

THE NEW INDIA ASSURANCE CO. LTD.

REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI 400001

IRDAI Registration No: 190

NEW INDIA GLOBAL MEDICLAIM POLICY

PROSPECTUS

This Product is available for any Person who has a Health Insurance Policy with Sum Insured of 8 lakhs and above. However, non-availability of the base Policy will not prejudice either the Claim or Renewal of this Policy. A discount of 5% shall be offered in Premium, to the Insured's who has Health Insurance Policy with New India.

AGE AT ENTRY

All the persons proposed for this Insurance should be between the age of 18 years and 65 years. The persons beyond 65 years can continue their Insurance provided they are Insured under the Policy with us without any break.

PRE-POLICY MEDICAL TESTS:

100% pre-policy medical tests mandatory for all proposals.

Age (last birthday)	Medical tests
>18 – 45 years	MER, RUA, ECG, CTMT, LFT, CBC with ESR, Lipid Profile, FBS, HbA1c, HIV, HbsAg, SCreat, USG Abdomen & Pelvis, 2d Echo
>45 years	MER, RUA, ECG, CTMT, LFT, CBC with ESR, Lipid Profile, FBS, HbA1c, HIV, HbsAg, CXR, USG Abdomen & Pelvis, 2d Echo, PSA (for males age 55 yrs above only), PAP smear (for females only), SCreat

Note: Underwriter at his/her discretion may request for any medicals tests and/or past medical reports and/or any additional information from the life in case of any adverse disclosures made in the proposal form on a case-to-case basis. The acceptance or rejection of a case would depend purely upon the scrutiny by medical underwriting team through the details furnished in the proposal form and/or pre-policy medical test results and/or past medical records (if any). ***A risk loading of upto 100% may be imposed based on the Medical reports of the Insured.***

The cost of this check-up will be borne by the proposer. But if the proposal is accepted, then 50% of the cost of this check-up will be reimbursed to the proposer.

PLAN OPTIONS

The maximum Sum Insured allowed on an individual life is:

Plan A : USD 0.5 million (USD 1 million Lifetime) [Asia Treatment Plan]

Plan B : USD 1 million (USD 2 million Lifetime) [Worldwide Treatment Plan]

WLMC (World Leading Medical Centre) – Named centres will be used for offering this treatment

*Change of Plan from Plan B to Plan A only is permitted.

DOCUMENTS REQUIREMENTS:

- Aadhar Card
- Proposal Form for Insured
- Medical tests reports as per the medical grid and Proposal Form disclosure based on underwriting

RESIDENTIAL GUIDELINES:

The policy can be issued to Indian citizens residing in India alone. Cover is not allowed to NRIs, OCIs, PIOs or foreign nationals residing in India for employment.

SPECIFIED TREATMENTS

The treatments covered are:

1. Cancer surgery:
 - Primary treatment of any newly diagnosed Cancer which is diagnosed to be at Stage II or above (as defined by AJCC cancer staging manual) and primary treatment of up to 2 confirmed relapses. Relapse will be preceded by a phase where Insured will be declared to be apparently free of disease which will be after Insured has completed standard protocol based treatment for that Cancer. Cancer includes leukemia, lymphoma and sarcoma. Chronic Leukemia needs to be Rai Stage II or above & Lymphoma needs to be Ann Arbor stage II or above.
 - All non-melanoma skin cancers are excluded.
 - Primary treatment is defined as curative surgery and immediate chemo and radiotherapy.
 - Diagnostic procedures; preparatory pre surgical radio and chemotherapy; ongoing cycles of radio or chemo therapy and long term pain, and management taken in India are not covered.
2. Neurosurgery:
 - Surgery to intra cranial structures including the brain, requiring general Anaesthesia and a craniotomy.
 - Keyhole surgery is included.
3. Coronary Artery Bypass Graft (CABG)Surgery:
 - The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures.
 - Angioplasty and/or any other intra-arterial procedures are excluded.
4. Heart Valve Surgery:
 - Open heart or endoscopic heart surgery to replace or repair one or more heart valves.
 - All intra-arterial catheter procedures are excluded.

5. Living Organ Donor Transplant:
 - Surgical transplant of a kidney, pulmonary lobe, segment of liver or section of pancreas from a living human donor due to irreversible organ failure.
 - The expenses incurred for the donor travel and accommodation will be covered.
6. Bone Marrow Transplant:
 - Surgical transplant of Bone Marrow as a recipient. Bone Marrow can originate from the insured (autologous) or a compatible living donor.

