

Arogya Sanjeevani Policy,
Raheja QBE General Insurance Company Limited

Prospectus

The Prospectus is intended to facilitate an easier understanding of the Policy terms, conditions and exclusions. It only gives a summary of the significant benefits and exclusions associated with this product. When issued the Policy attached with this statement represents the legal contract between yourself and Raheja QBE and should be seen for complete details.

If you need any clarification on coverage please call your nearest Raheja QBE office or your insurance adviser.

Scope of Covers:

Name	<u>Arogya Sanjeevani Policy</u>
Product Type	Individual/ Floater
Category of Cover	Indemnity
Sum insured	INR From 50,000 to 10,00,000 (In Multiple of INR 50,000) On Individual basis – SI shall apply to each individual family member On Floater basis – SI shall apply to the entire family
Policy Period	1 year
Eligibility	Policy can be availed by persons above the age of 18 years. Policy can be availed for Self and the following family members i. legally wedded spouse. ii. Parents and Parents-in-law. iii. Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals
Grace Period	The grace period for payment of the premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases.
Hospitalisation Expenses	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre.
Pre Hospitalisation	For 30 days prior to the date of hospitalization
Post Hospitalisation	For 60 days from the date of discharge from the hospital

Sublimit for room/Doctor's fee	1.Room Rent, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs.5000/- per day. 2.Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all inclusive as provided by the Hospital / Nursing Home up to 5% of the sum insured subject to maximum of Rs.10,000/-, per day
Cataract Treatment	Up to 25% of Sum insured or Rs.40,000/-, whichever is lower, per eye, under one policy year.
AYUSH	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered upto sum insured, during each Policy year as specified in the policy schedule.
Pre Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered after a waiting period of 3 years
No Claim Bonus (NCB)	No Claim Bonus which can be redeemed by choosing any one of the following options at the time of renewal: Option 1- Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI In the event of claim the NCB shall be reduced at the same rate. Option 2- 1.5% Discount on renewal premium. In the event of claim the No discount in premium will be offered at renewal
Co Pay	5% co pay on all claims

Waiting Period

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

Pre-Existing Diseases (Code- Excl01)

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with us.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

First Thirty Days Waiting Period (Code- Excl03)

- i. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

Specific Waiting Period: (Code- Excl02)

- a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24/36 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

i.24 Months waiting period

1. Benign ENT disorders
2. Tonsillectomy
3. Adenoidectomy
4. Mastoidectomy
5. Tympanoplasty
6. Hysterectomy
7. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
8. Benign prostate hypertrophy
9. Cataract and age related eye ailments
10. Gastric/ Duodenal Ulcer
11. Gout and Rheumatism
12. Hernia of all types
13. Hydrocele
14. Non Infective Arthritis
15. Piles, Fissures and Fistula in anus
16. Pilonidal sinus, Sinusitis and related disorders
17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
18. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
19. Varicose Veins and Varicose Ulcers

ii. 36 Months waiting period

1. Treatment for joint replacement unless arising from accident
2. Age-related Osteoarthritis & Osteoporosis

Moratorium Period: After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever the Sum Insured is enhanced, the completion of sixty continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits.

Individual basis – SI shall apply to each individual family member

Floater basis – SI shall apply to the entire family (Maximum up to seven member)

Loading & Discount:

1. Employee Discount:

5% discount on New and Renewal policy premium if he/she is an employee of Raheja QBE General Insurance Company Limited.

2. Loyalty Discount:

5% discount on the on New and Renewal policy premium is applicable for a Health QuBE Insurance Policy customer

3. Policy Period Discounts & Loading:

Instalment Premium Loading:

- Monthly – 9%
- Quarterly – 3.50%
- Half yearly - 2.70%

4. Medical Underwriting Loading

Pre-Acceptance Medical Test Requirement:

All Individuals up to 55 years (age last birthday as at Policy inception date): The Company will rely on the declarations made on the Proposal Form. In case the declaration reveals any medical adversity, the Company may require the individual to undergo appropriate medical tests.

For age above 55 years (age last birthday as at Policy inception date): The Individuals would be required to undergo pre-acceptance medical tests as follows-Medical Examination Report, Treadmill Test/ECG, Lipid Profile, HbA1C, Serum Creatinine, Complete Blood Count, Urinalysis.

The Company reserves its right to require any individual to undergo such medical tests or where required any further additional tests, at the sole discretion of the Company to determine the acceptance of a Proposal.

The Health check-up and subsequent Medical reports are valid upto 90 days from date of Health Check-up.

UIN- RQBHLIP26037V032526

In case of accepted proposals,

A 50% reimbursement of the medical test costs will be applicable for accepted proposals (on our pre agreed rates with the network provider). Please refer our website www.rahejaqbe.com for the list of DC in your area.

Medical Underwriting

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/medical condition. These loadings are applied from inception of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured. We will inform You about the applicable risk loading through a counter offer letter/email/phone. You shall revert to Us with your acceptance and additional premium (if any), within 15 days of the issuance of such counter offer. In case, you neither accept the counter offer nor revert to Us within 15 days, We shall refund the premium paid within the next 15 days as per Policy terms and conditions. We would issue the policy only, once we have your acceptance and additional premium (if any) for the loading proposed by us.

- Based upon Consumption of Alcohol and Tobacco in any form : Max upto 50%
- Acceptable Deviations from Medical Reports : Max upto 50%
- Adverse Health Declarations : Max upto 50%
- Overall loading not to exceed 100% in any case.

Endorsements

Following type of endorsement are permissible under the Policy.

Premium Bearing

- Policy cancellation
- Change of Medical History

Non-Premium Bearing

- Address change
- Corrections: Names, address etc
- Change of Occupation

Above list is indicative.

Revision of Product

In case of revision of this product we will communicate to you prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

Grace Period

The grace period for payment of the premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases.

CLAIM PROCEDURE**Procedure for Cashless claims:**

(i) Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized TPA. (ii) Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization. (iii) The Company/ TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification. (iv) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses. (v) The Company / TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details. (vi) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / TPA for reimbursement.

Reimbursement:

For reimbursement of claims the insured person may submit the necessary documents to TPA(if applicable)/Company within the prescribed time limit as specified hereunder.

