

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	12.5%	2,285	500,000	8,591	30%	6014	500,000
36	2,611	500,000	2,611		2,285	500,000				
20	1,684	500,000	1,684		1,474	500,000				
8	1,684	500,000	1,684		1,474	500,000				
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.			

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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	2,199	1,000,000	2,199	12.50%	1,924	1,000,000	8,528	30%	5,970	1,000,000
30	2,199	1,000,000	2,199		1,924	1,000,000				
12	2,065	1,000,000	2,065		1,807	1,000,000				
8	2,065	1,000,000	2,065		1,807	1,000,000				
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.			

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42	2,611	500,000	2,611	7.5%	2,416	500,000	5,223	25%	3,917	500,000
36	2,611	500,000	2,611		2,416	500,000				
Total Premium for all members of the family is Rs. 5223 (excluding GST), when each member is covered separately.			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 insured available for each individual is Rs. 5,00,000 with deductible of Rs 3,00,000 under super top up policy.			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.			

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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	2,443	1,000,000	2,443	7.5%	2,260	1,000,000	4,886	25%	3,665	1,000,000
30	2,443	1,000,000	2,443		2,260	1,000,000				
Total Premium for all members of the family is Rs. 4886 (excluding GST), when each member is covered separately.			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 insured available for each individual is Rs. 10,00,000 with deductible of Rs 3,00,000 under super top up policy.			Sum insured available for each family member is Rs. 10,00,000 with deductible of Rs 3,00,000 under super top up policy.				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.			

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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	1,959	500,000	1,959	12.50%	1,714	500,000	6,894	30%	4,826	500,000
36	1,959	500,000	1,959		1,714	500,000				
20	1,488	500,000	1,488		1,302	500,000				
8	1,488	500,000	1,488		1,302	500,000				
Total Premium for all members of the family is Rs. 6894 (excluding GST), when each member is covered separately.			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 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.			

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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	2,199	1,000,000	2,199	12.50%	1,924	1,000,000	8,528	30%	5,970	1,000,000
30	2,199	1,000,000	2,199		1,924	1,000,000				
12	2,065	1,000,000	2,065		1,807	1,000,000				
8	2,065	1,000,000	2,065		1,807	1,000,000				
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.			

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42	1,959	500,000	1,959	7.5%	1,812	500,000	3,917	25%	2,938	500,000
36	1,959	500,000	1,959		1,812	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).			
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.			

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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	2,199	1,000,000	2,199	7.5%	2,034	1,000,000	4,397	25%	3,298	1,000,000
30	2,199	1,000,000	2,199		2,034	1,000,000				
Total Premium for all members of the family is Rs. 4397 (excluding GST), when each member is covered separately.			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).			
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.			