THE PLAN COVERS:

1. Medical Second Opinion
2. Admittance in World Leading Medical Centre (WLMC) only. This plan covers treatment only outside India (treatment abroad in WLMCs)
3. Specified Treatments listed below
4. Cover for cost of treatment:
 - a. Plan 'A' → Up to USD 0.5 million per annum with lifetime limit of USD 1 million.
 - b. Plan 'B' → Up to USD 1 million per annum with lifetime limit of USD 2 million.
5. Includes following services:
 - a. Travel Cost up to USD 3,000 per person per annum.
 - b. Travel cost of one companion will also be covered (the limits in point (a) above apply).
 - c. Actual Cost of Airport pick-up
 - d. Accommodation up to USD 330 per day ; maximum of 30 days per Policy period.
 - e. Translation assistance
 - f. Repatriation of mortal remains – limit of up to USD 15,000 per insured
 - g. The expenses incurred for the donor, including travel and accommodation, will be covered

WAITING PERIOD

A waiting period of 90 Days will be applicable for all the treatments mentioned above.

EXCLUSIONS

1. No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Insured has disclosed the same in Proposal Form and We have accepted the same.
2. Any Illness or conditions where the Insured had or is aware of objective evidence related to the condition, had consultations/Investigations for it, or was diagnosed with the disease which first became apparent or commenced during the first 90 days of the commencement of this Policy.
3. All Illnesses or conditions not specifically contemplated under Clause 3, How Much We will Reimburse, of the Policy of terms and conditions.
4. Congenital Internal Anomaly and Congenital External Anomaly.
However, the exclusion for Congenital Internal Anomaly shall not apply after **forty eight months** of commencement first Policy, if it was unknown to You at the commencement of such Policy.
5. Treatments and services rendered in India.

6. Any expenses for Illnesses or Injuries produced as a result of wars, Acts of Terrorism, seismic movements, commotions, floods, volcanic eruptions, as well as the direct or indirect consequences of nuclear reaction; as well as officially declared epidemics.
7. Illness or Injury arising from the professional practice of any sport and in the keen pursuit of air activities (not related to the transport of passengers) and sub-aqua activities, boxing, martial arts, climbing, rugby, potholing, bullfighting, motor racing including trials.
8. Healthcare required due to alcoholism, drug addiction and/or intoxicants caused by the abuse of alcohol and/or the use of psychoactive, narcotic or hallucinogenic drugs. Also excluded are the consequences and Illness arising from attempted suicide and self-harm.
9. Any medical expense incurred before the issuance of the Medical Second Opinion by a World Leading Medical Centre as per MediGuide.
10. Any expense incurred in a different Hospital from the one chosen during the process of the Medical Second Opinion, unless required by the WLMC for services as defined under Clause 1 and Clause 3 of Policy Document.
11. All Illness or conditions caused intentionally or fraudulently or criminal imprudence by the Insured or resulting when committing a crime.
12. Acquired Immune Deficiency Syndrome (AIDS) or any disease secondary to or caused by AIDS, or resulting from any treatment for AIDS, including the disease known as Kaposi's Sarcoma.
13. Any service that is not medically necessary for the treatment of a covered Illness or medical procedure.
14. Expenses incurred in respect of confinement services, home health care or services provided in a convalescence centre or institution, hospice or old people's home, even where such services are required or necessary as a result of a covered Illness or medical procedure.
15. Prosthesis, corrective devices and medical appliances which are not required intra-operatively for the covered illness.
16. All pharmaceutical products and medicines which have not been dispensed by a licensed pharmacist or which are obtainable without a medical prescription.
17. Charges for medical attention or confinement in cases of cerebral syndrome, senility or cerebral impairment, regardless of the status of their development, unless the cerebral impairment is the result of the treatment in the WLMC.
18. Injury due to wilful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted Injury and attempted suicide,
19. Expenses incurred in the purchase or hire of wheelchairs, special beds, air conditioning appliances, air cleaners and any other non-medical equipment, unless for use during the covered hospitalization.
20. Expenses incurred by the Insured or the relatives, companions or escorts, except those expressly covered.
21. Cosmetic surgery and plastic surgery.
22. The transplant is conducted as a self-transplant with the exception of bone marrow transplants.
23. The Insured is a donor for a third-party.
24. Transplants from a dead donor.
25. Stem Cells Transplants other than bone marrow transplants.

26. Purchase of donor organs.
27. Not customary and unreasonable charges.
28. Traumatic injuries of the Aorta.
29. Traumatic injuries of the heart valves.
30. Any expenses towards annual review / check-ups.

CONDITIONS:

1. **FREE LOOK PERIOD:** The free look period shall be applicable at the inception of the first policy. Insured will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable.
2. **CANCELLATION:** If Insured have fraudulently omitted any known information that may be considered relevant for the purpose of the risk assessment under the Policy, Company will have the right to cancel the Policy within the 30 days following Company's access to such information.
On such cancellation, premium corresponding to the unexpired period of Insurance will be refunded, if no claim has been made or paid under the Policy.
Insured may at any time cancel this Policy and in such event Company shall allow refund of premium, if no claim has been made or paid under the Policy, at short period rate table given below:

PERIOD ON RISK	REFUND PAYABLE ON CANCELLATION
Up to one month	3/4th of the annual rate
Up to three months	1/2 of the annual rate
Up to six months	1/4th of the annual rate
Exceeding six months	Nil