Sr No	Type of Claim	Prescribed Time Limit
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital
2.	Reimbursement of post hospitalization expenses	Within thirty days from completion of post hospitalization treatment

Notification of Claim

Notice with full particulars shall be sent to the Company/TPA(if applicable) as under:

- I. Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier.
- II. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

Documents to Be Submitted:

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- i. Duly Completed claim form
- ii. Photo Identity proof of the patient

- iii. Medical practitioner's prescription advising admission
- iv. Original bills with itemized break-up
- v. Payment receipts
- vi. Discharge summary including complete medical history of the patient along with other details.
- vii. Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner
- viii. OT notes or Surgeon's certificate giving details of the operation performed (for surgical cases).
- ix. Sticker/Invoice of the Implants, wherever applicable.
 - x. MLR (Medico Legal Report copy if carried out and FIR (First information report) if registered, wherever applicable.
 - xi. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
 - xii. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines
 - xiii. Legal heir/succession certificate, wherever applicable
 - xiv. Any other relevant document required by Company/TPA for assessment of the claim.

Note:

1. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

Co-payment

Each and every claim under the Policy shall be subject to a co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment.

Services Offered by TPA (To be stated where TPA is involved)

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorization of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

- i. Claim settlement and claim rejection;
- ii. Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.

Payment of Claim

All claims under the policy shall be payable in Indian currency only.

List of TPA link - <https://www.rahejaqbe.com/claims/health-claims>

List of Blacklisted hospitals - <https://www.rahejaqbe.com/hospital-locator>

GENERAL TERMS & CONDITIONS**Disclosure of Information**

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

Condition Precedent to Admission of Liability

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

Material Change

Insured Person shall disclose to Us in writing of any material change in the health condition at the time of seeking Renewal of this Policy, irrespective of any claim arising or made. The terms and conditions of the existing policy will not be altered.

Records to be Maintained

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy

Complete Discharge

Any payment to the Insured Person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or Assignee, as the case may be, for any benefit under the Policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim

Notice & Communication

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to the address of the Company or through any other electronic mode specified in the Policy Schedule.
- iii. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

Territorial Limit

All medical treatment for the purpose of this insurance will have to be taken in India only.

Multiple Policies

1. In case of multiple policies taken by an insured during a period from the same or one or more insurers to indemnify treatment costs, the policyholder shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the policy holder shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
2. Policyholder having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this policy.
3. If the amount to be claimed exceeds the sum insured under a single policy after, the policyholder shall have the right to choose insurers from whom he/she wants to claim the balance amount.
4. Where an insured has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this policy shall be repaid by all person(s) named in the policy schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent, with intent to deceive the insurer or to induce the insurer to issue a insurance Policy:—

- (a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- (b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent

The company shall not repudiate the policy on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

Cancellation

- a) The policyholder may cancel this policy by giving 7 days written notice.
- b) In case the Policyholder requests cancellation of the Policy, where no claims are made under the Policy, the Company shall refund proportionate premium for the unexpired policy period on prorata basis.
- c) In case the Policyholder requests for cancellation of the Policy, where there are claims made under the Policy, then there shall be no refund of premium for the unexpired policy period.
- d) The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation by the insured person by giving 15 days' written notice. There would be no refund of premium upon cancellation on the abovementioned grounds.

Automatic change in Coverage under the policy

The coverage for the Insured Person(s) shall automatically terminate:

1. In the case of his/ her (Insured Person) demise.
However the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. In case, the other insured person is minor, the policy shall be renewed only through any one of his/her natural guardian or guardian appointed by court. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to the company along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.
2. Upon exhaustion of sum insured and cumulative bonus, for the policy year. However, the policy is subject to renewal on the due date as per the applicable terms and conditions.

Territorial Jurisdiction

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

Sanctions Limitation And Exclusion

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provisions of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America or any other applicable national economic or trade sanction law or regulations.

Migration:

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company policy by applying for migration of the policy 30 days before

the premium due date of his/her existing policy as per extant guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on migration. For Detailed Guidelines on migration, kindly refer the link - <https://www.rahejaqbe.com/uploads/images/health-basic-guideline/pdf/download/Portability%20and%20Migration%20Guidelines.pdf>

Portability

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the premium due date of his/her existing policy as per extant guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on portability. For Detailed Guidelines on portability, kindly refer the link - <https://www.rahejaqbe.com/uploads/images/health-basic-guideline/pdf/download/Portability%20and%20Migration%20Guidelines.pdf>

Renewal of Policy

The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person provided that the policy is not withdrawn and also subject to conditions. The renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Breakin Policy. Coverage is not available during the grace period.
- v. If not renewed within Grace Period after due renewal date, the Policy shall terminate.
- vi. No loading shall apply on renewals based on individual claims experience.

Premium Payment in Instalments

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. The grace period for payment of the premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases.
- ii. .

- iii. The Benefits provided under – “Waiting Periods”, “Specific Waiting Periods” Sections shall continue in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged if the instalment premium is not paid on due date.
- v. In case of instalment premium due not received within the grace Period, the Policy will get cancelled.

Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified before the changes are affected.

Free look period

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of thirty days from date of receipt of the Policy, whether received electronically or otherwise, to review the terms and conditions of the Policy. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

Withdrawal of Policy

The product will be withdrawn only after due approval from the Authority. We will inform the Policyholder in the event We may decide to withdraw the product.

In such cases, where Policy is falling due for Renewal within 90 days from the date of withdrawal, We will provide the Policyholder one time option to renew the existing Policy with us or migrate to modified or new suitable health insurance policy with Us. Any Policy falling due for Renewal after 90 days from the date of withdrawal will have to migrate to a modified or new suitable health insurance policy with Us.

Individual members will also have an option to opt for suitable health insurance Policy with Us subject to applicable Portability norms in vogue.

Endorsements (Changes in Policy)

- i. This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the company. Any change made by the company shall be evidenced by a written endorsement signed and stamped.
- ii. The policyholder may be changed only at the time of renewal. The new policyholder must be the legal heir/immediate family member. Such change would be subject to acceptance

by the company and payment of premium (if any). The renewed Policy shall be treated as having been renewed without break.

The policyholder may be changed during the Policy Period only in case of his/her demise or him/her moving out of India.

Change of Sum Insured

Sum insured can be changed (increased/ decreased) only at the time of renewal or at any time, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh only for the enhanced portion of the sum insured.

Terms and conditions of the Policy

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

Nomination:

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For Claim settlement under reimbursement, the Company will pay the policyholder. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

Disclaimer

This is only a summary of the product features. The actual benefits shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.

For more details on risk factors, terms and conditions, read the sales brochure carefully before concluding a sale.

IRDA Regulation

This Policy is subject to Master Circular on Operations and Allied Matters of Insurers 2024 - Health Insurance & Insurance Regulatory and Development Authority of India (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 or any amendment thereof from time to time.

