

Benefit Illustration

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	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.)
42	4,604	300,000	4,604	0.00%	4,604	300,000	17,167	45%	9,395	300,000
36	4,604	300,000	4,604		4,604	300,000				
20	3,979	300,000	3,979		3,979	300,000				
8	3,979	300,000	3,979		3,979	300,000				
Total Premium for all members of the family is Rs. 17166 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 17166 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 9395 (excluding GST).			
Sum insured available for each individual is Rs 3,00,000			Sum insured available for each family member is Rs 3,00,000				Sum insured of Rs 3,00,000 is available for the entire family.			

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	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount	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.)	
	32	4,618	500,000	4,618	0.00%	4,618	500,000	18,137	44%	10,072	500,000
	30	4,618	500,000	4,618		4,618	500,000				
	12	4,451	500,000	4,451		4,451	500,000				
8	4,451	500,000	4,451	4,451		500,000					
Total Premium for all members of the family is Rs. 18137 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 18137 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 10072 (excluding GST).				
Sum insured available for each individual is Rs 5,00,000			Sum insured available for each family member is Rs 5,00,000				Sum insured of Rs 5,00,000 is available for the entire family.				

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	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount	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.)
	42	4,604	300,000	4,604	0%	4,604	300,000	9,209	22%	7,202
36	4,604	300,000	4,604	4,604		300,000				
Total Premium for all members of the family is Rs. 9209 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 9209 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 7202 (excluding GST).			
Sum insured available for each individual is Rs 3,00,000			Sum insured available for each family member is Rs 3,00,000				Sum insured of Rs 3,00,000 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	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.)
	32	4,618	500,000	4,618	0%	4,618	500,000	9,235	27%	6,742
30	4,618	500,000	4,618	4,618		500,000				
Total Premium for all members of the family is Rs. 9235 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 9235 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 6742 (excluding GST).			
Sum insured available for each individual is Rs 5,00,000			Sum insured available for each family member is Rs 5,00,000				Sum insured of Rs 5,00,000 is available for the entire family.			