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Zone A	Basic			Enhanced									Infinite		
Age band	5 L	7.5 L	10 L	5 L	7.5 L	10 L	15 L	20 L	25 L	30 L	50 L	75 L	1 CR	2 CR	3 CR
0_5	5,013	5,515	5,815	7,744	8,519	8,983	11,074	12,236	12,778	13,940	15,256	17,425	23,340	25,076	27,487
6_10	4,117	4,529	4,776	6,595	7,254	7,650	9,431	10,420	10,882	11,871	12,992	14,839	19,851	21,327	23,378
11_15	3,221	3,544	3,737	5,445	5,990	6,317	7,787	8,604	8,985	9,802	10,728	12,252	16,362	17,579	19,269
16_20	3,841	4,225	4,456	6,241	6,865	7,239	8,924	9,860	10,297	11,233	12,294	14,042	18,776	20,172	22,112
21_25	4,066	4,472	4,716	6,529	7,181	7,573	9,336	10,315	10,772	11,751	12,861	14,689	28,554	30,678	33,627
26_30	4,365	4,801	5,063	6,912	7,604	8,018	9,885	10,922	11,406	12,442	13,617	15,553	43,345	46,570	51,047
31_35	5,122	5,634	5,941	7,884	8,672	9,145	11,274	12,456	13,008	14,191	15,531	17,738	46,294	49,737	54,520
36_40	6,467	7,114	7,502	9,601	10,561	11,137	13,729	15,170	15,842	17,282	18,914	21,602	43,826	47,085	51,613
41_45	8,277	9,104	9,601	11,931	13,124	13,840	17,061	18,851	19,686	21,476	23,504	26,845	50,770	54,546	59,791
46_50	10,855	11,940	12,591	15,239	16,763	17,677	21,792	24,077	25,144	27,430	30,021	34,287	52,970	56,910	62,382
51_55	14,773	16,250	17,136	20,258	22,283	23,499	28,968	32,007	33,425	36,464	39,907	45,579	66,579	71,531	78,409
56_60	20,511	22,562	23,792	27,458	30,204	31,851	39,265	43,383	45,305	49,424	54,092	61,780	86,275	92,692	101,605
61_65	25,232	27,755	29,269	37,251	40,976	43,211	53,269	58,856	61,464	67,051	73,384	83,814	117,143	125,856	137,957
66_70	32,977	36,275	38,253	48,292	53,121	56,019	69,058	76,301	79,682	86,926	95,135	108,657	150,659	161,865	177,429
71_75	42,675	46,942	49,503	62,117	68,329	72,056	88,827	98,145	102,493	111,810	122,370	139,763	192,625	206,952	226,851
76_80	49,275	54,203	57,159	71,526	78,679	82,970	102,282	113,011	118,018	128,747	140,906	160,933	221,186	237,638	260,488
>80	55,942	61,536	64,893	81,030	89,133	93,995	115,873	128,027	133,700	145,854	159,629	182,318	250,036	268,634	294,464

*Floater Discount Logic-Family Floater Discount will be based on the family size and the age of highest member in the family

Optional Covers

Loadings

Compassionate Travel	Basic	Enhanced	Infinite
Loading	77	139	232

Domestic_Evacuation

Plan Type/Age Badn	0-5	6-10	10-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
Individual	484	267	155	178	204	234	268	307	352	403	462	529	626	721	721	729	729
Floater	725	400	233	267	306	351	402	460	527	604	693	794	939	1,082	1,082	1,093	1,093

Domestic Travel Plus

Plan Type/Sum Insured	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	7500000	10000000	20000000	30000000
Individual	482	724	965	965	965	965	965	965	965	965	965	965
Floater	675	1,013	1,351	1,351	1,930	1,930	1,930	1,930	1,930	1,930	1,930	1,930

EMI Protection for Critical Illness

	Individual	Floater
3EMI	1.50%	2%
5EMI	1.70%	2.50%

EMI Protector-prolonged admission

EMI Band	1-25000	5001-5000	0001-7500	5001-1000	0001-1250	5001-1500	0001-1750	5001-2000	0001-2250	5001-2500	0001-2750	5001-3000	0001-3250	5001-3500	0001-3750	5001-4000	0001-4250	5001-4500	0001-4750	5001-5000 00
loading	265	531	796	1061	1327	1592	1858	2123	2388	2654	2919	3184	3450	3715	3981	4246	4511	4777	5042	5307