Prohibition of Rebates: Section 41 of the Insurance Act, 1938 (and amendments thereof)

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any

rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

NCB Illustration:

Arogya Sanjeevani	Scenario 1		
	Increase in Sum insured	1.5% discount at renewal premium	Increase in Sum insured
Option opted			
Policy year	1st renewal	2nd renewal	3rd renewal
Policy Type	1A	1A	1A
Age (eldest member)	21	22	23
Sum insured	5,00,000	5,00,000	5,00,000
Premium (excl Tax)	2,793	2,793	2,793
Claims	Nil	Nil	Nil
NCB	25,000	-41.90	50,000
Renewal premium	2,793	2,751	2,793
Renewal Sum insured	5,25,000	5,25,000	5,50,000

Arogya Sanjeevani	Scenario 2			
	Increase in Sum insured	1.5% discount at renewal premium	Increase in Sum insured	Increase in Sum insured
Option opted				
Policy year	1st renewal	2nd renewal	3rd renewal	4th renewal
Policy Type	1A	1A	1A	1A
Age (eldest member)	21	22	23	24
Sum insured	5,00,000	5,00,000	5,00,000	5,00,000
Premium (excl Tax)	2,793	2,793	2,793	2,793
Claims	Nil	Nil	Yes	Yes
NCB	25,000	-41.90	-25,000	0
Renewal premium	2,793	2,751	2,793	2,793
Renewal Sum insured	5,25,000	5,25,000	5,00,000	5,00,000

Arogya Sanjeevani	Scenario 3			
Option opted	Increase in Sum insured	1.5% discount at renewal premium	Increase in Sum insured	1% discount at renewal premium
Policy year	1st renewal	2nd renewal	3rd renewal	4th renewal
Policy Type	1A	1A	1A	1A
Age (eldest member)	21	22	23	24
Sum insured	5,00,000	5,00,000	5,00,000	5,00,000
Premium (exld Tax)	2,793	2,793	2,793	2,793
Claims	Yes	Yes	No	No
NCB	0	0.00	25,000	-41.90
Renewal premium	2,793	2,793	2,793	2,751
Renewal Sum insured	5,00,000	5,00,000	5,25,000	5,25,000

Premium Table

Age and Sum Insured Wise Rates (Annually)

1 Adult																					
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	1,924	2,490	2,574	2,734	2,807	2,918	3,126	3,313	3,476	3,616	3,735	3,853	3,972	4,091	4,184	4,271	4,357	4,443	4,529	4,615	4,691
1 to 5	1,789	2,317	2,395	2,545	2,612	2,716	2,910	3,085	3,237	3,368	3,478	3,589	3,700	3,811	3,898	3,978	4,059	4,139	4,220	4,297	4,374
6 to 18	1,452	1,884	1,948	2,071	2,127	2,212	2,371	2,514	2,639	2,746	2,837	2,928	3,019	3,110	3,182	3,248	3,314	3,381	3,447	3,514	3,581
19 to 25	1,473	1,914	1,979	2,105	2,161	2,248	2,411	2,557	2,684	2,793	2,886	2,979	3,071	3,164	3,238	3,305	3,373	3,440	3,508	3,576	3,644
26 to 30	1,766	2,295	2,374	2,524	2,592	2,696	2,890	3,066	3,218	3,349	3,460	3,571	3,682	3,794	3,881	3,962	4,043	4,123	4,204	4,285	4,366
31 to 35	2,214	2,879	2,977	3,165	3,249	3,380	3,624	3,844	4,034	4,199	4,337	4,476	4,615	4,755	4,864	4,965	5,066	5,167	5,267	5,368	5,469
36 to 40	2,880	3,747	3,874	4,119	4,228	4,397	4,715	5,000	5,248	5,462	5,642	5,823	6,003	6,184	6,326	6,457	6,587	6,718	6,849	6,980	7,111
41 to 45	3,798	4,943	5,110	5,432	5,576	5,798	6,217	6,594	6,921	7,203	7,440	7,677	7,915	8,153	8,340	8,512	8,684	8,856	9,028	9,150	9,272
46 to 50	5,001	6,512	6,731	7,156	7,344	7,637	8,189	8,686	9,116	9,487	9,799	10,112	10,425	10,738	10,983	11,210	11,436	11,662	11,888	12,114	12,340
51 to 55	6,527	8,502	8,788	9,342	9,588	9,970	10,691	11,339	11,901	12,385	12,792	13,200	13,609	14,018	14,338	14,633	14,928	15,222	15,517	15,776	16,035
56 to 60	8,414	10,963	11,331	12,046	12,363	12,856	13,786	14,622	15,346	15,972	16,496	17,022	17,549	18,077	18,489	18,869	19,249	19,629	20,009	20,277	20,545
61 to 65	10,414	13,948	14,417	15,327	15,729	16,357	17,540	18,606	19,527	20,323	20,991	21,660	22,331	23,002	23,526	24,010	24,493	24,976	25,459	25,801	26,143
66 to 70	12,441	17,513	18,101	19,244	19,749	20,537	22,025	23,363	24,521	25,520	26,359	27,200	28,042	28,885	29,543	30,150	30,757	31,364	31,971	32,398	32,825
>70	18,244	28,778	29,746	31,627	32,457	33,753	36,202	38,404	40,309	41,954	43,334	44,717	46,102	47,489	48,572	49,570	50,567	51,565	52,563	53,266	53,969