3. **RENEWAL:** Company shall renew the Policy if Insured shall remit the requisite Premium prior to expiry or within 30 days of expiry of the Policy. The Renewal is subject to the rates & terms prevalent at the time of Renewal.
In case of revision or modification or withdrawal of the Policy a notice will be provided to You 90 days before such revision or modification or withdrawal.
4. **PORTABILITY:** This Policy is subject to Guidelines of IRDAI on Portability under Health Insurance Regulations 2016.
5. **NOTICE OF CLAIM:** If Insured is Diagnosed with a Covered Illness and intends to make a Claim under this Policy, he/she need to follow the following steps:
 1. Insured will initiate the process of Medical Second Opinion (MSO) by Calling MediGuide
 2. MediGuide shall collect the following Documents:
 - a) First consultation paper
 - b) Final Diagnosis paper
 - c) Treating doctor certification on final diagnosis
 - d) All investigation reports supporting documents
 - e) Consent Form to collect documents from various source

- f) Any other relevant documents to ascertain eligibility of claim
3. On the basis of Insured's Medical Condition, MediGuide identifies 3 WLMCs from its Network of WLMC who specializes in treating it.
4. Insured will choose a WLMC out of the 3 Choices given by MediGuide.
5. Medical Reports and all other information is shared with the chosen WLMC.
6. Within 10 working days of the receipt of all Medical information, a detailed Medical Second Opinion from the selected WLMC is delivered to the Insured.
7. Once Insured is satisfied with the MSO received, Insured will need to follow the below process:
 - i. Insured will call the designated Toll Free Number to inform MediGuide about willingness to go ahead with the claim or treatment.
 - ii. MediGuide will inform the New India about Insured's willingness to go ahead with the claim and seek confirmation on claim/ treatment eligibility as per policy T&C.
 - iii. On receipt of confirmation from New India, MediGuide will coordinate with their International Case Coordinator, get the necessary papers for Visa and provide it to Insured.
 - iv. Once Insured have received the Visa, Insured may inform the MediGuide and Insurer who will arrange the Ticketing, Hotel Stay near the Hospital, Airport Pick Up at the Destination, Admission into the Hospital, Toll Free No for translation service and provide all the documents and details to Insured.
 - v. Once Insured reaches the destination, MediGuide will arrange for the travel from the Airport to the Hotel/ Hospital as necessary.
 - vi. Translation services is provided wherever required during course of Hospitalisation and MediGuide or their Local Partner will have a track of the treatment. MediGuide will be responsible to share weekly update on the case to New India.
 - vii. Once the Treatment is completed, MediGuide will arrange Insured's travel back to the Airport from where Insured can travel back to India.

Note: The entire procedure under this Policy shall be Cashless.

6. TIMELINES FOR THE ABOVE PROCESS: Once You inform Your willingness to take the treatment abroad and shares the MSO:

1. MediGuide will immediately start looking at options of travel etc. and simultaneously inform New India along with the copy of the MSO for the confirmation of the eligibility. - Time Line 1 working Day.
2. On receipt of the intimation that You are willing to undertake the treatment at WLMC- MediGuide will get the estimate of Treatment and documents for Visa and share it with New India and Insured simultaneously.- Time Line- 3 working day.
3. Now You need to apply for Visa and New India to issue Guarantee of Payment.- Time Line 5 working days by New India
4. On receipt of Guarantee of Payment- MediGuide would guarantee admission at the hospital. Time Line 3 Working Days.
5. On receipt of Visa, You will inform MediGuide, who will arrange the Plane tickets and You can travel in the next available flight. - Time Line 3 working days and subject to availability of seats on the plane.

We intend to complete the above entire process in a timeline of 10-15 working days.

7. **Intimation of Claim Payment:** After settlement of the Claim, the claim paid details and the balance Sum Insured available under the Policy shall be intimated to You.

8. **STEPS TO BE TAKEN IF THE PATIENT IS NOT RESPONDING TO THE TREATMENT**

In the event that the patient does not respond to the treatment and does not expire, Mediguide will notify New India and once it is medically justified to look at options regarding the patient Mediguide will coordinate all aspects of the repatriation, together with authorization from New India.

1. Should the patient be fit to fly and able to travel home, but not on their own, the options will be explored which is the best medically justified means of travel -

- A. On a commercial airline with a medical escort - determined again in the severity of the patient's condition - a nurse escort, a doctor and nurse escort, etc.
- B. On a stretcher on a commercial airline (which are limited in availability)
- C. On an air ambulance equipped to manage the requirements of the patient.

2. Should the patient be on life support with no chance of recovery, with the recommendations of the treating doctor a meeting with the New India, Mediguide and Authorized Representative of the Patient are required urgently to weigh up options, which include switching off the equipment/keeping the patient alive, or looking at other options to get the patient back to the home country.

