

STAR FIRST CLASSIC

Unique Identification No.: SHAHLIP18030V021718

A simple solution for protection of Health during life time and protection for family after life time

Health Section provides cover for regular in-patient hospitalisation while Life Section available only for the proposer, provides payment of sum insured in the event of his/her Death.

★ Eligibility:

For Health Benefits: Entry age between 18 years and 65 years. Dependent children can be covered from 5 months to 25 yrs. There is no exit age for health cover.

For Life Benefits : Entry age between 18 years and 60 years. The Life Insurance Benefit is offered only for the primary life insured. Medical underwriting will be applicable for eligible persons above 50 years of age. The Plan term is 5 years (fixed) and maximum age at the end of the plan term is 65 years.

Beyond 65 years renewals can be only for health cover under any health indemnity policy offered by Star Health.

★ Age Proof:

Extract from Municipal records or other records made at the time of birth, School or College Certificate or authenticated extract from the school or college records, if date of birth is stated, Extract from Service register in case of Government or semi-government employees, Marriage Certificate in case of Roman Catholics issued by Roman Catholic Church, In case of defence/central government/state government personnel Identity card issued respectively by Defence department/central government/state government to their personnel showing the date of birth, PAN card issued by income Tax authorities, Valid Driving License, Valid passport, Aadhar Card with date of birth.

★ Pre-acceptance Medical screening:

All persons who are above 50 yrs of age are to undergo pre-acceptance medical screening at the Company nominated centers at the Company's cost. The age for screening and the cost are subject to change.

Benefits: Health Section:

- Room, boarding and nursing expenses @2% of the Sum Insured subject to a maximum of Rs. 5000/- per day.
- Surgeon's , anesthetist's, consultants and specialist's fees. Diagnostics, Anesthesia, blood, oxygen, operation theatre charges, pace makers, drugs and medicines.
- Pre-Hospitalization: Reasonable medical expenses up-to 30 days prior to the date of hospitalization is payable
- Post-Hospitalization: 7% of hospital expenses excluding room rent subject to a maximum of Rs. 5000/- is paid as medical expenses up-to a period of 60 days after discharge from hospital.
- Health Check Up : Payable on continuous coverage for a block of every 4 claim free years, upto 1% of the average sum insured of the eligible block subject to a maximum of Rs. 5000/- . This benefit is available for sum insured of Rs. 200000/- and above only.
- Non Allopathic treatments are covered up to 25% of the sum insured subject to a maximum of Rs. 25000/- per policy period.
- Emergency ambulance charges @Rs. 750/- per event to a maximum of Rs. 1500/- per policy period for transporting the insured patient to the hospital.

The expenses incurred on treatment of cataract are payable up-to the limits mentioned here under :

Sum Insured Rs.	Limit Rs.
Up to Rs.2,00,000/-	Rs.12,000/- per person per policy period
Rs.3,00,000/- to Rs.5,00,000/-	Rs.20,000/- per eye per person and not exceeding Rs.30,000/- per policy period
Above Rs.5,00,000/-	Rs.30,000/- per eye per person and not exceeding Rs.40,000/- per policy period

★ Optional Benefits at extra premium:

- Patient Care:** (For Insured persons above 60 years) An amount upto Rs. 400/- is paid per completed day upto 5 days per occurrence towards the Cost of engaging one attendant at residence immediately after discharge from the hospital provided the same is recommended by the attending physician. 14 days is maximum allowed per policy period.
- Hospital Cash:** Cash benefit of Rs. 1000/- for each completed day of hospitalization subject to a maximum of 7 days per occurrence and 14 days per policy period is paid. Days of admission and discharge will not be accounted.

