

AROGYA SANJEEVANI POLICY, LIBERTY GENERAL INSURANCE LTD.

Benefit Illustration in respect of policies offered on 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 (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
8	2,963	500000	2,963	NA	NA	500000	15,552	40%	9,331	500000
15	2,963	500000	2,963			500000				
28	4,248	500000	4,248			500000				
38	5,378	500000	5,378			500000				
Total Premium for all members of the family is Rs 15,552 when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000			Total Premium for all members of the family is Rs 15,552 . when they are covered under a single policy. Sum insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. 9,331 Sum insured of Rs. 5,00,000 is available for the entire family.			

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
10	2,963	500000	2,963	NA	NA	500000	31,478	40%	18,887	500000
20	2,963	500000	2,963			500000				
48	9,321	500000	9,321			500000				
58	16,231	500000	16,231			500000				
Total Premium for all members of the family is Rs 31,478 when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000			Total Premium for all members of the family is Rs 31,478 . when they are covered under a single policy. Sum insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. 18,887 Sum insured of Rs. 5,00,000 is available for the entire family.			

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.