Should the decision be to switch off the equipment, then full authority from the Authorized Representative is required. Mediguide will coordinate all the logistics, including the repatriation of the mortal remains, whether the Authorized Representative elect to have the remains cremated in the country of treatment, then have the ashes repatriated, or should the option be to repatriate the actual remains to the home town of the patient. These decisions will be made together with New India, the Authorized Representative and Mediguide.

The charges for any of the case mentioned above will be covered in the Policy under the Sum Insured. The above entire procedure will be on cashless basis.

Company has the right to initiate the Claims investigation process on a case to case basis as per the requirement or discrepancy noted, before providing necessary service.

The list of WLMC is dynamic and may change without prior notice to the Insured. Please refer to New India's website for the updated list of WLMCs.

Premium Rates

For Fresh Proposals (excluding GST)

Age (In Years)	Office Premium New (No Loading)		Office Premium New (25% Loading)		Office Premium New (50% Loading)		Office Premium New (75% Loading)		Office Premium New (100% Loading)	
	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B
18	₹ 5,672	₹ 7,358	₹ 6,590	₹ 8,698	₹ 7,508	₹ 10,037	₹ 8,426	₹ 11,377	₹ 9,344	₹ 12,716
19	₹ 5,688	₹ 7,397	₹ 6,610	₹ 8,746	₹ 7,532	₹ 10,096	₹ 8,454	₹ 11,445	₹ 9,376	₹ 12,794
20	₹ 5,705	₹ 7,438	₹ 6,631	₹ 8,798	₹ 7,558	₹ 10,157	₹ 8,484	₹ 11,517	₹ 9,410	₹ 12,876
21	₹ 6,160	₹ 8,011	₹ 7,200	₹ 9,514	₹ 8,240	₹ 11,017	₹ 9,280	₹ 12,519	₹ 10,320	₹ 14,022
22	₹ 6,593	₹ 8,559	₹ 7,741	₹ 10,199	₹ 8,890	₹ 11,839	₹ 10,038	₹ 13,478	₹ 11,186	₹ 15,118
23	₹ 7,037	₹ 9,124	₹ 8,296	₹ 10,905	₹ 9,556	₹ 12,686	₹ 10,815	₹ 14,467	₹ 12,074	₹ 16,248
24	₹ 7,499	₹ 9,713	₹ 8,874	₹ 11,641	₹ 10,249	₹ 13,570	₹ 11,623	₹ 15,498	₹ 12,998	₹ 17,426
25	₹ 8,034	₹ 10,322	₹ 9,543	₹ 12,403	₹ 11,051	₹ 14,483	₹ 12,560	₹ 16,564	₹ 14,068	₹ 18,644
26	₹ 8,135	₹ 10,396	₹ 9,669	₹ 12,495	₹ 11,203	₹ 14,594	₹ 12,736	₹ 16,693	₹ 14,270	₹ 18,792
27	₹ 8,238	₹ 10,471	₹ 9,798	₹ 12,589	₹ 11,357	₹ 14,707	₹ 12,917	₹ 16,824	₹ 14,476	₹ 18,942
28	₹ 8,432	₹ 10,711	₹ 10,040	₹ 12,889	₹ 11,648	₹ 15,067	₹ 13,256	₹ 17,244	₹ 14,864	₹ 19,422
29	₹ 8,705	₹ 11,091	₹ 10,381	₹ 13,364	₹ 12,058	₹ 15,637	₹ 13,734	₹ 17,909	₹ 15,410	₹ 20,182
30	₹ 9,003	₹ 11,453	₹ 10,754	₹ 13,816	₹ 12,505	₹ 16,180	₹ 14,255	₹ 18,543	₹ 16,006	₹ 20,906
31	₹ 9,038	₹ 11,498	₹ 10,798	₹ 13,873	₹ 12,557	₹ 16,247	₹ 14,317	₹ 18,622	₹ 16,076	₹ 20,996
32	₹ 9,296	₹ 11,852	₹ 11,120	₹ 14,315	₹ 12,944	₹ 16,778	₹ 14,768	₹ 19,241	₹ 16,592	₹ 21,704
33	₹ 9,719	₹ 12,434	₹ 11,649	₹ 15,043	₹ 13,579	₹ 17,651	₹ 15,508	₹ 20,260	₹ 17,438	₹ 22,868
34	₹ 10,203	₹ 13,106	₹ 12,254	₹ 15,883	₹ 14,305	₹ 18,659	₹ 16,355	₹ 21,436	₹ 18,406	₹ 24,212
35	₹ 11,091	₹ 14,209	₹ 13,364	₹ 17,261	₹ 15,637	₹ 20,314	₹ 17,909	₹ 23,366	₹ 20,182	₹ 26,418