2 Adults																					
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	3,076	3,981	4,114	4,369	4,483	4,659	4,991	5,289	5,547	5,771	5,968	6,146	6,325	6,524	6,671	6,808	6,944	7,080	7,217	7,314	7,411
1 to 5	2,890	3,704	3,828	4,065	4,172	4,336	4,645	4,923	5,184	5,373	5,548	5,723	5,899	6,075	6,213	6,340	6,467	6,595	6,722	6,812	6,902
6 to 18	2,322	3,011	3,113	3,308	3,395	3,530	3,783	4,010	4,208	4,378	4,522	4,666	4,810	4,954	5,067	5,172	5,276	5,381	5,485	5,589	5,693
19 to 25	2,355	3,059	3,162	3,361	3,450	3,588	3,846	4,078	4,279	4,454	4,600	4,747	4,894	5,041	5,157	5,263	5,370	5,476	5,583	5,689	5,795
26 to 30	2,823	3,670	3,793	4,032	4,139	4,304	4,614	4,893	5,134	5,343	5,519	5,695	5,871	6,048	6,186	6,314	6,442	6,569	6,697	6,787	6,877
31 to 35	3,540	4,604	4,759	5,058	5,191	5,398	5,787	6,137	6,440	6,702	6,922	7,143	7,364	7,585	7,759	7,918	8,078	8,238	8,398	8,511	8,624
36 to 40	4,606	5,993	6,194	6,584	6,757	7,026	7,988	8,383	8,724	9,010	9,297	9,585	9,872	10,098	10,305	10,513	10,721	10,928	11,075	11,222	11,369
41 to 45	6,075	7,906	8,171	8,685	8,913	9,268	9,937	10,538	11,069	11,508	11,886	12,265	12,644	13,023	13,320	13,594	13,867	14,141	14,414	14,608	14,802
46 to 50	8,000	10,416	10,765	11,443	11,743	12,210	13,092	13,885	14,571	15,163	15,661	16,160	16,659	17,159	17,550	17,910	18,270	18,630	18,990	19,245	19,500
51 to 55	10,442	13,600	14,056	14,941	15,332	15,942	17,094	18,130	19,027	19,801	20,451	21,102	21,754	22,407	22,917	23,387	23,857	24,327	24,797	25,130	25,463
56 to 60	13,461	17,538	18,126	19,268	19,772	20,560	22,046	23,383	24,540	25,539	26,377	27,217	28,058	28,901	29,559	30,165	30,772	31,378	31,984	32,412	32,840
61 to 65	16,661	22,314	23,062	24,516	25,159	26,151	28,054	29,756	31,229	32,501	33,568	34,637	35,708	36,781	37,619	38,390	39,162	39,933	40,705	41,249	41,793
66 to 70	19,905	28,017	28,957	30,784	31,591	32,850	35,228	37,368	39,219	40,816	42,157	43,500	44,846	46,194	47,246	48,215	49,184	50,153	51,122	51,806	52,490
>70	29,189	46,041	47,588	50,596	51,924	53,996	57,912	61,434	64,480	67,110	69,317	71,528	73,743	75,960	77,692	79,296	80,881	82,476	84,070	85,194	86,318

3 Adults																					
Age Band	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000	600000	650000	700000	750000	800000	850000	900000	950000	1000000		
< 1	3,652	4,727	4,884	5,186	5,321	5,530	5,923	6,277	6,583	6,848	7,070	7,293	7,516	7,740	7,915	8,076	8,238	8,399	8,561	8,675	8,789
1 to 5	3,396	4,398	4,544	4,826	4,952	5,147	5,513	5,843	6,128	6,375	6,583	6,790	6,999	7,207	7,371	7,521	7,672	7,822	7,973	8,080	8,187
6 to 18	2,757	3,575	3,695	3,926	4,029	4,189	4,488	4,759	4,992	5,194	5,364	5,535	5,705	5,876	6,010	6,134	6,257	6,381	6,504	6,592	6,680
19 to 25	2,796	3,631	3,754	3,989	4,094	4,258	4,563	4,839	5,077	5,284	5,457	5,631	5,805	5,979	6,116	6,242	6,368	6,494	6,620	6,710	6,800
26 to 30	3,352	4,357	4,503	4,786	4,912	5,108	5,475	5,806	6,093	6,340	6,548	6,757	6,966	7,175	7,339	7,490	7,641	7,792	7,943	8,050	8,157
31 to 35	4,203	5,466	5,649	6,004	6,162	6,407	6,869	7,284	7,643	7,954	8,215	8,477	8,738	9,001	9,206	9,395	9,585	9,774	9,963	10,097	10,231
36 to 40	5,470	7,115	7,354	7,816	8,021	8,340	8,941	9,482	9,950	10,355	10,694	11,034	11,375	11,717	11,984	12,230	12,476	12,722	12,968	13,142	13,316
41 to 45	7,213	9,387	9,702	10,312	10,582	11,003	11,796	12,510	13,128	13,661	14,109	14,558	15,008	15,458	15,810	16,135	16,459	16,783	17,108	17,337	17,566
46 to 50	9,500	12,368	12,782	13,588	13,942	14,497	15,543	16,484	17,298	18,002	18,592	19,184	19,776	20,369	20,833	21,260	21,687	22,115	22,542	22,844	23,146
51 to 55	12,399	16,149	16,690	17,740	18,204	18,929	20,296	21,526	22,590	23,509	24,280	25,052	25,826	26,601	27,207	27,765	28,322	28,880	29,438	29,832	30,226
56 to 60	15,984	20,825	21,523	22,878	23,477	24,412	26,176	27,764	29,137	30,322	31,317	32,134	33,133	34,133	35,094	35,813	36,533	37,252	37,972	38,479	38,986
61 to 65	19,784	26,497	27,385	29,111	29,874	31,063	33,310	35,332	37,080	38,599	39,857	41,126	42,397	43,671	44,665	45,561	46,456	47,352	48,248	48,974	49,700
66 to 70	23,366	33,269	34,385	36,554	37,512	39,007	41,830	44,370	46,568	48,465	50,056	51,611	53,248	54,888	56,097	57,247	58,397	59,547	60,697	61,510	62,323
>70	34,661	54,673	56,510	60,081	61,657	64,117	68,767	72,949	76,566	79,689	82,308	84,933	87,563	90,196	92,252	94,145	96,038	97,931	99,824	1,01,159	1,02,504

		4 Adults																			
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	4,613	5,969	6,167	6,548	6,718	6,981	7,477	7,923	8,309	8,643	8,923	9,204	9,485	9,767	9,987	10,191	10,394	10,597	10,800	10,944	11,094
1 to 5	4,289	5,554	5,737	6,093	6,251	6,497	6,959	7,375	7,735	8,046	8,307	8,569	8,832	9,094	9,300	9,489	9,679	9,868	10,058	10,192	10,333
6 to 18	3,481	4,515	4,665	4,956	5,086	5,287	5,665	6,005	6,300	6,555	6,769	6,983	7,198	7,413	7,581	7,737	7,892	8,047	8,203	8,313	8,431
19 to 25	3,531	4,586	4,739	5,036	5,169	5,374	5,760	6,107	6,407	6,667	6,886	7,105	7,324	7,543	7,715	7,874	8,032	8,191	8,349	8,462	8,581
26 to 30	4,234	5,502	5,665	6,043	6,201	6,448	6,911	7,328	7,690	8,002	8,264	8,527	8,790	9,053	9,260	9,450	9,640	9,830	10,020	10,155	10,291
31 to 35	5,309	6,903	7,134	7,581	7,780	8,089	8,671	9,195	9,649	10,040	10,369	10,699	11,029	11,360	11,618	11,857	12,095	12,333	12,572	12,741	12,910
36 to 40	6,908	8,996	9,287	9,870	10,129	10,531	11,289	11,972	12,562	13,072	13,501	13,930	14,360	14,790	15,127	15,437	15,747	16,057	16,367	16,587	16,807
41 to 45	9,111	11,856	12,253	13,022	13,363	13,894	14,896	15,797	16,576	17,250	17,815	18,381	18,949	19,517	19,961	20,370	20,779	21,188	21,597	21,997	22,397
46 to 50	11,999	15,621	16,144	17,159	17,608	18,307	19,628	20,816	21,844	22,732	23,477	24,224	24,971	25,720	26,305	26,844	27,383	27,922	28,461	28,841	29,221
51 to 55	15,662	20,397	21,079	22,406	22,992	23,906	25,327	27,185	28,528	29,688	30,661	31,637	32,614	33,592	34,569	35,546	36,523	37,500	38,477	39,454	40,431
56 to 60	20,190	26,304	27,184	28,896	29,652	30,832	33,064	36,798	38,295	39,551	40,810	42,071	43,333	44,595	45,857	47,119	48,381	49,643	50,905	52,167	53,429
61 to 65	24,990	33,468	34,590	36,789	37,732	39,234	42,071	46,624	48,832	49,738	50,338	51,940	53,542	55,144	56,746	58,348	59,950	61,552	63,154	64,756	66,358
66 to 70	29,856	42,023	43,432	46,171	47,380	49,267	52,834	56,041	58,816	61,212	63,221	65,230	67,239	69,248	70,849	72,301	73,753	75,205	76,657	78,109	79,561
>70	43,782	69,059	71,378	75,889	77,879	80,886	86,858	92,140	96,709	1,00,652	1,03,961	1,07,270	1,10,579	1,13,888	1,16,518	1,18,909	1,21,299	1,23,690	1,26,080	1,27,785	1,29,490

