

## 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	1,802	300,000	1,802	0.00%	1,802	300,000	5,858	21%	4,615	300,000
	36	1,802	300,000	1,802		1,802	300,000				
	20	1,126	300,000	1,126		1,126	300,000				
8	1,126	300,000	1,126	1,126		300,000					
Total Premium for all members of the family is Rs. 5858 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 5858 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 4,615 (excluding GST).				
Sum insured available for each individual is Rs 3,00,000 for 285 days			Sum insured available for each family member is Rs 3,00,000 for 285 days				Sum insured of Rs 3,00,000 for 285 days 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	2,051	500,000	2,051	0.00%	2,051	500,000	7,256	22%	5,684	500,000
	30	2,051	500,000	2,051		2,051	500,000				
	12	1,577	500,000	1,577		1,577	500,000				
8	1,577	500,000	1,577	1,577		500,000					
Total Premium for all members of the family is Rs. 7256 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 7256 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 5684 (excluding GST).				
Sum insured available for each individual is Rs 5,00,000 for 285 days			Sum insured available for each family member is Rs 5,00,000 for 285 days				Sum insured of Rs 5,00,000 for 285 days is available for the entire family.				

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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	1,802	300,000	1,802	0%	1,802	300,000	3,605	10%	3,234	300,000
	36	1,802	300,000	1,802		1,802	300,000				
Total Premium for all members of the family is Rs. 3605 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 3605 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 3,327 (excluding GST).				
Sum insured available for each individual is Rs 3,00,000 for 285 days			Sum insured available for each family member is Rs 3,00,000 for 285 days				Sum insured of Rs 3,00,000 for 285 days 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	2,051	500,000	2,051	0%	2,051	500,000	4,101	15%	3,466
30	2,051	500,000	2,051	2,051		500,000				
Total Premium for all members of the family is Rs. 4101 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 4101 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 3466 (excluding GST).			
Sum insured available for each individual is Rs 5,00,000 for 285 days			Sum insured available for each family member is Rs 5,00,000 for 285 days				Sum insured of Rs 5,00,000 for 285 days is available for the entire family.			