



SURAKSHA AUR BHAROSA DONO

AROGYA SUPREME

Protect Your Loved Ones
With A Comprehensive Policy



AROGYA SUPREME TOH
JEEVAN SUPREME

Imagine having a health insurance Policy that takes care of all your needs! A Policy that protects you in times of need!

Arogya Supreme is a solution for all your healthcare needs. It covers 20 basic covers and 8 optional covers so you don't have to worry about medical treatments and expenses.

Who Can Buy This Policy?

Any individual can take this Policy for himself/herself and/or his/her family.

- "Family" means the spouse, dependent children, parents and parents-in-law
- Entry age for adults is 18 years to 65 years & for dependent children is 91 days to 25 years

What Are The Key Benefits Of The Policy?



Sum Insured Refill



E-Opinion



Domestic
Emergency Assistance Services
(including Air Ambulance)



Recovery Benefit



Major Coverages

What Does The Policy Cover?

Hospitalization Covers



1. In-patient Hospitalization

- Room rent and boarding expenses
- Intensive Care Unit Expenses
- Nursing Expenses
- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Consultation fees including Telemedicine by Medical Practitioner
- Medicines, drugs, and consumables
- Diagnostic procedures
- The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure



2. Mental Healthcare

Medical expenses due to hospitalisation for any Mental Illness contracted during the Policy Period.



3. HIV / AIDS Cover

If you are diagnosed with HIV during the Policy Period and require Hospitalization, we will pay Medical Expenses related to HIV and/or HIV related illness, including AIDS.



4. Genetic Disorder

If you are hospitalized due to any genetic disorder illness, we will pay Medical Expenses up to ₹1 Lakh.



5. Internal Congenital Anomaly

If you are hospitalized due to any Internal Congenital diseases, we will pay Medical Expenses up to 25% of Sum Insured.



6. Bariatric Surgery Cover

If you are hospitalized on the advice of a Medical Practitioner because of conditions mentioned below that require you to undergo Bariatric Surgery during the Policy Period, then we will pay Medical Expenses up to Sum Insured.

For adults aged 18 years or older, presence of severe documented in contemporaneous clinical records, defined as any of the following:

- Body Mass Index (BMI):
 - greater than or equal to 40 or
 - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type 2 Diabetes

Major Coverages



7. Advance Procedures

We will pay Medically Necessary Expenses either as In-Patient Hospitalization or as part of Day Care Treatment up to 25% of Sum Insured incurred on Advance Procedures as below:

- Uterine Artery Embolization and HIFU
- Balloon Sinuplasty
- Deep Brain Stimulation
- Oral Chemotherapy (covered as OPD also)
- Immunotherapy - Monoclonal Antibody to be given as injection
- Intra Vitreal Injections
- Robotic Surgeries
- Stereotactic Radio Surgeries
- Bronchical Thermoplasty
- Vaporisation of the Prostrate (Green laser treatment or holmium laser treatment)
- IONM (Intra Operative Neuro Monitoring)
- Stem Cell Therapy (Haematopoietic stem cells for bone marrow transplant for haematological conditions to be covered)



8. Cataract Treatment

We will pay Medical Expenses incurred for treatment of Cataract as defined in Policy Schedule.



9. Pre-Hospitalization Cover

We will pay Medical Expenses incurred by you up to the days specified in Policy Schedule immediately before your Hospitalization (30/60).



10. Post-Hospitalization Cover

We will pay Medical Expenses incurred by you up to the days specified in Policy Schedule from the date of your discharge from Hospital (60/90/180).



11. Domiciliary Hospitalization

We will pay the Medical Expenses incurred on Domiciliary Hospitalisation, up to the Sum Insured as specified in the Policy Schedule.



12. Day Care Treatment

We will pay for the Medical Expenses on hospitalization of Insured Person in Hospital or Day Care center for Day Care Treatment but not in the Outpatient department.



13. Road Ambulance

We will pay for Road Ambulance services if required, for admissible claims.

Major Coverages



14. Organ Donor Expenses

We will pay Medical Expenses up to the Sum Insured towards organ donor's Hospitalization for harvesting of the donated organ where an Insured Person is the recipient, subject to certain conditions.