★ Important Exclusions

- Charges incurred primarily for diagnostic,X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of positive existence or presence of disease of any disease, sickness, ailment or injury, for which confinement is required in a hospital / nursing home.
- Expenses on vitamins and tonics unless forming part of treatment as certified by the attending physician
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges
- Expenses incurred on Lasik laser or refractive error correction, treatment for eye disorders requiring intra-vitreal injections
- Expenses incurred on weight control services including surgical procedures for treatment of obesity and medical treatment for weight control
- Expenses incurred on Enhanced External Counter Pulsation therapy and related therapies and Rotational Field Quantum Magnetic Resonance Therapy and such other similar therapies.
- Stem cell implantation and / or therapy.
- Expenses relating to pregnancy, childbirth, miscarriage, abortion or complications of these (other than ectopic gestation pregnancy), family planning treatment. All types of treatment for infertility.

★ Special Features:

Automatic Restoration of sum insured: (Applicable for hospitalization only); - Upon exhaustion of the basic sum insured and the bonus(if any), the basic sum insured under the policy will be automatically restored once by 200% for the remaining policy period. Such restored sum insured cannot be utilized for diseases / illness for which claim/s was/were made.

Bonus : The insured person will be eligible for Bonus calculated at 5% of the basic sum insured for every claim free year subject to maximum of 25%. Such bonus will be available on that part of the basic sum insured which is continuously renewed without any break. In the event of a claim, the Bonus will be reduced by 5% of the basic sum insured. However the basic sum insured will not be reduced.

★ Important Conditions

Co-payment: A co-payment of 10% for each and every claim for hospitalisation is applicable for persons whose age at entry is above 60 years . Such co-payment is applicable even for renewals.

Waiting period : Accidents are covered from the policy inception date. However a 30 day waiting period is applicable for diseases /illness in the first year of commencement of the policy.

24 months waiting period applicable for specified diseases/conditions / treatments.
48 months waiting period applicable for Pre-existing Diseases / conditions

★ List of Specified diseases / Conditions / Treatments that have 24 months waiting period :-

- Expenses for treatment of Cataract, Glaucoma, Retinal Detachment/ Macular Degeneration, Prolapse Of Intervertebral Disc (other than caused by accident), Varicose Veins and Varicose Ulcers, Benign Prostatic Hypertrophy, Deviated Nasal Septum, Sinusitis, Tonsillitis, Nasal Polyps, Chronic Suppurative Otitis Media and related disorders, Stapedectomy, Hernia, Hydrocele, Fistula / Fissure in ano and Hemorrhoids Congenital internal disease/defect .
- All treatments (conservative, interventional, laparoscopic and open) for Hepatobiliary Gall Bladder and Pancreatic Calculi and Genitourinary Calculi.
- All treatments (conservative, interventional, laparoscopic and open) for Uterine prolapse, Dysfunctional Uterine Bleeding, Fibroids, Pelvic Inflammatory Diseases, all Diseases of Fallopien Tubes and Ovaries.
- Conservative and operative treatment of Joint Diseases [other than caused by accident

- e. All types of Joint Replacement (other than caused by accident)
- f. Degenerative Disc and Vertebral Diseases and Degenerative Diseases of the Musculo-Skeletal system

This exclusion shall not however apply in the case of the Insured person/s having been covered under any Individual health insurance scheme with any of the Indian Insurer for a continuous period of preceding 24 months without any break.

The claim for such illnesses/diseases/disabilities contracted /suffered if admitted will be processed as per the sum insured of immediately preceding 24 months policy only and where there is a change in the sum insured in the second continuous policy year the lower of the sum insured will apply. If these are pre-existing at the time of proposal they will be covered after 48 months

★ **Renewal and Grace period:**

For Health Benefits

A grace period of 30 days from the date of expiry is available for renewal. If renewal is made within this grace period continuity of benefits in terms of waiting period will be allowed. However the actual period of cover will start only from the date of payment of premium.

Renewal premium, policy terms and conditions are subject to change with the prior approval of the Regulator.

For Life Benefits

There is a grace period of 30 days from the due date of the premium payment. Plan benefits continue during this grace period. In case of death during the grace period we will pay the sum assured to the nominee/appointee/legal heir after deducting the due premium. If you do not pay premiums before the end of the grace period, your life cover ceases and your plan will lapse. You can revive your plan within a specified period of two years from first unpaid premium. The revival is subject to satisfactory medical and financial requirements raised by the Company.