Global Cover

Age of insured member	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	7500000	10000000	20000000	30000000
0-5	10.9%	10.9%	10.9%	10.9%	10.9%	15.5%	15.5%	15.5%	15.5%	13.1%	13.1%	13.1%
6-10	10.8%	10.8%	10.8%	10.8%	10.8%	15.4%	15.4%	15.4%	15.4%	13.0%	13.0%	13.0%
11-15	10.7%	10.7%	10.7%	10.7%	10.7%	15.2%	15.2%	15.2%	15.2%	12.8%	12.8%	12.8%
16-20	10.8%	10.8%	10.8%	10.8%	10.8%	15.4%	15.4%	15.4%	15.4%	12.9%	12.9%	12.9%
21-25	10.8%	10.8%	10.8%	10.8%	10.8%	15.4%	15.4%	15.4%	15.4%	8.9%	8.9%	8.9%
26-30	10.8%	10.8%	10.8%	10.8%	10.8%	15.5%	15.5%	15.5%	15.5%	6.2%	6.2%	6.2%
31-35	10.9%	10.9%	10.9%	10.9%	10.9%	15.6%	15.6%	15.6%	15.6%	6.7%	6.7%	6.7%
36-40	10.9%	10.9%	10.9%	10.9%	10.9%	15.6%	15.6%	15.7%	15.7%	8.7%	8.7%	8.7%
41-45	11.1%	11.1%	11.1%	11.1%	11.1%	15.8%	15.8%	13.7%	13.7%	9.4%	9.4%	9.4%
46-50	11.2%	11.2%	11.2%	11.2%	11.2%	15.9%	15.9%	14.2%	14.2%	11.6%	11.6%	11.6%
51-55	11.2%	11.2%	11.2%	11.2%	11.2%	16.0%	16.0%	15.2%	15.2%	12.3%	12.3%	12.3%
56-60	11.0%	11.0%	11.0%	11.0%	11.0%	15.7%	15.7%	15.5%	15.5%	12.6%	12.6%	12.6%
61-65	11.2%	11.2%	11.2%	11.2%	11.2%	16.0%	16.0%	15.3%	15.3%	12.9%	12.9%	12.9%
66-70	11.3%	11.3%	11.3%	11.3%	11.3%	16.1%	16.1%	15.5%	15.5%	13.1%	13.1%	13.1%
71-75	11.3%	11.3%	11.3%	11.3%	11.3%	16.1%	16.1%	15.7%	15.7%	13.2%	13.2%	13.2%
76-80	11.3%	11.3%	11.3%	11.3%	11.3%	16.2%	16.2%	15.8%	15.8%	13.2%	13.2%	13.2%
>80	11.3%	11.3%	11.3%	11.3%	11.3%	16.2%	16.2%	15.8%	15.8%	13.3%	13.3%	13.3%

Maternity Cover
24059

Maternity waiting reduction
12030

New Born Day One Cover
8000

Nursing at Home	
Enhanced	Infinite
440	880

OPD Cover

Age band (For FF : Highest age band)	Individual 5000	Individual 10000	Individual 15000	Individual 20000	1A1C 5000	1A1C 10000	1A1C 15000	1A1C 20000	1A2C 5000	1A2C 10000	1A2C 15000	1A2C 20000	1A3C 5000	1A3C 10000	1A3C 15000	1A3C 20000
0-5	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000
6-10	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000
11-15	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000
16-20	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000
21-25	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000
26-30	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000
31-35	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000
36-40	2,500	5,000	7,500	10,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000
41-45	2,500	5,000	7,500	10,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000
46-50	2,500	5,000	7,500	10,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000
51-55	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000
56-60	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000
61-65	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000
66-70	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000
71-75	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000
76-80	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000
>80	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000

Age band (For FF : Highest age band)	2A 5000	2A 10000	2A 15000	2A 20000	2A1C 5000	2A1C 10000	2A1C 15000	2A1C 20000	2A2C 5000	2A2C 10000	2A2C 15000	2A2C 20000	2A3C 5000	2A3C 10000	2A3C 15000	2A3C 20000
0-5	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
6-10	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
11-15	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
16-20	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
21-25	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
26-30	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
31-35	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
36-40	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000
41-45	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000
46-50	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000
51-55	3,500	7,000	10,500	14,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,250	8,500	12,750	17,000
56-60	3,500	7,000	10,500	14,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,250	8,500	12,750	17,000
61-65	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000
66-70	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000
71-75	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000
76-80	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000
>80	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000

Pause the age

Age band	11-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
Loading	8%	7%	7%	7%	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%

PED Protector

Age band	0-5	6-10	11-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50
PED Protector -1 year Loading	5%	5%	5%	5%	5%	8%	8%	9%	10%	15%
PED Protector -2 year Loading	10%	9%	9%	9%	9%	15%	15%	17%	19%	29%

*Applicable PED waiting period will be 2 years
*Applicable PED waiting period will be 1 year

Reduction for specific disease waiting period

Sum Insured	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	7500000
Premium Loading	30%	30%	25%	25%	25%	22%	22%	22%	22%

Super Booster	
Premium Loading	8%

Vector Borne Disease (per person)
262

Zero Deduct Cover	
Age Below	10%
Age Above	15%

Unlimited Claim

Sum Insured	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	7500000	10000000	20000000	30000000
Premium Loading	30%	25%	15%	13%	10%	8%	5%	3%	2%	2%	1%	1%

Discounts

Cataract capping	Basic	Enhanced	Infinite
Discount %	1.50%	2%	2.50%

Green Channel Benefit
5%

Twin Sharing Room El	Basic	Enhanced	Infinite
Discount %	3%	10%	15%

Voluntary Co-Pay

5% Co-Pay	5%
10% Co-Pay	10%
15% Co-Pay	15%
20% Co-Pay	20%

D

Healthy Year Bonus

**Policy Variant	Discount
Individual	10%
1A1C	10%
1A2C	10%
1A3C	10%
2A	15%
2A1C	20%
2A2C	25%
2A3C	25%

**A = Adult C=Child

Female insured's' Discount	4%
Discount for LGI_Group_Customer	5%
Direct Employee Discount	10%
Direct Policy Purchase Discount	10%

Policy Tenure	Discount
1	0%
2	7.50%
3	10%

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