15. Alternative Treatment / AYUSH

We will pay Medical Expenses up to the Sum Insured on your Hospitalization in Hospital or AYUSH Hospital or AYUSH Day Care Centre for any of the following Alternative Treatments prescribed by Medical Practitioner.

- Ayurvedic
- Unani
- Siddha
- Homeopathy



16. Recovery Benefit

We will pay Recovery Benefit up to the limit specified in policy schedule if Hospitalization exceeds 10 consecutive and continuous days.



17. Domestic Emergency Assistance Services (including Air Ambulance)

We will provide Emergency medical assistance as below when you are traveling within India 150 kilometers or more away from your residential address mentioned in the Policy Schedule for domestic services.

- Emergency Medical Evacuation when an adequate medical facility is not available in the proximity of the Insured Person
- Medical Repatriation (Transportation) when medically necessary



18. Sum Insured Refill

We will refill 100% Basic Sum Insured on complete or partial utilization of your existing Policy Sum Insured in a Policy Year, including Cumulative Bonus or Enhanced Cumulative Bonus.



19. Compassionate Visit

In the event of Hospitalization exceeding 5 days, the cost of economy class air ticket up to 1% of Sum Insured or maximum up to ₹ 20,000/- whichever is lower incurred by the Insured Persons "immediate family member" while traveling to place of Hospitalization from the place of origin / residence and back will be reimbursed.



20. E-Opinion

We will facilitate E-Opinion from our panel of Medical Practitioner under this cover.

Renewal Benefits

1. Preventive Health Check-Up:

You will be eligible for a preventive health check-up every year from 1st renewal year.

2. Cumulative Bonus

On Renewal of the Policy with us, we will pay 15% up to a maximum of 100% of Basic Sum Insured provided there has been no claim under the expiring Policy Year under Section C of Policy wordings.

Optional Covers (Add-Ons)

- Hospital Cash Benefit
- Major Illness Benefit
- Additional Sum Insured for Accidental Hospitalization
- Enhanced Cumulative Bonus
- No Claim Bonus Protector
- Co-Payment
- Any Room Upgrade
- Deductible

What Are The Waiting Periods?

Generic Policy Waiting Period	30 Days, Except for Accidents
Certain Specific Illnesses	2 Years
Pre-existing Diseases	4 Years
Hypertension, Diabetes, Cardiac Condition	90 days except if these diseases are pre-existing and disclosed at the time of Policy
Major Illness-Benefit	90 Days
COVID 19	15 Days

What Is Not Covered In The Policy?

- Admission primarily for investigation & evaluation
- Rest Cure, rehabilitation and respite care
- Surgical treatment of obesity that does not fulfill certain conditions
- Change-of-Gender treatments
- Cosmetic or plastic surgery
- Any treatment necessitated due to participation in hazardous or adventure sports
- Breach of Law
- Excluded Providers
- Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- OTC Dietary Supplements and substances
- Refractive Error
- Unproven Treatments
- Sterility and Infertility
- Maternity
- War and war-like situations
- Injury or disease caused by or contributed to by nuclear weapons/materials
- Treatment taken outside India
- Circumcision

For complete details, refer to Policy Wordings.

Discount Options

Multiple Discount Options Like

- Family Discount
- Loyalty Discount
- Long Term Policy Discount

What Are The Tenure Options?

Policy can be issued for 1, 2 or 3 years.

What Is SBI General's Renewal Policy?

- Arogya Supreme can be renewed every year upon payment of premium before Policy expiry
- Lifelong Renewability
- A grace period of 30 days is allowed for renewal of the Policy. This will be counted from the day immediately after the premium due date

Our Claim Promise



Provide assistance in emergency situations



Keep you informed of the progress of your claim

How Do You Make A Claim?

In case of an accident or illness that requires hospitalization or daycare, please notify us or TPA by phone or email.