★ **Benefits- Life Section**

Pure Term Life Insurance Cover- This section pays the nominee the stated sum assured in case of the death of the policy holder during the policy term of contract.

Important

The Life Section has no surrender value. The policyholder is not entitled to any loan under this Section. There is no maturity benefit under this Section

Exclusions for Life Section

The death benefit payable to the nominee / appointee/legal heir, will be limited to 80% of the premium paid if the Life assured commits suicide within 12 months from the date of risk commencement. This is irrespective of whether the life assured, was sane or insane at the time of death. If the life assured commits suicide within 12 months from the date of revival/re-instatement, the benefit payable will be equal to the higher of surrender value or 80% of total premium paid.

★ **Free-look Cancellation (Applicable for both Health and Life Sections):**

If the policyholder disagrees with the 'Terms and conditions' of the policy, the policy can be cancelled within 15 days from the date of receipt of the policy. In case Policyholder has bought this plan through distance marketing mode, he/she may cancel the Plan within 30 days from the date of receipt of the policy. However, the company reserves the right to deduct medical examination fees, cancellation fee*, stamp duty charges for issue of the policy and proportionate risk premium for the period concerned. * Cancellation fee is not applicable for Pure Term Life Insurance Coverage.

★ **Withdrawal of tie-up**

The tie-up between Star Health and Allied Insurance Company Ltd. and IndiaFirst Life Insurance Company Ltd may be withdrawn at any time with the prior approval of the Regulator. The insured will be intimated 90 days in advance about the withdrawal of tie-up. In such an event all policies issued will continue until renewal. Upon expiry the insured has the option of continuing with either of the Sections with the respective insurers. In so far as Health section is concerned the continuity of benefits with reference to waiting periods stated will be available.

★ **Policy Premium :**

Refer Premium Table

★ **Tax Benefits**

Payment of health portion of the premium by any mode other than cash is eligible for relief under Section 80-D and Life portion of the premium is eligible for relief under Section 80C of the the Income Tax Act 1961 and amendments thereto.

★ **Cancellation**

• **Health Section :**

The Company may cancel the policy on ground of misrepresentation, fraud, moral hazard, non-disclosure of material fact as declared in the proposal form / at the time of claim, non-co-operation by the insured person, by sending the insured 30 days notice by registered letter at the insured person's last known address. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short period rate only (Table below) provided no claim has occurred upto the date of cancellation:

SHORT PERIOD RATE	
PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one-month	1/3rd of annual premium
Up to three Months	½ of annual premium
Up to six months	3/4th of annual premium
Exceeding six months	Full annual premium

• **Life Section :**

Cancellation is possible only within Free-look period. This being a Term Insurance Plan no Surrender Value is payable

★ **Portability:** The Health section of this policy is portable. For details mail to portability@starhealth.in

★ **Claims procedure:**

For Health claims:

Call 24 hour helpline 1800 425 2255 / 1800 102 4477 of Star Health and Allied Insurance Company Ltd for assistance.

Inform ID number for easy reference.

In case of planned hospitalisation inform 24 hours prior to admission.

In case of emergency hospitalisation information is to be given within 24 hours after hospitalisation.

Cashless facility can be availed in network hospitals, wherever possible

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

Claims under this Section will be serviced by Star Health and Allied Insurance Company Ltd

For Life claims:

Inform IndiaFirst Life Insurance Company Ltd about the occurrence at toll free number 1800 209 8700 or at Star Health and Allied Insurance Company Ltd number 1800 425 2255 / 1800 102 4477

Submit claim form along with required documents.

The claim under this Section will be serviced by IndiaFirst Life Insurance Company Ltd

★ **IMPORTANT:**

The insured at the time of renewal, if he so desires, can continue with either Section, discontinuing the other

About Star Health and Allied Insurance Company Ltd:

Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 with the business interests in Health Insurance, Travel and Personal Accident. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting international benchmarks in service and personal caring.

