

2.27. Initial waiting period

The rate for this cover is defined as exclusive of any taxes which is as under:

Reduction to 7 Days: Loading of 10% on premium

Reduction to 1 Day: Loading of 12.5% on premium

2.28. Specific disease Waiting period

The rate for this cover is defined as exclusive of any taxes which is 3% of premium

2.29. Pre-existing disease waiting period

The rate for this cover is defined as exclusive of any taxes which is as under:

Reduction to 2 years: Loading of 5% on premium

Reduction to 1 year: Loading of 12.5% on premium

Reduction to 1 Day: Loading of 20% on premium

2.30. Convalescence Benefit

The rate for this cover is defined as exclusive of any taxes which is INR 141

Note: The above loading will be applicable on member level. For floater policies, a discount of 50% will be applicable on each additional member.

Formula: Premium of Individual + Number of Additional members x Premium of Individual x (1-50%)

2.31. Enhanced Road Ambulance Cover

The rate for this cover is defined as exclusive of any taxes which is INR 492

Note: The above loading will be applicable on member level. For floater policies, a discount of 50% will be applicable on each additional member.

Formula: Premium of Individual + Number of Additional members x Premium of Individual x (1-50%)

2.32. Modern Treatment Modifier

The rate for this cover is defined as exclusive of any taxes which is as under:

Option A: Discount of 1.5% on premium

Option B: Loading of 5% on premium

2.33. Freeze Your Price

The rate for this cover is defined as exclusive of any taxes which is 3.5% of the premium

2.34. Room Eligibility cover for Road Traffic Accident

The rate for this cover is defined as exclusive of any taxes which is 2.5% of the premium

2.35. Everything Payable

The rate for this cover is defined as exclusive of any taxes which is 10% of the premium

2.36. Upgrade Your Base SI

The rate for this cover is defined as exclusive of any taxes which is as under:

SI 20 lakhs - INR 2200

SI 50 lakhs - INR 3500

SI 1 crore - INR 4500

2.37. Waiver of 'No active line of treatment'

The rate for this cover is defined as exclusive of any taxes which is 5% of the premium

2.38. Occupation Care Cover

The rate for this cover is defined as exclusive of any taxes which is as under:

Sum Insured	Individual Premium	
	IT	Shop Owner
Up to 5L	1,231	1,039
From 7.5L to 15L	3,077	2,694
From 20L to 50L	6,154	5,156
Greater than or equal to 1 Crore	9,231	7,850

2.39. Annual Health checkup

The rate for this cover is defined as exclusive of any taxes which is as under:

Sum Insured	2,000	3,000	5,000	7,500	10,000
Individual Premium (in INR)	1,231	1,846	3,077	4,615	6,154
Floater Premium (in INR)	1,477	2,215	3,692	5,538	7,385

3. Aggregate Deductible

SI/Deductible	25,000	50,000	100,000	200,000	300,000	400,000	500,000	1,000,000	1,500,000
500,000	17%	27%	37%	52%	67%	77%	84%		
750,000	16%	26%	35%	50%	65%	76%	82%		
1,000,000	15%	25%	33%	49%	63%	74%	81%	90%	
1,500,000	14%	24%	32%	47%	60%	71%	79%	90%	
2,000,000	13%	23%	30%	45%	58%	69%	77%	89%	
2,500,000	13%	22%	29%	40%	56%	68%	76%	89%	
3,000,000	12.5%	21%	28%	36%	55%	67%	75%	88%	
5,000,000	12.0%	20%	27%	31%	52%	63%	72%	87%	
10,000,000	11.5%	19%	26%	25%	50%	61%	68%	85%	95%
20,000,000	11.0%	18%	25%	19%	49%	59%	65%	83%	94%
30,000,000	10.5%	17%	24.0%	12%	47%	57%	62%	81%	93%

4. Loading/ Discount

4.1. Tenure Discount

Policy Period	Discount
2 years	7.5%
3 years	10.0%
4 years	12.5%
5 years	15.0%

4.2. Instalment loadings:

5% on monthly instalments

4% on quarterly instalments

3% on half-yearly instalments

4.3. Cross Sell Discount

A discount of 5% will be offered if the proposer is a Policyholder with Magma on or prior to inception of this Policy.

4.4. Direct Sourcing Discount

A discount of 10% will be offered if the Policy is purchased through direct channel of distribution. This discount will not be offered if Employee discount is availed.

4.5. Employee Discount

A discount of 15% is offered for employees of Magma Group provided the Policy is purchased without any intermediary

4.6. Family Discount

A discount of 10% is offered for covering 2 members or more under the same individual policy on Multi-Individual basis.

4.7. NRI Discount

A 40% discount would be offered to an insured Person residing overseas provided that they are based abroad in entirety for the year.

4.8. Bonus Booster Plus / Infinite Bonus Booster Discount

If optional cover 'Bonus Booster Plus' or 'Infinite Bonus Booster' is opted, for every 100% of bonus surrendered to the Company, a discount of 2% will be given, subject to a maximum of 10%. This can be availed once in a block of 4 Years.

4.9. Online Discount

If an insured person is buying the policy online through Magma GIL website/mobile app/website or mobile app of our insurance partner or any web aggregator, then a 7.5% discount on the premium shall be applied.

4.10. Underwriting Loading

Based on any significant adverse medical history/health condition declared by the customer and reports submitted, the underwriter shall apply a loading on the premium basis the severity of the risk. The maximum risk loading applicable shall not exceed 100% per diagnosis/medical condition and an overall risk loading of 200%. Reference shall be made to the Underwriting Manual for application of this loading.

No loading shall be applied at the time of Renewal on the basis of individual claim experience.

Maximum Cap applicable on discounts for Residents (other than online discount, aggregate deductibles, co-pay and Fitness Rewards and Wellness Services): 20%

Maximum Cap applicable on discounts for NRI (other than online discount, aggregate deductibles, co-pay and Fitness Rewards and Wellness Services): 55%

Maximum Cap on Loadings: 200%