Comprehensive Benefits

TYPES OF PLAN	PRO	PLUS	PREMIUM
Sum Insured Range	₹3 Lakhs to ₹5 Lakhs	₹6 Lakhs to ₹20 Lakhs	₹25 Lakhs and above
Section A: Hospitalization Cover			
In Patient Hospitalization	Covered	Covered	Covered
Room Rent*	For ₹3 Lakhs & ₹4 Lakhs - Single Private AC Room (1% restriction as an option available) For ₹5 Lakhs - Single pvt AC Room (upgrade option available)	Single Private AC Room (upgrade option available)	Actuals up to Sum Insured
ICU / ICCU*	For ₹3 Lakhs & ₹4 Lakhs - as per actual ICU/ICCU expenses provided by Hospital (2% restriction as an option available) For ₹5 Lakhs - as per actual ICU/ICCU expenses provided by Hospital	As per actual ICU/ICCU expenses provided by Hospital	Actuals up to Sum Insured
Mental Healthcare / Psychiatric illness Cover	Up to Sum Insured (Sub limit - 10% of the Sum Insured, max ₹50,000 whichever is lower, applicable for few listed conditions)	Up to Sum Insured (Sub limit - 10% of the Sum Insured max ₹50,000 whichever is lower, applicable for few listed conditions)	Up to Sum Insured (Sub limit - 10% of the Sum Insured, max ₹50,000 whichever is lower, applicable for few listed conditions)
Genetic Disorders	Claim amount subject to max of ₹100,000	Claim amount subject to max of ₹100,000	Claim amount subject to max of ₹100,000
Internal Congenital Anomaly (24 months waiting period)	25% of Sum Insured	25% of Sum Insured	25% of Sum Insured
HIV	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured
Bariatric Surgery (18 yrs and abv sub to conditions defined as per HIR are met)	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured
Advanced Procedures	25% of Sum Insured	25% of Sum Insured	25% of Sum Insured
Cataract (24 months waiting period)	₹50,000 per eye	₹1 Lakh per eye	₹1 Lakh per eye
Pre-Hospitalization cover	30	60	60
Post-Hospitalization cover	60	90	180
Domiciliary Hospitalization (incl pre and post hospitalization cover)	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured
Day Care Procedures (537 Day Care Procedures Covered)	Covered up to Sum Insured as per indicative Day care list	Covered up to Sum Insured as per indicative Day care list	Covered up to Sum Insured as per indicative Day care list
Road Ambulance	₹3,000 per hospitalization	₹5,000 per hospitalization	₹7,000 per hospitalization
Organ Donor Expenses	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
Alternative Treatment / AYUSH	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
Recovery Benefit (not applicable in case of domiciliary hospitalization)	₹5,000 per hospitalization	₹10,000 per hospitalization	₹15,000 per hospitalization
Domestic Emergency Assistance Services (including Air Ambulance)	Not Covered	up to ₹5 Lakhs	up to ₹10 Lakhs
Sum Insured Refill	Covered	Covered	Covered
Compassionate Visit	Not Covered	If hospitalization exceeds 5 days, the cost of economy class air ticket, 1% of Sum Insured or Maximum up to ₹20,000 whichever is lower	If hospitalization exceeds 5 days, the cost of economy class air ticket, 1% of Sum Insured or Maximum up to ₹20,000 whichever is lower
E-Opinion	4- E-Opinion	4- E-Opinion	Unlimited E-Opinion