About IndiaFirst Life Insurance Company Ltd:

IndiaFirst Life Insurance Company Ltd is a Joint venture between Bank of Baroda, one of the largest public sector banks in India, Andhra Bank another public sector bank serving the customers for over 89 years and Legal and General (UK) one of UK's leading financial institutions with a heritage of over 150 years providing life insurance, pensions, investments and general insurance plans across UK.

★ **STATUTORY WARNING**

Prohibition of rebates

Section 41 of Insurance Act 1938

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may

be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Section 45 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:

- No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival, of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
- Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Health Section

STAR FIRST CLASSIC

Zone 1										
Delhi, Noida, Gurgaon, Ghaziabad, Faridabad, Mumbai, Thane, Pune and entire State of Gujarat										
Sum Insured (Rs.)	Annual Premium in Rs. (Tax Extra)									
	Age (yrs)						Renewals Only			
	5mts-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	Above 80
150000	2510	2510	3770	4495	6200	7900	11800	13300	16800	21840
200000	3030	3260	5120	6110	7750	9850	14005	17330	22300	28990
300000	4400	4650	7665	11365	13750	14350	20000	24350	32270	41950
400000	4915	5550	8950	12690	15535	20000	26800	31525	42420	55140
500000	5450	6145	10700	14000	16775	24430	34680	38700	52540	68300
1000000	7800	8200	13600	18384	22910	28900	34755	41615	58250	75725
1500000	9545	9910	15310	22510	29160	39555	47125	52525	67825	88170

Optional Benefits	
Hospital Cash:	Patient Care (> 60 yrs):
Rs. 1000/- per day of completed hospitalisation - max. 7 days per and 14 days per policy period.	Rs.400/- per day for max. 5 days per hospitalisation and 14 days per policy period.
Additional Premium : Rs. 350/- + TAX	Additional Premium Rs. 580/- + TAX

Zone 2										
Rest of India (Other than Delhi, Noida, Gurgaon, Ghaziabad, Faridabad, Mumbai, Thane, Pune and entire State of Gujarat)										
Sum Insured (Rs.)	Annual Premium in Rs. (Tax Extra)									
	Age (yrs)						Renewals Only			
	5mts-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	Above 80
150000	2510	2510	3770	4495	6200	7900	11800	13300	16800	21840
200000	2880	3175	4775	5900	7350	9550	13500	16950	22000	28600
300000	4000	4535	7200	11115	13200	14000	19600	23800	31900	41470
400000	4515	5210	8700	12335	15000	19600	26200	31000	41900	54470
500000	5080	5870	10700	13555	15875	24000	33840	38100	51900	67470
1000000	7465	7965	13265	17875	21440	28200	34200	40800	57600	74880
1500000	9165	9595	14710	21710	28810	38365	46395	50675	66700	86710

Optional Benefits	
Hospital Cash:	Patient Care (> 60 yrs):
Rs. 1000/- per day of completed hospitalisation - max. 7 days per and 14 days per policy period.	Rs.400/- per day for max. 5 days per hospitalisation and 14 days per policy period.
Additional Premium : Rs. 350/- + TAX	Additional Premium Rs. 580/- + TAX

All India Annual Premium in Rs. (Tax Extra)							
FAMILY PACKAGE PLAN							
Sum Insured Rs. 200000/-				Sum Insured Rs. 300000/-			
The sum insured is apportioned equally among all the family members who are insured				The sum insured is apportioned equally among all the family members who are insured			
Age (yrs)	Family Size			Age (yrs)	Family Size		
	2A	2A+ 1C	2A+2C		2A	2A+ 1C	2A+2C
5m-25	4460	5149	5200	5m-25	4745	5945	7145
26-30	4635	5280	5400	26-30	5045	6195	7345
31-35	4635	5280	5600	31-35	5230	6275	7483
36-40	4965	5400	6200	36-40	5555	6365	7700
41-45	5095	5595	6500	41-45	5915	6500	7805

