

CRITICAL CONNECT

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.)
10	714	500000	714	10%	643	500000	NA	NA	NA	NA
20	714	500000	714	10%	643	500000				
28	910	500000	910	10%	819	500000				
35	1,406	500000	1,406	10%	1,265	500000				
Total Premium for all members of the family is Rs 3,744 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 3,370 . when they are covered under a single policy. Sum insured available for each family member is Rs. 5,00,000							

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.)
38	1,966	500000	1,966	10%	1769	500000	NA	NA	NA	NA
45	3,480	500000	3,480	10%	3132	500000				
48	4,581	500000	4,581	10%	4123	500000				
55	7,259	500000	7,259	10%	6533	500000				
Total Premium for all members of the family is Rs 17,286 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 15,557 . when they are covered under a single policy. Sum insured available for each family member is Rs. 5,00,000							

- 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.
 - Plan A – 9CIs option considered while calculating above premium rates