36	₹ 11,778	₹ 15,159	₹ 14,223	₹ 18,449	₹ 16,667	₹ 21,739	₹ 19,112	₹ 25,028	₹ 21,556	₹ 28,318
37	₹ 12,483	₹ 16,144	₹ 15,104	₹ 19,680	₹ 17,725	₹ 23,216	₹ 20,345	₹ 26,752	₹ 22,966	₹ 30,288
38	₹ 13,237	₹ 17,208	₹ 16,046	₹ 21,010	₹ 18,856	₹ 24,812	₹ 21,665	₹ 28,614	₹ 24,474	₹ 32,416
39	₹ 14,079	₹ 18,401	₹ 17,099	₹ 22,501	₹ 20,119	₹ 26,602	₹ 23,138	₹ 30,702	₹ 26,158	₹ 34,802
40	₹ 15,427	₹ 20,249	₹ 18,784	₹ 24,811	₹ 22,141	₹ 29,374	₹ 25,497	₹ 33,936	₹ 28,854	₹ 38,498
41	₹ 16,614	₹ 21,886	₹ 20,268	₹ 26,858	₹ 23,921	₹ 31,829	₹ 27,575	₹ 36,801	₹ 31,228	₹ 41,772
42	₹ 17,759	₹ 23,521	₹ 21,699	₹ 28,901	₹ 25,639	₹ 34,282	₹ 29,578	₹ 39,662	₹ 33,518	₹ 45,042
43	₹ 19,049	₹ 25,344	₹ 23,311	₹ 31,180	₹ 27,574	₹ 37,016	₹ 31,836	₹ 42,852	₹ 36,098	₹ 48,688
44	₹ 20,496	₹ 27,398	₹ 25,120	₹ 33,748	₹ 29,744	₹ 40,097	₹ 34,368	₹ 46,447	₹ 38,992	₹ 52,796
45	₹ 22,566	₹ 30,219	₹ 27,708	₹ 37,274	₹ 32,849	₹ 44,329	₹ 37,991	₹ 51,383	₹ 43,132	₹ 58,438
46	₹ 24,514	₹ 32,955	₹ 30,143	₹ 40,694	₹ 35,771	₹ 48,433	₹ 41,400	₹ 56,171	₹ 47,028	₹ 63,910
47	₹ 26,547	₹ 35,889	₹ 32,684	₹ 44,361	₹ 38,821	₹ 52,834	₹ 44,957	₹ 61,306	₹ 51,094	₹ 69,778
48	₹ 28,925	₹ 39,240	₹ 35,656	₹ 48,550	₹ 42,388	₹ 57,860	₹ 49,119	₹ 67,170	₹ 55,850	₹ 76,480
49	₹ 31,490	₹ 42,880	₹ 38,863	₹ 53,100	₹ 46,235	₹ 63,320	₹ 53,608	₹ 73,540	₹ 60,980	₹ 83,760
50	₹ 36,776	₹ 49,684	₹ 45,470	₹ 61,605	₹ 54,164	₹ 73,526	₹ 62,858	₹ 85,447	₹ 71,552	₹ 97,368
51	₹ 39,698	₹ 53,810	₹ 49,123	₹ 66,763	₹ 58,547	₹ 79,715	₹ 67,972	₹ 92,668	₹ 77,396	₹ 1,05,620
52	₹ 42,739	₹ 58,242	₹ 52,924	₹ 72,303	₹ 63,109	₹ 86,363	₹ 73,293	₹ 1,00,424	₹ 83,478	₹ 1,14,484
53	₹ 46,464	₹ 63,322	₹ 57,580	₹ 78,653	₹ 68,696	₹ 93,983	₹ 79,812	₹ 1,09,314	₹ 90,928	₹ 1,24,644
54	₹ 50,398	₹ 68,720	₹ 62,498	₹ 85,400	₹ 74,597	₹ 1,02,080	₹ 86,697	₹ 1,18,760	₹ 98,796	₹ 1,35,440
55	₹ 54,461	₹ 74,307	₹ 67,576	₹ 92,384	₹ 80,692	₹ 1,10,461	₹ 93,807	₹ 1,28,537	₹ 1,06,922	₹ 1,46,614
56	₹ 58,960	₹ 80,467	₹ 73,200	₹ 1,00,084	₹ 87,440	₹ 1,19,701	₹ 1,01,680	₹ 1,39,317	₹ 1,15,920	₹ 1,58,934
57	₹ 63,027	₹ 86,198	₹ 78,284	₹ 1,07,248	₹ 93,541	₹ 1,28,297	₹ 1,08,797	₹ 1,49,347	₹ 1,24,054	₹ 1,70,396
58	₹ 67,962	₹ 92,750	₹ 84,453	₹ 1,15,438	₹ 1,00,943	₹ 1,38,125	₹ 1,17,434	₹ 1,60,813	₹ 1,33,924	₹ 1,83,500
59	₹ 73,164	₹ 99,587	₹ 90,955	₹ 1,23,984	₹ 1,08,746	₹ 1,48,381	₹ 1,26,537	₹ 1,72,777	₹ 1,44,328	₹ 1,97,174
60	₹ 81,109	₹ 1,09,477	₹ 1,00,886	₹ 1,36,346	₹ 1,20,664	₹ 1,63,216	₹ 1,40,441	₹ 1,90,085	₹ 1,60,218	₹ 2,16,954
61	₹ 83,992	₹ 1,13,178	₹ 1,04,490	₹ 1,40,973	₹ 1,24,988	₹ 1,68,767	₹ 1,45,486	₹ 1,96,562	₹ 1,65,984	₹ 2,24,356
62	₹ 88,665	₹ 1,19,198	₹ 1,10,331	₹ 1,48,498	₹ 1,31,998	₹ 1,77,797	₹ 1,53,664	₹ 2,07,097	₹ 1,75,330	₹ 2,36,396
63	₹ 93,716	₹ 1,25,403	₹ 1,16,645	₹ 1,56,254	₹ 1,39,574	₹ 1,87,105	₹ 1,62,503	₹ 2,17,955	₹ 1,85,432	₹ 2,48,806
64	₹ 1,00,354	₹ 1,33,243	₹ 1,24,943	₹ 1,66,054	₹ 1,49,531	₹ 1,98,865	₹ 1,74,120	₹ 2,31,675	₹ 1,98,708	₹ 2,64,486
65	₹ 1,07,068	₹ 1,40,995	₹ 1,33,335	₹ 1,75,744	₹ 1,59,602	₹ 2,10,493	₹ 1,85,869	₹ 2,45,241	₹ 2,12,136	₹ 2,79,990