Optional Benefit - New Born Baby Cover (Offered only under Family Package Policy for family size of 2A & 2A+1C)
Additional Premium : 10% of the Policy Premium during the year in which the baby is born.
 Subsequent year the baby has to be covered as a separate entity. Eg: 2A will become 2A +1C on renewal. Premium to be calculated separately. (A = Adult / C = Child)

Cost of Health Check-up under Family Health Plan
 Benefit @ 1% of average Sum Insured is payable after every block of 4 claim free years will be apportioned equally among the family members covered

For Life Section : Premium in Rs. for Female lives (Excluding Tax)

Age at entry	Sum Assured in Lakhs												
	3	4	5	6	7	8	9	10	11	12	13	14	15
18	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
19	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
20	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
21	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
22	1,179	1,572	1,965	2,358	2,751	3,144	3,537	1,389	1,528	1,667	1,806	1,944	2,083
23	1,185	1,580	1,975	2,370	2,765	3,160	3,555	1,412	1,553	1,694	1,835	1,976	2,117
24	1,191	1,588	1,985	2,382	2,779	3,176	3,573	1,429	1,572	1,715	1,858	2,001	2,143
25	1,194	1,592	1,990	2,388	2,786	3,184	3,582	1,442	1,587	1,731	1,875	2,019	2,164
26	1,197	1,596	1,995	2,394	2,793	3,192	3,591	1,453	1,599	1,744	1,890	2,035	2,180
27	1,200	1,600	2,000	2,400	2,800	3,200	3,600	1,464	1,610	1,756	1,903	2,049	2,195
28	1,206	1,608	2,010	2,412	2,814	3,216	3,618	1,474	1,622	1,769	1,916	2,064	2,211
29	1,209	1,612	2,015	2,418	2,821	3,224	3,627	1,487	1,635	1,784	1,933	2,081	2,230
30	1,212	1,616	2,020	2,424	2,828	3,232	3,636	1,503	1,653	1,803	1,953	2,104	2,254
31	1,218	1,624	2,030	2,436	2,842	3,248	3,654	1,523	1,675	1,827	1,980	2,132	2,284
32	1,227	1,636	2,045	2,454	2,863	3,272	3,681	1,549	1,703	1,858	2,013	2,168	2,323
33	1,236	1,648	2,060	2,472	2,884	3,296	3,708	1,581	1,739	1,897	2,055	2,213	2,371
34	1,248	1,664	2,080	2,496	2,912	3,328	3,744	1,621	1,783	1,945	2,107	2,269	2,431
35	1,263	1,684	2,105	2,526	2,947	3,368	3,789	1,669	1,836	2,002	2,169	2,336	2,503