		1 Adult + 1 Child																			
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	2,596	3,360	3,472	3,688	3,784	3,934	4,214	4,466	4,684	4,873	5,032	5,191	5,350	5,510	5,635	5,761	5,886	5,982	6,097	6,179	6,291
1 to 5	2,414	3,126	3,231	3,432	3,522	3,661	3,922	4,157	4,361	4,537	4,685	4,834	4,983	5,132	5,248	5,364	5,464	5,572	5,679	5,756	5,856
6 to 18	1,959	2,542	2,628	2,792	2,867	2,981	3,125	3,387	3,554	3,698	3,820	3,942	4,064	4,186	4,282	4,370	4,459	4,547	4,636	4,699	4,788
19 to 25	1,987	2,582	2,669	2,837	2,913	3,030	3,248	3,444	3,615	3,762	3,886	4,010	4,135	4,259	4,357	4,447	4,538	4,628	4,718	4,783	4,863
26 to 30	2,383	3,097	3,202	3,404	3,494	3,634	3,848	4,131	4,336	4,512	4,661	4,810	4,959	5,109	5,226	5,334	5,442	5,550	5,658	5,735	5,835
31 to 35	2,987	3,885	4,016	4,269	4,382	4,557	4,886	5,181	5,424	5,658	5,845	6,032	6,219	6,406	6,553	6,688	6,823	6,958	7,093	7,190	7,290
36 to 40	3,887	5,057	5,227	5,559	5,703	5,931	6,358	6,743	7,077	7,365	7,607	7,849	8,092	8,336	8,526	8,702	8,877	9,053	9,228	9,353	9,478
41 to 45	5,126	6,671	6,896	7,330	7,523	7,822	8,387	8,895	9,335	9,714	10,034	10,353	10,674	10,994	11,245	11,476	11,707	11,939	12,170	12,334	12,498
46 to 50	6,751	8,789	9,084	9,656	9,910	10,305	11,049	11,718	12,296	12,798	13,218	13,640	14,061	14,484	14,814	15,118	15,422	15,726	16,030	16,246	16,462
51 to 55	8,811	11,476	11,861	12,608	12,939	13,454	14,265	15,301	16,057	16,711	17,260	17,809	18,360	18,912	19,343	19,740	20,137	20,534	20,931	21,211	21,491
56 to 60	11,358	14,798	15,295	16,259	16,685	17,350	18,604	19,733	20,769	21,552	22,260	22,969	23,680	24,391	24,947	25,459	25,970	26,482	26,994	27,356	27,618
61 to 65	14,058	18,828	19,460	20,687	21,230	22,076	23,673	25,110	26,353	27,427	28,328	29,230	30,134	31,040	31,747	32,398	33,050	33,701	34,353	34,812	35,271
66 to 70	16,795	23,640	24,434	25,976	26,657	27,720	31,532	33,094	34,443	35,574	36,708	37,844	38,982	39,870	40,688	41,506	42,324	43,142	43,960	44,778	45,596
>70	24,628	38,848	40,154	42,692	43,813	45,561	48,866	51,838	54,409	56,628	58,490	60,356	62,226	64,097	65,559	66,904	68,250	69,596	70,942	71,891	72,840

		1 Adult + 2 Children																			
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	3,749	4,851	5,012	5,322	5,460	5,675	6,078	6,441	6,755	7,027	7,255	7,484	7,713	7,943	8,122	8,288	8,453	8,619	8,785	8,902	9,019
1 to 5	3,486	4,513	4,663	4,953	5,082	5,282	5,657	5,996	6,289	6,542	6,755	6,968	7,182	7,396	7,563	7,718	7,872	8,027	8,181	8,291	8,401
6 to 18	2,829	3,669	3,792	4,029	4,135	4,299	4,606	4,883	5,123	5,331	5,505	5,680	5,855	6,030	6,167	6,294	6,421	6,547	6,674	6,784	6,894
19 to 25	2,889	3,727	3,852	4,094	4,202	4,369	4,683	4,966	5,210	5,422	5,600	5,778	5,957	6,136	6,276	6,406	6,534	6,664	6,793	6,885	6,977
26 to 30	3,440	4,471	4,622	4,912	5,041	5,242	5,619	5,958	6,252	6,506	6,720	6,934	7,148	7,363	7,531	7,688	7,841	7,996	8,151	8,261	8,371
31 to 35	4,314	5,609	5,798	6,162	6,324	6,576	7,049	7,475	7,844	8,163	8,430	8,699	8,968	9,237	9,447	9,641	9,836	10,030	10,224	10,382	10,539
36 to 40	5,614	7,302	7,547	8,021	8,232	8,559	9,176	9,731	10,211	10,626	10,975	11,324	11,674	12,024	12,298	12,550	12,803	13,055	13,308	13,486	13,664
41 to 45	7,403	9,634	9,957	10,583	10,860	11,292	12,106	12,839	13,473	14,020	14,480	14,941	15,402	15,864	16,225	16,588	16,951	17,314	17,557	17,792	18,035
46 to 50	9,750	12,683	13,118	13,943	14,309	14,878	15,951	16,917	17,753	18,475	19,080	19,688	20,296	20,905	21,380	21,819	22,257	22,695	23,134	23,443	23,752
51 to 55	12,726	16,573	17,129	18,207	18,683	19,426	20,929	22,092	23,148	24,127	24,918	25,711	26,505	27,300	27,922	28,494	29,066	29,638	30,211	30,615	31,019
56 to 60	16,405	21,373	22,089	23,480	24,095	25,054	26,865	28,494	29,903	31,120	32,141	33,164	34,189	35,215	36,017	36,755	37,493	38,231	38,970	39,491	39,912
61 to 65	20,305	27,194	28,105	29,877	30,659	31,880	34,186	36,261	38,056	39,605	40,905	42,207	43,512	44,819	45,839	46,779	47,719	48,659	49,599	50,261	50,823
66 to 70	24,258	34,145	35,290	37,516	38,499	40,033	42,931	45,538	47,793	49,738	51,372	53,009	54,649	56,290	57,572	58,753	59,934	61,114	62,295	63,127	63,959
>70	35,573	56,112	57,996	61,662	63,279	65,804	70,576	74,868	78,580	81,785	84,473	87,168	89,866	92,569	94,678	96,621	98				