Comprehensive Benefits

TYPES OF PLAN	PRO	PLUS	PREMIUM
Sum Insured Range	₹3 Lakhs to ₹5 Lakhs	₹6 Lakhs to ₹20 Lakhs	₹25 Lakhs and above
Section B: Optional Covers			
Hospital Cash	₹500 ; ₹1000 ; ₹2500 ; ₹5000 for 5/10/15/45 days	₹500 ; ₹1000 ; ₹2500 ; ₹5000 for 5/10/15/45 days	₹500 ; ₹1000 ; ₹2500 ; ₹5000 for 5/10/15/45 days
Major Illness – Benefit (Survival - 30 days ; WP - 90 days) (Eligibility =>18 yrs)	Cover up to 100% of Sum Insured or maximum up to ₹25 Lakhs whichever is lower	Cover up to 100% of Sum Insured or maximum up to ₹25 Lakhs whichever is lower	Cover up to 100% of Sum Insured or maximum up to ₹25 Lakhs whichever is lower
Additional SI for Accidental Hospitalization	1.5x or 2x of base Sum Insured	1.5x or 2x of base Sum Insured	1.5x or 2x of base Sum Insured
Enhanced Cumulative Bonus	25% up to a maximum of 200%	50% up to a maximum of 200%	50% up to a maximum of 200%
NCB Protector	NCB Protector (if claim less than ₹50,000)	NCB Protector (if claim less than ₹50,000)	NCB Protector (if claim less than ₹50,000)
Copayment	10% / 20% Co-payment available	10% / 20% Co-payment available	10% / 20% Co-payment available
Any Room Upgrade	Covered - for ₹5 Lakhs Sum Insured Upgrade to any room excluding suite & above	Covered Upgrade to any room excluding suite & above	Not Applicable
Deductible	i. ₹10,000 ii. ₹25,000	i. ₹10,000 ii. ₹25,000	i. ₹10,000 ii. ₹25,000
Section C: Renewal Benefits			
Preventive Health Check up	Haematology: CBC + Haemoglobin Diabetes Profile: Fasting Blood Sugar or random Blood Sugar Lipid Profile: Total Cholesterol Liver Function: SGOT + SGPT Kidney / Renal Function: Bun and Creatinine	Haematology: CBC + Haemoglobin Diabetes Profile: Fasting Blood Sugar or random Blood Sugar Lipid Profile: Total Cholesterol + HDL + LDL + Triglycerides Liver Function: SGOT + SGPT + Bilirubin Total Kidney / Renal Function: Bun and Creatinine + Uric Acid Thyroid: TSH	Haematology: CBC + ESR + Haemoglobin + PS Diabetes Profile: Fasting Blood Sugar + HbA1c Lipid Profile: Total Cholesterol + HDL Cholesterol + LDL Cholesterol + Triglycerides Liver Function Tests: SGOT + SGPT + Bilirubin Total Kidney / Renal Function: Bun and Creatinine + Uric Acid Thyroid Profile: T3+ T4+ TSH Urine Analysis: Urine Complete Analysis Iron Deficiency: Iron Profile
Cumulative Bonus	15% up to a maximum of 100%	15% up to a maximum of 100%	15% up to a maximum of 100%

Benefit Illustration In Respect Of Individual And Family Floater Basis

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any Family member discount)	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs	5982	500000	5982	5%	5683	500000	38903	0	38903	50000
30 yrs	5982	500000	5982	5%	5683	500000				
15 yrs	3736	500000	3736	5%	3549	500000				
10 yrs	3736	500000	3736	5%	3549	500000				
60 yrs	15956	500000	15956	5%	15158	500000				
55 yrs	10986	500000	10986	5%	10437	500000				
Total Premium for all members of the Family is ₹46,378/- when each member is covered separately. Sum Insured available for each individual is ₹5,00,000/-			Total Premium for all members of the Family is ₹44,059/- when they are covered under a single policy. Sum Insured available for each family member is ₹5,00,000/-				Total Premium when policy is opted on floater basis is ₹38,903/- Sum Insured of ₹5,00,000/- is available for the entire family.			

Note:

- Premium rates as specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable
- The above illustration is for Pro Plan
- Family size is considered 6 = 2 Adults + 2 Dependent Children + 2 Dependent Parents
- Illustration is given for Sum Insured ₹5 Lakhs
- Premium is calculated for Zone 2 for illustration purpose

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs	9322	1500000	9322	5%	8856	1500000	62424	0	62424	1500000
30 yrs	9322	1500000	9322	5%	8856	1500000				
15 yrs	5875	1500000	5875	5%	5581	1500000				
10 yrs	5875	1500000	5875	5%	5581	1500000				
60 yrs	25147	1500000	25147	5%	23890	1500000				
55 yrs	17338	1500000	17338	5%	16471	1500000				
Total Premium for all members of the Family is ₹72,879/- when each member is covered separately. Sum Insured available for each individual is ₹15,00,000/-			Total Premium for all members of the Family is ₹69,235/- when they are covered under a single policy. Sum Insured available for each family member is ₹15,00,000/-				Total Premium when policy is opted on floater basis is ₹62,424/- Sum Insured of ₹15,00,000/- is available for the entire family.			