36	1,281	1,708	2,135	2,562	2,989	3,416	3,843	1,726	1,899	2,071	2,244	2,416	2,589
37	1,302	1,736	2,170	2,604	3,038	3,472	3,906	1,794	1,973	2,152	2,332	2,511	2,690
38	1,323	1,764	2,205	2,646	3,087	3,528	3,969	1,872	2,059	2,247	2,434	2,621	2,808
39	1,737	2,316	2,895	3,474	4,053	4,632	5,211	2,094	2,304	2,513	2,723	2,932	3,142
40	1,770	2,360	2,950	3,540	4,130	4,720	5,310	2,201	2,421	2,641	2,861	3,081	3,301
41	1,806	2,408	3,010	3,612	4,214	4,816	5,418	2,323	2,555	2,787	3,020	3,252	3,484
42	1,848	2,464	3,080	3,696	4,312	4,928	5,544	2,464	2,710	2,956	3,203	3,449	3,696
43	1,899	2,532	3,165	3,798	4,431	5,064	5,697	2,626	2,889	3,152	3,414	3,677	3,940
44	1,956	2,608	3,260	3,912	4,564	5,216	5,868	2,814	3,096	3,377	3,658	3,940	4,221
45	2,022	2,696	3,370	4,044	4,718	5,392	6,066	3,030	3,333	3,636	3,939	4,242	4,545
46	2,097	2,796	3,495	4,194	4,893	5,592	6,291	3,286	3,614	3,943	4,271	4,600	4,928
47	2,181	2,908	3,635	4,362	5,089	5,816	6,543	3,573	3,930	4,287	4,644	5,002	5,359
48	2,280	3,040	3,800	4,560	5,320	6,080	6,840	3,898	4,287	4,677	5,067	5,457	5,847
49	3,009	4,012	5,015	6,018	7,021	8,024	9,027	4,466	4,913	5,359	5,806	6,252	6,699
50	3,129	4,172	5,215	6,258	7,301	8,344	9,387	4,865	5,352	5,838	6,325	6,811	7,298
51	3,261	4,348	5,435	6,522	7,609	8,696	9,783	5,310	5,841	6,372	6,903	7,435	7,966
52	3,402	4,536	5,670	6,804	7,938	9,072	10,206	5,780	6,358	6,936	7,514	8,092	8,670
53	3,552	4,736	5,920	7,104	8,288	9,472	10,656	6,276	6,903	7,531	8,159	8,786	9,414
54	3,708	4,944	6,180	7,416	8,652	9,888	11,124	6,795	7,474	8,154	8,833	9,513	10,192
55	3,876	5,168	6,460	7,752	9,044	10,336	11,628	7,334	8,067	8,800	9,534	10,267	11,000
56	4,047	5,396	6,745	8,094	9,443	10,792	12,141	7,891	8,680	9,469	10,258	11,047	11,836
57	4,224	5,632	7,040	8,448	9,856	11,264	12,672	8,488	9,337	10,186	11,035	11,884	12,732
58	4,407	5,876	7,345	8,814	10,283	11,752	13,221	9,100	10,010	10,920	11,830	12,740	13,650
59	5,841	7,788	9,735	11,682	13,629	15,576	17,523	10,158	11,174	12,190	13,206	14,222	15,237
60	6,048	8,064	10,080	12,096	14,112	16,128	18,144	10,845	11,929	13,013	14,098	15,182	16,267