For Renewal (Excluding GST)

Age (In Years)	Office Premium Renewal (No Loading)		Office Premium Renewal (25% Loading)		Office Premium Renewal (50% Loading)		Office Premium Renewal (75% Loading)		Office Premium Renewal (100% Loading)	
	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B
18	₹ 3,672	₹ 5,358	₹ 4,590	₹ 6,698	₹ 5,508	₹ 8,037	₹ 6,426	₹ 9,377	₹ 7,344	₹ 10,716
19	₹ 3,688	₹ 5,397	₹ 4,610	₹ 6,746	₹ 5,532	₹ 8,096	₹ 6,454	₹ 9,445	₹ 7,376	₹ 10,794
20	₹ 3,705	₹ 5,438	₹ 4,631	₹ 6,798	₹ 5,558	₹ 8,157	₹ 6,484	₹ 9,517	₹ 7,410	₹ 10,876
21	₹ 4,160	₹ 6,011	₹ 5,200	₹ 7,514	₹ 6,240	₹ 9,017	₹ 7,280	₹ 10,519	₹ 8,320	₹ 12,022
22	₹ 4,593	₹ 6,559	₹ 5,741	₹ 8,199	₹ 6,890	₹ 9,839	₹ 8,038	₹ 11,478	₹ 9,186	₹ 13,118
23	₹ 5,037	₹ 7,124	₹ 6,296	₹ 8,905	₹ 7,556	₹ 10,686	₹ 8,815	₹ 12,467	₹ 10,074	₹ 14,248
24	₹ 5,499	₹ 7,713	₹ 6,874	₹ 9,641	₹ 8,249	₹ 11,570	₹ 9,623	₹ 13,498	₹ 10,998	₹ 15,426
25	₹ 6,034	₹ 8,322	₹ 7,543	₹ 10,403	₹ 9,051	₹ 12,483	₹ 10,560	₹ 14,564	₹ 12,068	₹ 16,644
26	₹ 6,135	₹ 8,396	₹ 7,669	₹ 10,495	₹ 9,203	₹ 12,594	₹ 10,736	₹ 14,693	₹ 12,270	₹ 16,792
27	₹ 6,238	₹ 8,471	₹ 7,798	₹ 10,589	₹ 9,357	₹ 12,707	₹ 10,917	₹ 14,824	₹ 12,476	₹ 16,942
28	₹ 6,432	₹ 8,711	₹ 8,040	₹ 10,889	₹ 9,648	₹ 13,067	₹ 11,256	₹ 15,244	₹ 12,864	₹ 17,422
29	₹ 6,705	₹ 9,091	₹ 8,381	₹ 11,364	₹ 10,058	₹ 13,637	₹ 11,734	₹ 15,909	₹ 13,410	₹ 18,182
30	₹ 7,003	₹ 9,453	₹ 8,754	₹ 11,816	₹ 10,505	₹ 14,180	₹ 12,255	₹ 16,543	₹ 14,006	₹ 18,906
31	₹ 7,038	₹ 9,498	₹ 8,798	₹ 11,873	₹ 10,557	₹ 14,247	₹ 12,317	₹ 16,622	₹ 14,076	₹ 18,996
32	₹ 7,296	₹ 9,852	₹ 9,120	₹ 12,315	₹ 10,944	₹ 14,778	₹ 12,768	₹ 17,241	₹ 14,592	₹ 19,704
33	₹ 7,719	₹ 10,434	₹ 9,649	₹ 13,043	₹ 11,579	₹ 15,651	₹ 13,508	₹ 18,260	₹ 15,438	₹ 20,868
34	₹ 8,203	₹ 11,106	₹ 10,254	₹ 13,883	₹ 12,305	₹ 16,659	₹ 14,355	₹ 19,436	₹ 16,406	₹ 22,212
35	₹ 9,091	₹ 12,209	₹ 11,364	₹ 15,261	₹ 13,637	₹ 18,314	₹ 15,909	₹ 21,366	₹ 18,182	₹ 24,418
36	₹ 9,778	₹ 13,159	₹ 12,223	₹ 16,449	₹ 14,667	₹ 19,739	₹ 17,112	₹ 23,028	₹ 19,556	₹ 26,318