Note:

- Premium rates as specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable
- The above illustration is for Plus Plan
- Family size is considered 6 = 2 Adults + 2 Dependent Children + 2 Dependent Parents
- Illustration is given for Sum Insured ₹15 Lakhs
- Premium is calculated for Zone 2 for illustration purpose

Benefit Illustration In Respect Of Individual And Family Floater Basis

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any	Premium after Discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
35 yrs	12004	2500000	12004	5%	11404	2500000	79409	0	79409	2500000
30 yrs	12004	2500000	12004	5%	11404	2500000				
15 yrs	7583	2500000	7583	5%	7204	2500000				
10 yrs	7583	2500000	7583	5%	7204	2500000				
60 yrs	32016	2500000	32016	5%	30415	2500000				
55 yrs	22139	2500000	22139	5%	21032	2500000				
Total Premium for all members of the Family is ₹93,329 /- when each member is covered separately. Sum Insured available for each individual is ₹25,00,000/-			Total Premium for all members of the Family is ₹88,663/- when they are covered under a single policy. Sum Insured available for each family member is ₹25,00,000/-				Total Premium when policy is opted on floater basis is ₹79,409/- Sum Insured of ₹25,00,000/- is available for the entire family.			

Note:

- Premium rates as specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable
- The above illustration is for Premium Plan
- Family size is considered 6 = 2 Adults + 2 Dependent Children + 2 Dependent Parents
- Illustration is given for Sum Insured ₹25 Lakhs
- Premium is calculated for Zone 2 for illustration purpose



Premium Chart- Zone 1 (Exclusive of taxes)

Individual										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
3M-18Y	4,297	5,337	6,448	6,970	8,393	8,754	12,190	14,033	16,292	19,273
19Y-35Y	7,016	8,546	10,402	11,170	13,318	13,840	19,223	22,042	24,986	29,501
36Y-45Y	8,420	10,272	12,499	13,430	16,058	16,691	23,162	26,621	30,015	35,539
46Y-55Y	12,794	15,694	19,107	20,563	24,768	25,773	35,710	41,255	45,869	54,672
56Y-60Y	18,674	22,794	27,709	29,865	35,924	37,423	51,575	59,531	65,855	78,621
61Y-65Y	23,436	28,766	35,052	37,814	45,694	47,622	65,777	76,142	84,159	1,00,711
Floater 2 Adults										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
19Y-35Y	11,281	13,834	16,968	18,224	21,779	22,646	31,411	36,043	41,217	48,581
36Y-45Y	13,508	16,581	20,313	21,831	26,160	27,206	37,720	43,381	49,279	58,263
46Y-55Y	20,361	25,122	30,758	33,117	39,979	41,629	57,665	66,665	74,417	88,649
56Y-60Y	29,124	35,784	43,809	47,250	57,061	59,503	82,079	94,857	1,05,280	1,25,623
61Y-65Y	36,460	45,067	55,293	59,704	72,439	75,578	1,04,531	1,21,164	1,34,296	1,60,697
Floater 2 Adults + 2 Kids										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
19Y-35Y	17,058	21,257	26,119	28,157	33,958	35,388	49,020	56,509	63,690	75,544
36Y-45Y	19,464	24,236	29,753	32,079	38,725	40,353	55,889	64,498	72,466	86,083
46Y-55Y	26,186	32,623	40,014	43,168	52,308	54,532	75,497	87,391	97,177	1,15,955
56Y-60Y	34,742	43,033	52,762	56,975	68,996	71,996	99,349	1,14,930	1,27,321	1,52,068
61Y-65Y	41,860	52,050	63,926	69,084	83,957	87,639	1,21,205	1,40,545	1,55,577	1,86,231
Floater 4 Adults										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
46Y-55Y	29,863	37,107	45,406	48,961	59,287	61,774	85,461	98,952	1,11,771	1,33,058
56Y-60Y	38,419	47,518	58,153	62,768	75,975	79,239	1,09,313	1,26,490	1,41,915	1,69,171
61Y-65Y	47,435	58,843	72,099	77,869	94,549	98,633	1,36,338	1,58,108	1,76,760	2,11,233
Floater 4 Adults + 2 Kids										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakh	5 Lakh	7.5 Lakh	10 Lakh	15 Lakh	20 Lakh	30 Lakh	40 Lakh	50 Lakh	1 Crore
46Y-55Y	36,147	45,166	55,333	59,735	72,489	75,583	1,04,543	1,21,130	1,36,123	1,62,276
56Y-60Y	44,703	55,576	68,081	73,541	89,176	93,048	1,28,394	1,48,668	1,66,268	1,98,389
61Y-65Y	53,719	66,901	82,027	88,643	1,07,751	1,12,442	1,55,419	1,80,286	2,01,113	2,40,451

PREMIUM ZONES

For the purpose of Policy issuance, the premium will be computed basis the city of residence provided by the Insured Person in the proposal form. Classification of cities would be as under:

Zone 1 – Mumbai & MMR/Pune/Ahmedabad/Delhi & NCR/ Kolkata/ Chennai/ Bangalore / Hyderabad

Zone 2 - Rest of India

Note: Insured Person of any zone can avail Pan-India Treatment without any Co-Pay.