For Life Section : Premium in Rs. for Male lives (Excluding Tax)

Age at entry	Sum Assured in Lakhs												
	3	4	5	6	7	8	9	10	11	12	13	14	15
18	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
19	1,179	1,572	1,965	2,358	2,751	3,144	3,537	1,389	1,528	1,667	1,806	1,944	2,083
20	1,185	1,580	1,975	2,370	2,765	3,160	3,555	1,412	1,553	1,694	1,835	1,976	2,117
21	1,191	1,588	1,985	2,382	2,779	3,176	3,573	1,429	1,572	1,715	1,858	2,001	2,143
22	1,194	1,592	1,990	2,388	2,786	3,184	3,582	1,442	1,587	1,731	1,875	2,019	2,164
23	1,197	1,596	1,995	2,394	2,793	3,192	3,591	1,453	1,599	1,744	1,890	2,035	2,180
24	1,200	1,600	2,000	2,400	2,800	3,200	3,600	1,464	1,610	1,756	1,903	2,049	2,195
25	1,206	1,608	2,010	2,412	2,814	3,216	3,618	1,474	1,622	1,769	1,916	2,064	2,211
26	1,209	1,612	2,015	2,418	2,821	3,224	3,627	1,487	1,635	1,784	1,933	2,081	2,230
27	1,212	1,616	2,020	2,424	2,828	3,232	3,636	1,503	1,653	1,803	1,953	2,104	2,254
28	1,218	1,624	2,030	2,436	2,842	3,248	3,654	1,523	1,675	1,827	1,980	2,132	2,284
29	1,227	1,636	2,045	2,454	2,863	3,272	3,681	1,549	1,703	1,858	2,013	2,168	2,323
30	1,236	1,648	2,060	2,472	2,884	3,296	3,708	1,581	1,739	1,897	2,055	2,213	2,371
31	1,248	1,664	2,080	2,496	2,912	3,328	3,744	1,621	1,783	1,945	2,107	2,269	2,431
32	1,263	1,684	2,105	2,526	2,947	3,368	3,789	1,669	1,836	2,002	2,169	2,336	2,503
33	1,281	1,708	2,135	2,562	2,989	3,416	3,843	1,726	1,899	2,071	2,244	2,416	2,589
34	1,302	1,736	2,170	2,604	3,038	3,472	3,906	1,794	1,973	2,152	2,332	2,511	2,690
35	1,323	1,764	2,205	2,646	3,087	3,528	3,969	1,872	2,059	2,247	2,434	2,621	2,808
36	1,737	2,316	2,895	3,474	4,053	4,632	5,211	2,094	2,304	2,513	2,723	2,932	3,142
37	1,770	2,360	2,950	3,540	4,130	4,720	5,310	2,201	2,421	2,641	2,861	3,081	3,301
38	1,806	2,408	3,010	3,612	4,214	4,816	5,418	2,323	2,555	2,787	3,020	3,252	3,484
39	1,848	2,464	3,080	3,696	4,312	4,928	5,544	2,464	2,710	2,956	3,203	3,449	3,696
40	1,899	2,532	3,165	3,798	4,431	5,064	5,697	2,626	2,889	3,152	3,414	3,677	3,940
41	1,956	2,608	3,260	3,912	4,564	5,216	5,868	2,814	3,096	3,377	3,658	3,940	4,221
42	2,022	2,696	3,370	4,044	4,718	5,392	6,066	3,030	3,333	3,636	3,939	4,242	4,545
43	2,097	2,796	3,495	4,194	4,893	5,592	6,291	3,286	3,614	3,943	4,271	4,600	4,928
44	2,181	2,908	3,635	4,362	5,089	5,816	6,543	3,573	3,930	4,287	4,644	5,002	5,359
45	2,280	3,040	3,800	4,560	5,320	6,080	6,840	3,898	4,287	4,677	5,067	5,457	5,847
46	3,009	4,012	5,015	6,018	7,021	8,024	9,027	4,466	4,913	5,359	5,806	6,252	6,699
47	3,129	4,172	5,215	6,258	7,301	8,344	9,387	4,865	5,352	5,838	6,325	6,811	7,298
48	3,261	4,348	5,435	6,522	7,609	8,696	9,783	5,310	5,841	6,372	6,903	7,435	7,966
49	3,402	4,536	5,670	6,804	7,938	9,072	10,206	5,780	6,358	6,936	7,514	8,092	8,670
50	3,552	4,736	5,920	7,104	8,288	9,472	10,656	6,276	6,903	7,531	8,159	8,786	9,414
51	3,708	4,944	6,180	7,416	8,652	9,888	11,124	6,795	7,474	8,154	8,833	9,513	10,192
52	3,876	5,168	6,460	7,752	9,044	10,336	11,628	7,334	8,067	8,800	9,534	10,267	11,000
53	4,047	5,396	6,745	8,094	9,443	10,792	12,141	7,891	8,680	9,469	10,258	11,047	11,836
54	4,224	5,632	7,040	8,448	9,856	11,264	12,672	8,488	9,337	10,186	11,035	11,884	12,732
55	4,407	5,876	7,345	8,814	10,283	11,752	13,221	9,100	10,010	10,920	11,830	12,740	13,650
56	5,841	7,788	9,735	11,682	13,629	15,576	17,523	10,158	11,174	12,190	13,206	14,222	15,237
57	6,048	8,064	10,080	12,096	14,112	16,128	18,144	10,845	11,929	13,013	14,098	15,182	16,267
58	6,279	8,372	10,465	12,558	14,651	16,744	18,837	11,582	12,740	13,898	15,056	16,215	17,373
59	6,525	8,700	10,875	13,050	15,225	17,400	19,575	12,381	13,619	14,857	16,095	17,333	18,571
60	7,569	10,092	12,615	15,138	17,661	20,184	22,707	13,537	14,891	16,244	17,598	18,952	20,305



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