

Benefit Illustration in respect of Policies offered on Individual and Family Floater Basis

Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of 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.)
Illustration 1										
64	16,675	5,00,000	16,675	Nil	16,675	5,00,000	29,500	4,490	25,010	5,00,000
58	12,825	5,00,000	12,825		12,825	5,00,000				
Total Premium for all members of the family is Rs.29,500/- , 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.29,500/- , 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.25,010/- , Sum insured of Rs.5,00,000/- is available for the entire family (2A)			
Illustration 2										
47	7,590	5,00,000	7,590	Nil	7,590	5,00,000	17,180	3,795	13,385	5,00,000
44	5,420	5,00,000	5,420		5,420	5,00,000				
19	4,170	5,00,000	4,170		4,170	5,00,000				
Total Premium for all members of the family is Rs.17,180/- , 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.17,180/- , 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.13,385/- , Sum insured of Rs.5,00,000/- is available for the entire family (2A+1C)			

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