2 Adults + 2 Children																					
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	4.709	6.094	6.295	6.684	6.857	7.126	7.632	8.087	8.482	8.822	9.108	9.395	9.682	9.970	10.195	10.402	10.609	10.817	11.024	11.171	11.171
1 to 5	4.379	5.669	5.857	6.220	6.381	6.632	7.103	7.528	7.895	8.213	8.480	8.747	9.015	9.283	9.493	9.686	9.880	10.073	10.266	10.404	10.404
6 to 18	3.554	4.608	4.762	5.059	5.192	5.397	5.783	6.130	6.431	6.691	6.909	7.128	7.347	7.567	7.739	7.897	8.056	8.214	8.373	8.485	8.485
19 to 25	3.605	4.681	4.838	5.141	5.276	5.485	5.879	6.234	6.540	6.806	7.029	7.252	7.476	7.700	7.875	8.037	8.199	8.360	8.522	8.637	8.637
26 to 30	4.222	5.616	5.805	6.168	6.330	6.582	7.055	7.481	7.849	8.168	8.436	8.704	8.972	9.241	9.452	9.646	9.840	10.034	10.228	10.385	10.385
31 to 35	5.419	7.046	7.282	7.739	7.942	8.257	8.852	9.386	9.849	10.249	10.585	10.921	11.258	11.596	11.860	12.103	12.346	12.589	12.833	13.005	13.005
36 to 40	7.052	9.173	9.480	10.076	10.339	10.750	11.524	12.221	12.824	13.344	13.781	14.219	14.658	15.098	15.441	15.788	16.074	16.361	16.607	16.703	16.703
41 to 45	9.300	12.103	12.508	13.294	13.641	14.183	15.206	16.125	16.921	17.609	18.185	18.764	19.343	19.922	20.376	20.793	21.211	21.628	22.046	22.340	22.340
46 to 50	12.249	15.847	16.480	17.516	17.974	18.688	20.037	21.250	22.299	23.205	23.966	24.728	25.491	26.255	26.852	27.402	27.953	28.503	29.053	29.441	29.441
51 to 55	15.988	20.822	21.518	22.872	23.470	24.404	26.166	27.751	29.122	30.306	31.300	32.295	33.293	34.291	35.071	35.790	36.508	37.226	37.945	38.452	38.452
56 to 60	20.611	26.852	27.751	29.498	30.270	31.474	33.748	36.794	37.564	39.092	40.374	41.659	42.946	44.235	45.241	46.188	47.095	48.022	48.949	49.603	49.603
61 to 65	25.511	34.165	35.310	37.533	38.518	40.051	42.948	45.553	47.807	49.753	51.396	53.022	54.661	56.301	57.583	58.763	59.943	61.123	62.303	63.135	63.135
66 to 70	30.478	42.898	44.336	47.133	48.367	50.293	53.934	57.208	60.041	62.486	64.538	66.593	68.652	70.714	72.324	73.807	75.290	76.773	78.255	79.300	79.300
>70	44.694	70.498	72.865	77.470	79.501	82.673	88.667	94.059	98.723	1.02.749	1.06.126	1.09.510	1.12.900	1.16.295	1.18.945	1.21.385	1.23.825	1.26.266	1.28.706	1.30.426	1.30.426

2 Adults + 3 Children																					
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	5.573	7.212	7.450	7.910	8.114	8.432	9.030	9.569	10.035	10.438	10.776	11.115	11.454	11.794	12.060	12.305	12.550	12.795	13.040	13.213	13.213
1 to 5	5.183	6.709	6.931	7.360	7.551	7.847	8.405	8.907	9.341	9.717	10.032	10.348	10.664	10.981	11.229	11.458	11.686	11.915	12.143	12.305	12.305
6 to 18	4.206	5.454	5.636	5.987	6.143	6.385	6.841	7.252	7.607	7.915	8.173	8.431	8.690	8.950	9.153	9.340	9.527	9.714	9.901	10.034	10.034
19 to 25	4.266	5.540	5.725	6.083	6.243	6.490	6.956	7.375	7.737	8.051	8.314	8.578	8.842	9.107	9.314	9.505	9.696	9.887	10.078	10.213	10.213
26 to 30	5.115	6.647	6.869	7.300	7.491	7.788	8.347	8.851	9.287	9.663	9.980	10.297	10.614	10.932	11.181	11.410	11.639	11.868	12.097	12.260	12.260
31 to 35	6.414	8.340	8.618	9.159	9.398	9.771	10.474	11.106	11.654	12.127	12.523	12.921	13.320	13.719	14.031	14.318	14.606	14.893	15.181	15.384	15.384
36 to 40	8.347	10.857	11.220	11.924	12.236	12.722	13.637	14.461	15.175	15.790	16.307	16.825	17.344	17.864	18.270	18.644	19.018	19.393	19.767	20.031	20.031
41 to 45	11.008	14.325	14.804	15.733	16.144	16.785	17.995	19.083	20.025	20.838	21.520	22.204	22.888	23.575	24.111	24.605	25.098	25.592	26.086	26.434	26.434
46 to 50	14.498	18.875	19.506	20.731	21.273	22.118	23.713	25.149	26.390	27.462	28.362	29.264	30.167	31.071	31.777	32.428	33.078	33.729	34.380	34.839	34.839
51 to 55	18.924	24.645	25.469	27.071	27.779	28.883	30.968	32.844	34.467	35.868	37.043	38.221	39.401	40.583	41.506	42.355	43.205	44.055	44.905	45.505	45.505
56 to 60	24.396	31.783	32.846	34.914	35.827	37.252	39.943	42.365	44.460	46.268	47.785	49.305	50.828	52.353	53.544	54.641	55.737	56.834	57.931	58.704	58.704
61 to 65	30.196	40.440	41.794	44.228	45.590	47.404	50.833	53.916	56.584	58.887	60.819	62.755	64.694	66.636	68.152	69.548	70.945	72.341	73.737	74.722	74.722
66 to 70	36.075	50.777	52.478	55.788	57.248	59.528	63.837	67.712	71.065	73.958	76.386	78.819	81.256	83.696	85.601	87.356	89.110	90.864	92.619	93.856	93.856
>70	52.902	83.445	86.247	91.697	94.101	97.855	1.04.950	1.11.332	1.16.851	1.21.616	1.25.613	1.29.619	1.33.631	1.37.648	1.40.784	1.43.673	1.46.561	1.49.449	1.52.337	1.54.372	1.54.372