37	₹ 10,483	₹ 14,144	₹ 13,104	₹ 17,680	₹ 15,725	₹ 21,216	₹ 18,345	₹ 24,752	₹ 20,966	₹ 28,288
38	₹ 11,237	₹ 15,208	₹ 14,046	₹ 19,010	₹ 16,856	₹ 22,812	₹ 19,665	₹ 26,614	₹ 22,474	₹ 30,416
39	₹ 12,079	₹ 16,401	₹ 15,099	₹ 20,501	₹ 18,119	₹ 24,602	₹ 21,138	₹ 28,702	₹ 24,158	₹ 32,802
40	₹ 13,427	₹ 18,249	₹ 16,784	₹ 22,811	₹ 20,141	₹ 27,374	₹ 23,497	₹ 31,936	₹ 26,854	₹ 36,498
41	₹ 14,614	₹ 19,886	₹ 18,268	₹ 24,858	₹ 21,921	₹ 29,829	₹ 25,575	₹ 34,801	₹ 29,228	₹ 39,772
42	₹ 15,759	₹ 21,521	₹ 19,699	₹ 26,901	₹ 23,639	₹ 32,282	₹ 27,578	₹ 37,662	₹ 31,518	₹ 43,042
43	₹ 17,049	₹ 23,344	₹ 21,311	₹ 29,180	₹ 25,574	₹ 35,016	₹ 29,836	₹ 40,852	₹ 34,098	₹ 46,688
44	₹ 18,496	₹ 25,398	₹ 23,120	₹ 31,748	₹ 27,744	₹ 38,097	₹ 32,368	₹ 44,447	₹ 36,992	₹ 50,796
45	₹ 20,566	₹ 28,219	₹ 25,708	₹ 35,274	₹ 30,849	₹ 42,329	₹ 35,991	₹ 49,383	₹ 41,132	₹ 56,438
46	₹ 22,514	₹ 30,955	₹ 28,143	₹ 38,694	₹ 33,771	₹ 46,433	₹ 39,400	₹ 54,171	₹ 45,028	₹ 61,910
47	₹ 24,547	₹ 33,889	₹ 30,684	₹ 42,361	₹ 36,821	₹ 50,834	₹ 42,957	₹ 59,306	₹ 49,094	₹ 67,778
48	₹ 26,925	₹ 37,240	₹ 33,656	₹ 46,550	₹ 40,388	₹ 55,860	₹ 47,119	₹ 65,170	₹ 53,850	₹ 74,480
49	₹ 29,490	₹ 40,880	₹ 36,863	₹ 51,100	₹ 44,235	₹ 61,320	₹ 51,608	₹ 71,540	₹ 58,980	₹ 81,760
50	₹ 34,776	₹ 47,684	₹ 43,470	₹ 59,605	₹ 52,164	₹ 71,526	₹ 60,858	₹ 83,447	₹ 69,552	₹ 95,368
51	₹ 37,698	₹ 51,810	₹ 47,123	₹ 64,763	₹ 56,547	₹ 77,715	₹ 65,972	₹ 90,668	₹ 75,396	₹ 1,03,620
52	₹ 40,739	₹ 56,242	₹ 50,924	₹ 70,303	₹ 61,109	₹ 84,363	₹ 71,293	₹ 98,424	₹ 81,478	₹ 1,12,484
53	₹ 44,464	₹ 61,322	₹ 55,580	₹ 76,653	₹ 66,696	₹ 91,983	₹ 77,812	₹ 1,07,314	₹ 88,928	₹ 1,22,644
54	₹ 48,398	₹ 66,720	₹ 60,498	₹ 83,400	₹ 72,597	₹ 1,00,080	₹ 84,697	₹ 1,16,760	₹ 96,796	₹ 1,33,440
55	₹ 52,461	₹ 72,307	₹ 65,576	₹ 90,384	₹ 78,692	₹ 1,08,461	₹ 91,807	₹ 1,26,537	₹ 1,04,922	₹ 1,44,614
56	₹ 56,960	₹ 78,467	₹ 71,200	₹ 98,084	₹ 85,440	₹ 1,17,701	₹ 99,680	₹ 1,37,317	₹ 1,13,920	₹ 1,56,934
57	₹ 61,027	₹ 84,198	₹ 76,284	₹ 1,05,248	₹ 91,541	₹ 1,26,297	₹ 1,06,797	₹ 1,47,347	₹ 1,22,054	₹ 1,68,396