Premium Chart- Zone 2 (Exclusive of taxes)

Individual										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	₹ 5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
3M-18Y	3,008	3,736	4,514	4,879	5,875	6,128	8,533	9,823	11,404	13,491
19Y-35Y	4,911	5,982	7,281	7,819	9,322	9,688	13,456	15,429	17,490	20,651
36Y-45Y	5,894	7,191	8,749	9,401	11,240	11,684	16,214	18,635	21,011	24,878
46Y-55Y	8,956	10,986	13,375	14,394	17,338	18,041	24,997	28,878	32,108	38,270
56Y-60Y	13,072	15,956	19,396	20,905	25,147	26,196	36,103	41,671	46,099	55,035
61Y-65Y	16,405	20,136	24,536	26,470	31,986	33,335	46,044	53,300	58,912	70,498

Floater 2 Adults										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
19Y-35Y	7,897	9,684	11,878	12,757	15,245	15,852	21,988	25,230	28,852	34,007
36Y-45Y	9,456	11,607	14,219	15,282	18,312	19,044	26,404	30,367	34,495	40,784
46Y-55Y	14,253	17,586	21,531	23,182	27,986	29,141	40,365	46,665	52,092	62,054
56Y-60Y	20,387	25,049	30,666	33,075	39,942	41,652	57,455	66,400	73,696	87,936
61Y-65Y	25,522	31,547	38,705	41,793	50,707	52,905	73,172	84,815	94,007	1,12,488

Floater 2 Adults + 2 Kids										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
19Y-35Y	11,941	14,880	18,283	19,710	23,770	24,772	34,314	39,556	44,583	52,881
36Y-45Y	13,625	16,965	20,827	22,455	27,107	28,247	39,122	45,149	50,726	60,258
46Y-55Y	18,330	22,836	28,010	30,218	36,616	38,172	52,848	61,174	68,024	81,169
56Y-60Y	24,320	30,123	36,933	39,882	48,297	50,397	69,544	80,451	89,125	1,06,448
61Y-65Y	29,302	36,435	44,748	48,359	58,770	61,347	84,844	98,382	1,08,904	1,30,362

Floater 4 Adults										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
46Y-55Y	20,904	25,975	31,784	34,273	41,501	43,242	59,823	69,266	78,239	93,141
56Y-60Y	26,893	33,262	40,707	43,938	53,182	55,467	76,519	88,543	99,341	1,18,420
61Y-65Y	33,204	41,190	50,470	54,509	66,184	69,043	95,436	1,10,676	1,23,732	1,47,863

Floater 4 Adults + 2 Kids										
Age	PRO (₹)		PLUS (₹)				PREMIUM (₹)			
	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	40 Lakhs	50 Lakhs	1 Crore
46Y-55Y	25,303	31,616	38,733	41,814	50,742	52,908	73,180	84,791	95,286	1,13,593
56Y-60Y	31,292	38,903	47,657	51,479	62,424	65,134	89,876	1,04,067	1,16,388	1,38,872
61Y-65Y	37,603	46,831	57,419	62,050	75,426	78,710	1,08,794	1,26,200	1,40,779	1,68,316

PREMIUM ZONES

For the purpose of Policy issuance, the premium will be computed basis the city of residence provided by the Insured Person in the proposal form. Classification of cities would be as under:

Zone 1 – Mumbai & MMR/Pune/Ahmedabad/Delhi & NCR/ Kolkata/ Chennai/ Bangalore / Hyderabad

Zone 2 - Rest of India

Note: Insured Person of any zone can avail Pan-India Treatment without any Co-Pay.

Prohibition of Rebates

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew 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 the 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 published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.



SURAKSHA AUR BHAROSA DONO

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