3 Adults + 1 Child																					
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	4.517	5.845	6.038	6.412	6.578	6.836	7.321	7.758	8.136	8.463	8.738	9.013	9.288	9.564	9.780	9.979	10.178	10.377	10.576	10.717	10.717
1 to 5	4.200	5.438	5.618	5.966	6.121	6.362	6.814	7.221	7.574	7.879	8.135	8.391	8.648	8.906	9.107	9.293	9.478	9.664	9.849	9.981	9.981
6 to 18	3.409	4.421	4.588	4.933	4.980	5.177	5.547	5.881	6.169	6.419	6.628	6.838	7.049	7.259	7.424	7.576	7.729	7.881	8.033	8.141	8.141
19 to 25	3.457	4.490	4.641	4.932	5.061	5.262	5.640	5.980	6.274	6.529	6.743	6.957	7.172	7.387	7.555	7.710	7.866	8.021	8.176	8.286	8.286
26 to 30	4.145	5.387	5.688	5.917	6.072	6.314	6.768	7.176	7.530	7.836	8.092	8.350	8.607	8.866	9.068	9.254	9.440	9.626	9.813	9.945	9.945
31 to 35	5.198	6.759	6.985	7.424	7.618	7.921	8.491	9.004	9.448	9.832	10.154	10.477	10.800	11.124	11.377	11.611	11.844	12.078	12.311	12.476	12.476
36 to 40	6.764	8.799	9.094	9.665	9.918	10.312	11.055	11.723	12.301	12.801	13.220	13.640	14.061	14.483	14.813	15.116	15.420	15.724	16.027	16.242	16.242
41 to 45	8.921	11.609	11.998	12.751	13.085	13.605	14.586	15.468	16.232	16.891	17.444	17.999	18.555	19.111	19.546	19.946	20.347	20.747	21.148	21.431	21.431
46 to 50	11.749	15.296	15.808	16.802	17.241	17.926	19.220	20.383	21.390	22.259	22.989	23.720	24.452	25.185	25.758	26.286	26.813	27.341	27.869	28.241	28.241
51 to 55	15.335	19.972	20.640	21.939	22.513	23.408	25.098	26.619	27.934	29.070	30.023	30.978	31.935	32.893	33.641	34.330	35.020	35.709	36.398	36.884	36.884
56 to 60	19.770	25.756	26.618	28.294	29.035	30.190	32.371	34.334	36.032	37.498	38.728	39.960	41.195	42.431	43.396	44.286	45.175	46.064	46.953	47.580	47.580
61 to 65	24.469	32.771	33.869	36.004	36.946	38.417	41.195	43.695	45.857	47.724	49.290	50.859	52.431	54.005	55.234	56.366	57.498	58.630	59.762	60.560	60.560
66 to 70	29.234	41.147	42.627	45.209	46.393	48.241	51.733	54.874	57.591	59.937	61.905	63.576	65.852	67.830	69.374	70.796	72.218	73.640	75.063	76.066	76.066
>70	42.870	67.621	69.892	74.309	76.257	79.299	85.049	90.221	94.864	98.556	1.01.795	1.05.042	1.08.293	1.11.549	1.14.091	1.16.432	1.18.773	1.21.114	1.23.455	1.25.105	1.25.105

3 Adults + 2 Children																					
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000	
< 1	5.285	6.839	7.065	7.501	7.695	7.997	8.564	9.075	9.517	9.899	10.220	10.541	10.863	11.186	11.438	11.671	11.903	12.136	12.368	12.533	12.533
1 to 5	4.915	6.363	6.573	6.980	7.161	7.442	7.971	8.447	8.859	9.215	9.515	9.814	10.114	10.415	10.650	10.867	11.084	11.301			

4 Adults + 2 Children																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	6,054	7,833	8,091	8,591	8,813	9,158	9,807	10,392	10,898	11,335	11,702	12,070	12,439	12,808	13,096	13,362	13,628	13,894	14,160	14,348
1 to 5	5,629	7,287	7,528	7,994	8,201	8,522	9,128	9,673	10,145	10,552	10,894	11,237	11,581	11,925	12,194	12,442	12,690	12,938	13,185	13,361
6 to 18	4,568	5,924	6,121	6,502	6,671	6,934	7,430	7,875	8,261	8,595	8,875	9,155	9,437	9,718	9,938	10,141	10,344	10,547	10,751	10,884
19 to 25	4,634	6,017	6,218	6,607	6,780	7,048	7,554	8,009	8,402	8,743	9,028	9,315	9,602	9,889	10,114	10,321	10,528	10,735	10,943	11,089
26 to 30	5,556	7,219	7,461	7,928	8,135	8,458	9,065	9,612	10,085	10,494	10,837	11,181	11,526	11,871	12,141	12,390	12,639	12,887	13,136	13,312
31 to 35	6,967	9,058	9,361	9,947	10,207	10,612	11,375	12,062	12,656	13,170	13,601	14,032	14,465	14,898	15,237	15,549	15,861	16,173	16,485	16,706
36 to 40	9,096	11,793	12,187	12,951	13,290	13,817	14,811	15,706	16,481	17,149	17,711	18,273	18,837	19,401	19,842	20,248	20,654	21,060	21,466	21,753
41 to 45	11,957	15,560	16,079	17,089	17,535	18,231	19,545	20,727	21,749	22,632	23,373	24,116	24,859	25,604	26,186	26,722	27,258	27,794	28,330	28,708
46 to 50	15,748	20,501	21,186	22,518	23,106	24,023	25,756	27,315	28,663	29,828	30,805	31,784	32,764	33,746	34,513	35,220	35,926	36,633	37,339	37,838
51 to 55	20,555	26,789	27,664	29,404	30,172	31,371	33,638	35,673	37,436	38,957	40,234	41,513	42,795	44,078	45,080	46,003	46,926	47,849	48,772	49,423
56 to 60	28,499	34,522	35,677	37,923	38,914	40,462	43,385	46,015	48,290	50,254	51,902	53,553	55,207	56,863	58,156	59,347	60,538	61,729	62,920	63,760
61 to 65	32,799	43,926	45,396	48,257	49,519	51,489	55,213	58,563	61,460	63,961	66,059	68,162	70,268	72,377	74,024	75,540	77,057	78,573	80,090	81,159
66 to 70	38,185	55,153	57,002	60,596	62,182	64,658	69,338	73,548	77,189	80,332	82,969	85,611	88,258	90,908	92,577	94,883	96,788	98,694	1,00,599	1,01,942
> 70	57,463	90,639	93,862	99,601	1,02,212	1,06,289	1,13,996	1,20,927	1,26,923	1,32,098	1,36,438	1,40,790	1,45,148	1,49,511	1,52,918	1,56,054	1,59,191	1,62,328	1,65,465	1,67,676