58	₹ 65,962	₹ 90,750	₹ 82,453	₹ 1,13,438	₹ 98,943	₹ 1,36,125	₹ 1,15,434	₹ 1,58,813	₹ 1,31,924	₹ 1,81,500
59	₹ 71,164	₹ 97,587	₹ 88,955	₹ 1,21,984	₹ 1,06,746	₹ 1,46,381	₹ 1,24,537	₹ 1,70,777	₹ 1,42,328	₹ 1,95,174
60	₹ 79,109	₹ 107,477	₹ 98,886	₹ 1,34,346	₹ 1,18,664	₹ 1,61,216	₹ 1,38,441	₹ 1,88,085	₹ 1,58,218	₹ 2,14,954
61	₹ 81,992	₹ 111,178	₹ 1,02,490	₹ 1,38,973	₹ 1,22,988	₹ 1,66,767	₹ 1,43,486	₹ 1,94,562	₹ 1,63,984	₹ 2,22,356
62	₹ 86,665	₹ 117,198	₹ 1,08,331	₹ 1,46,498	₹ 1,29,998	₹ 1,75,797	₹ 1,51,664	₹ 2,05,097	₹ 1,73,330	₹ 2,34,396
63	₹ 91,716	₹ 123,403	₹ 1,14,645	₹ 1,54,254	₹ 1,37,574	₹ 1,85,105	₹ 1,60,503	₹ 2,15,955	₹ 1,83,432	₹ 2,46,806
64	₹ 98,354	₹ 131,243	₹ 1,22,943	₹ 1,64,054	₹ 1,47,531	₹ 1,96,865	₹ 1,72,120	₹ 2,29,675	₹ 1,96,708	₹ 2,62,486
65	₹ 105,068	₹ 138,995	₹ 1,31,335	₹ 1,73,744	₹ 1,57,602	₹ 2,08,493	₹ 1,83,869	₹ 2,43,241	₹ 2,10,136	₹ 2,77,990
66	₹ 1,12,256	₹ 1,47,206	₹ 1,40,320	₹ 1,84,008	₹ 1,68,385	₹ 2,20,810	₹ 1,96,449	₹ 2,57,611	₹ 2,24,513	₹ 2,94,413
67	₹ 1,19,928	₹ 1,55,908	₹ 1,49,910	₹ 1,94,885	₹ 1,79,892	₹ 2,33,862	₹ 2,09,874	₹ 2,72,839	₹ 2,39,856	₹ 3,11,816
68	₹ 1,28,128	₹ 1,65,125	₹ 1,60,160	₹ 2,06,406	₹ 1,92,192	₹ 2,47,687	₹ 2,24,224	₹ 2,88,968	₹ 2,56,256	₹ 3,30,249
69	₹ 1,36,891	₹ 1,74,890	₹ 1,71,114	₹ 2,18,612	₹ 2,05,337	₹ 2,62,335	₹ 2,39,560	₹ 3,06,057	₹ 2,73,783	₹ 3,49,779
70	₹ 1,46,258	₹ 1,85,236	₹ 1,82,823	₹ 2,31,545	₹ 2,19,387	₹ 2,77,855	₹ 2,55,952	₹ 3,24,164	₹ 2,92,516	₹ 3,70,473
71	₹ 1,56,270	₹ 1,96,196	₹ 1,95,337	₹ 2,45,245	₹ 2,34,405	₹ 2,94,295	₹ 2,73,472	₹ 3,43,344	₹ 3,12,539	₹ 3,92,393
72	₹ 1,66,970	₹ 2,07,808	₹ 2,08,712	₹ 2,59,760	₹ 2,50,455	₹ 3,11,712	₹ 2,92,197	₹ 3,63,664	₹ 3,33,939	₹ 4,15,616
73	₹ 1,78,406	₹ 2,20,110	₹ 2,23,008	₹ 2,75,137	₹ 2,67,610	₹ 3,30,165	₹ 3,12,211	₹ 3,85,192	₹ 3,56,813	₹ 4,40,219
74	₹ 1,90,631	₹ 2,33,143	₹ 2,38,289	₹ 2,91,429	₹ 2,85,947	₹ 3,49,715	₹ 3,33,605	₹ 4,08,000	₹ 3,81,263	₹ 4,66,286
75	₹ 2,03,696	₹ 2,46,950	₹ 2,54,620	₹ 3,08,687	₹ 3,05,545	₹ 3,70,425	₹ 3,56,469	₹ 4,32,162	₹ 4,07,393	₹ 4,93,899