## **Benefit Illustration – Super Top Up**

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	2,611	500,000	2,611		2,285	500,000	8,591	30%	6014	500,000	
36	2,611	500,000	2,611	12.5%	2,285	500,000					
20	1,684	500,000	1,684	12.570	1,474	500,000	0,551				
8	1,684	500,000	1,684		1,474	500,000					
the family i GST), wh	Total Premium for all members of the family is Rs. 8591 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 7517 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 6014 (excluding GST).			
Sum insured available for each family member is Rs. 5,00,000 with deductible of Rs 3,00,000 under super top up policy.			Sum insured of Rs. 5,00,000 with deductible of Rs 3,00,000 under super top up policy is available for the entire family.				Sum insured of Rs. 5,00,000 with deductible of Rs 3,00,000 under super top up policy 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	2,199	1,000,000	2,199		1,924	1,000,000	8,528	30%	5,970	1,000,000	
30	2,199	1,000,000	2,199	12.50%	1,924	1,000,000					
12	2,065	1,000,000	2,065	12.0070	1,807	1,000,000	0,020				
8	2,065	1,000,000	2,065		1,807	1,000,000					
the family GST), w	Total Premium for all members of the family is Rs. 8528 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 7462 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 5970 (excluding GST).			
Sum insured available for each individual is Rs. 10,00,000 with deductible of Rs 3,00,000 under top up policy.			Sum insured available for each family member is Rs. 10,00,000 with deductible of Rs 3,00,000 under top up policy.				Sum insured of Rs. 10,00,000 with deductible of Rs 3,00,000 under top up policy is available for the entire family.				

## **Benefit illustration – Super Top Up**

Age of the members insured	he individual basis nbers covering each		covering under a	multiple m single pol	on individua nembers of icy (Sum in nember of t	the family sured is	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	2,611	500,000	2,611	7.5%	2,416	500,000	5,223	25%	3,917	500,000	
Total Prem the family GST), w	36 2,611 500,000  Total Premium for all members of the family is Rs. 5223 (excluding GST), when each member is			2,611 7.578 2,416 500,000  Total Premium for all members of the family is Rs. 4832 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 3917 (excluding GST).			
Sum insu individua deductible	covered separately.  Sum insured available for each individual is Rs. 5,00,000 with deductible of Rs 3,00,000 under super top up policy.			is Rs. 5,00,	able for eac 000 with dec super top u	ductible of	Sum insured of Rs. 5,00,000 with deductible of Rs 3,00,000 under super top up policy 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	2,443	1,000,000	2,443	7.5%	2,260	1,000,000	4,886	25%	3,665	1,000,000	
Total Prem the family GST), w	30 2,443 1,000,000  Total Premium for all members of the family is Rs. 4886 (excluding GST), when each member is covered separately			2,443   7.576   2,260   1,000,000  Total Premium for all members of the family is Rs. 4520 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 3665 (excluding GST).			
Sum insu individual deductible	covered separately.  Sum insured available for each individual is Rs. 10,00,000 with deductible of Rs 3,00,000 under super top up policy.			s Rs. 10,00	able for eac ,000 with de super top u	ductible of	Sum insured of Rs. 10,00,000 with deductible of Rs 3,00,000 under super top up policy is available for the entire family.				

## Benefit Illustration - Top Up

Age of the members insured member of the family separately (at a single point time)			covering under a	multiple me single poli	n individua embers of t cy (Sum ins ember of th	he family sured is	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	1,959	500,000	1,959		1,714	500,000	6,894	30%	4,826	500,000	
36	1,959	500,000	1,959	12.50%	1,714	500,000					
20	1,488	500,000	1,488	12.50 /6	1,302	500,000	0,094				
8	1,488	500,000	1,488		1,302	500,000					
the family i GST), wh	Total Premium for all members of the family is Rs. 6894 (excluding GST), when each member is			Total Premium for all members of the family is Rs. 6032 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 4826 (excluding GST).			
Sum insur individual deductible	covered separately.  Sum insured available for each individual is Rs. 5,00,000 with deductible of Rs 3,00,000 under top up policy.			is Rs. 5,00,0	able for each 000 with ded er top up po	uctible of	Sum insured of Rs. 5,00,000 with deductible of Rs 3,00,000 under top up policy 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	2,199	1,000,000	2,199		1,924	1,000,000	8,528	30%	5,970	1,000,000	
30	2,199	1,000,000	2,199	12.50%	1,924	1,000,000					
12	2,065	1,000,000	2,065	12.0070	1,807	1,000,000	0,020				
8	2,065	1,000,000	2,065		1,807	1,000,000					
the family GST), w	Total Premium for all members of the family is Rs. 8528 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 7462 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 5970 (excluding GST).			
individual deductible	Sum insured available for each individual is Rs. 10,00,000 with deductible of Rs 3,00,000 under top up policy.			Sum insured available for each family member is Rs. 10,00,000 with deductible of Rs 3,00,000 under top up policy.				Sum insured of Rs. 10,00,000 with deductible of Rs 3,00,000 under top up policy is available for the entire family.			

## **Benefit illustration – Top Up**

Age of the members insured member of the family separately (at a single point in time)  Coverage opted on individual basis covering each member of the family separately (at a single point in time)			covering under a	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	1,959	500,000	1,959	7.5%	1,812	500,000	3,917	25%	2,938	500,000		
Total Prem the family GST), w	36   1,959   500,000  Total Premium for all members of the family is Rs. 3917 (excluding GST), when each member is covered separately.			Total Premium for all members of the family is Rs. 3623 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 2938 (excluding GST).				
individua deductible	Sum insured available for each individual is Rs. 5,00,000 with deductible of Rs 3,00,000 under top up policy.			Sum insured available for each family member is Rs. 5,00,000 with deductible of Rs 3,00,000 under top up policy.				Sum insured of Rs. 5,00,000 with deductible of Rs 3,00,000 under top up policy 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 30	2,199 2,199	1,000,000	2,199 2,199	7.5%	2,034 2,034	1,000,000	4,397	25%	3,298	1,000,000	
Total Prem the family i GST), w	Total Premium for all members of the family is Rs. 4397 (excluding GST), when each member is			Total Premium for all members of the family is Rs. 4068 (excluding GST), when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 3298 (excluding GST).			
individual deductible	covered separately.  Sum insured available for each individual is Rs. 10,00,000 with deductible of Rs 3,00,000 under top up policy.			s Rs. 10,00	able for eac ,000 with de der top up p	eductible of	Sum insured of Rs. 10,00,000 with deductible of Rs 3,00,000 under top up policy is available for the entire family.				