4 Adults + 3 Children																				
Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
< 1	7,110	9,200	9,503	10,089	10,349	10,754	11,516	12,203	12,797	13,310	13,741	14,172	14,605	15,037	15,376	15,688	16,000	16,311	16,623	16,844
1 to 5	6,611	8,559	8,841	9,388	9,630	10,007	10,718	11,358	11,912	12,390	12,791	13,194	13,597	14,000	14,316	14,607	14,897	15,188	15,479	15,685
6 to 18	5,366	6,957	7,188	7,635	7,834	8,142	8,724	9,247	9,700	10,091	10,419	10,748	11,078	11,408	11,667	11,905	12,143	12,381	12,619	12,787
19 to 25	5,442	7,067	7,302	7,758	7,961	8,276	8,869	9,403	9,865	10,265	10,600	10,936	11,272	11,609	11,873	12,116	12,359	12,602	12,845	13,016
26 to 30	6,525	8,479	8,762	9,310	9,553	9,932	10,645	11,287	11,842	12,322	12,725	13,128	13,533	13,937	14,254	14,546	14,837	15,129	15,421	15,627
31 to 35	8,183	10,639	10,994	11,682	11,987	12,462	13,358	14,164	14,862	15,465	15,970	16,477	16,985	17,493	17,890	18,256	18,622	18,989	19,355	19,613
36 to 40	10,649	13,851	14,313	15,211	15,608	16,227	17,394	18,445	19,354	20,139	20,798	21,458	22,120	22,782	23,299	23,776	24,253	24,729	25,206	25,543
41 to 45	14,044	18,275	18,885	20,071	20,595	21,412	22,954	24,342	25,542	26,579	27,449	28,321	29,194	30,068	30,751	31,380	32,010	32,639	33,268	33,712
46 to 50	18,497	24,080	24,884	26,447	27,138	28,215	30,250	32,080	33,664	35,031	36,178	37,328	38,479	39,632	40,533	41,362	42,191	43,021	43,850	44,435
51 to 55	24,144	31,442	32,493	34,536	35,438	36,846	39,506	41,899	43,968	45,755	47,254	48,756	50,261	51,768	52,944	54,028	55,112	56,195	57,279	58,043
56 to 60	31,125	40,549	41,905	44,542	45,706	47,524	50,957	54,046	56,718	59,024	60,959	62,898	64,840	66,785	68,304	69,702	71,101	72,499	73,898	74,884
61 to 65	38,525	51,594	53,321	56,681	58,163	60,477	64,850	68,784	72,187	75,124	77,588	80,058	82,531	85,008	86,942	88,722	90,503	92,284	94,065	95,320
66 to 70	46,026	64,782	66,953	71,175	73,037	75,945	81,442	86,386	90,662	94,354	97,450	1,00,553	1,03,662	1,06,774	1,11,442	1,13,680	1,15,917	1,18,155	1,19,733	1,21,333
> 70	67,495	1,06,463	1,10,038	1,16,990	1,20,056	1,24,845	1,33,896	1,42,038	1,49,080	1,55,158	1,60,257	1,65,367	1,70,485	1,75,610	1,79,611	1,83,295	1,86,979	1,90,663	1,94,347	1,96,943

Premium Illustration

Arogya Sanjivani Policy, Raheja QBE General Insurance Company Ltd

Policy Period= 1 Year

	Individual					Multi Individual Policy					Family Floater				
	Separate policy & Separate Sum Insured					One policy & Separate Sum Insured					One policy & One Sum Insured				
Illustration 1	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium
	1	19-25 yrs	Self	1L	1,914	1	19-25 yrs	Self	1L	1,914	1	19-25 yrs	Self	1L	2,582
	2	1-5 yrs	Child 1	1L	2,317	2	1-5 yrs	Child 1	1L	2,317	2	1-5 yrs	Child 1	1L	2,582
	Total Premium Without GST				4,231	Total Premium Without GST				4,231	Total Premium Without GST				2,582
Illustration 2	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium
	1	26-30 yrs	Self	1.5L	2,374	1	26-30 yrs	Self	1.5L	2,374	1	26-30 yrs	Self	1.5L	4,385
	2	19-25 yrs	Spouse	1.5L	1,979	2	19-25 yrs	Spouse	1.5L	1,979	2	19-25 yrs	Spouse	1.5L	4,385
	3	1-5 yrs	Child 1	1.5L	2,395	3	1-5 yrs	Child 1	1.5L	2,395	3	1-5 yrs	Child 1	1.5L	4,385
	Total Premium Without GST				6,748	Total Premium Without GST				6,748	Total Premium Without GST				4,385
Illustration 2	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium	Member	Age Group	Relation	Sum insured	Premium
	1	61-65 yrs	Father	5L	20,323	1	61-65 yrs	Father	5L	20,323	1	61-65 yrs	Father	5L	53,813
	2	61-65 yrs	Mother	5L	20,323	2	61-65 yrs	Mother	5L	20,323	2	61-65 yrs	Mother	5L	53,813
	3	41-45 yrs	Self	5L	7,203	3	41-45 yrs	Self	5L	7,203	3	41-45 yrs	Self	5L	53,813
	4	41-45 yrs	Spouse	5L	7,203	4	41-45 yrs	Spouse	5L	7,203	4	41-45 yrs	Spouse	5L	53,813
	5	19-25 yrs	Child 1	5L	2,557	5	19-25 yrs	Child 1	5L	2,557	5	19-25 yrs	Child 1	5L	53,813
	Total Premium Without GST				57,608	Total Premium Without GST				57,608	Total Premium Without GST				53,813