

Buy **YOUNG STAR**
when you are young.
Get ceaseless protection
and cheer lifelong.



YOUNG STAR INSURANCE POLICY

Unique ID: SHAHLIP20132V011920

The age between 18 years and 40 years is always considered as the most progressive in anyone's life. During this period, individuals tend to work hard to expand their horizons and work harder to achieve their goals. It is in this phase of life, the solid foundation of success is laid. While individuals being busy, working their way up on the ladder of success, it is also important to protect the health and well-being of themselves and their families. Because a medical emergency can strike at any time and can pose a huge financial burden, if health insurance is overlooked.

★ **Eligibility**

- For Adults: 18yrs – 40 yrs
- For Dependent Child: 91 days – 25 yrs (Only on Floater basis)
- Life Long Renewals

★ **Sum Insured Options:**

- **Available only on Individual basis:** Rs.3,00,000/-
- **Available on both Individual and Floater basis:** Rs.5,00,000/-, Rs.10,00,000/-, Rs.15,00,000/-, Rs.20,00,000/-, Rs.25,00,000/-, Rs.50,00,000/-, Rs.75,00,000/- and Rs.1,00,00,000/

If the policy is issued on floater basis, the basic sum insured, cumulative bonus and other related benefits float amongst the insured persons

★ **Policy Term:** 1 Year and 2 Years

★ **Plan Options:** Silver Plan/ Gold Plan

★ **Instalment Options Available(Only ECS Mode) only for policy term 1 Year:**
Monthly / Quarterly / Halfyearly (For more details refer policy clause)

★ **Midterm Inclusion of additional person:** Permissible on payment of proportionate premium subject to the following:

- **Newly Married / Wedded spouse:** Intimation about the marriage should be given within 45 days from the date of marriage
- **Legally adopted child:** Intimation about the adoption should be given within 45 days from the date of adoption.
- **New born baby:** Intimation about the new born baby should be given within 90 days from the date of birth. The cover for new born commences from 91st day of its birth.

Special conditions:

- a) Waiting periods as stated in the policy will be applicable from the date of inclusion of such newly married/wedded spouse, new born baby, legally adopted child.
- b) Such midterm inclusion will be subject to underwriter's approval.

★ **Pre-acceptance medical screening:** No Pre-acceptance medical screening

★ **Day Care Procedures:** All Day Care Procedures are covered.

★ **Coverage(Applicable for both Silver and Gold Plan)**

- A. Room (Single Private A/C room), Boarding and Nursing Expenses as provided by the Hospital. **Note:** Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room rent limit / room category stated in the policy or actuals whichever is less.
- B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
- C. Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, stent and such other similar expenses With regard to coronary stenting, the Company will pay cost of stent as per the Drug Price Control Order (DPCO)/ National Pharmaceuticals Pricing Authority (NPPA) Capping.
- D. Emergency Road Ambulance: Subject to an admissible hospitalization claim, Emergency Road Ambulance expenses incurred for the following are payable :-
 - i. for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons
or
 - ii. for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment
- E. **Pre-hospitalization Expenses:** Medical expenses incurred up to 60 days immediately before the insured person is hospitalized

Young Star Insurance Policy

Unique ID: SHAHLIP20132V011920

Easy Premiums - Multiple Benefits - Total Coverage.



F. **Post Hospitalization Expenses:** Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital.

G. **E-Medical Opinion**

The Insured Person is given the facility of obtaining a "E Medical Opinion" from the Company's expert panel. Subject to the following conditions :-

- This should be specifically requested for by the Insured Person
- This opinion is given without examining the patient, based only on the medical records submitted.
- The opinion should be only for medical reasons and not for medico-legal purposes.
- Any liability due to any errors or omission or consequences of any action taken in reliance of the opinion provided by the Medical Practitioner is outside the scope of this policy.
- Utilizing this facility alone will not amount to making a claim.

✦ **Cost of Health Check up:** Expenses incurred towards Cost of Health check-up up to the limits mentioned in the table below on completion of each policy year (irrespective of claim) provided health check up is done at a Networked facility.

Sum Insured / Policy Type (Rs.)	Rs. 3,00,000	Rs. 5,00,000	Rs. 10,00,000	Rs. 15,00,000 and above
Individual (Rs.)	Rs.1,500	Rs.2,000	Rs.3,000	Rs.3,500
Floater (Rs.)	NA	Rs. 3,000	Rs.4,000	Rs.5,000

Note:

- 1) This benefit is payable on renewal and when the renewed policy is in force.
- 2) The maximum limit for this benefit shall not exceed the limit applicable for the renewed sum insured.
- 3) Payment under this benefit does not form part of the Basic Sum Insured.
- 4) Payment of expenses towards cost of health checkup will not prejudice the Company's right to deal with the hospitalisation claim in case of non-disclosure of material fact and /or pre existing diseases in terms of the policy.
- 5) The unutilized amount under this benefit cannot be carried forward

✦ **Automatic Restoration of Basic Sum Insured:** The basic sum insured shall be automatically restored by 100% subject to the following :-

1. The automatic restoration shall be immediately upon partial/full utilization of the limit of coverage.
2. Such Restored basic sum insured can be utilized for all claims during the policy period.
3. The maximum liability of the Company in a Single claim under a policy year shall not exceed the limit of coverage.
4. The unutilized restored sum insured cannot be carried forward

✦ **Cumulative Bonus:** The insured person will be eligible for Cumulative bonus calculated at 20% of the basic sum insured for each claim free year subject to a maximum of 100% of the basic sum insured.

Special Conditions

1. The Cumulative bonus will be calculated on the expiring Basic Sum Insured
2. If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative bonus shall not exceed such reduced basic sum insured.
3. In the event of a claim resulting in
 - a. Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
 - b. Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
 - c. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
 - d. Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil"

✦ **Additional Basic Sum Insured for Road Traffic Accident (RTA):** If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Basic Sum Insured shall be increased by 25% subject to a maximum of Rs. 10,00,000/- and subject to the following:

- It is evidenced that the insured person was wearing helmet and was either riding or travelling as pillion rider in a two wheeler at the time of accident as evidenced by Police record and Hospital record.
- The additional Basic Sum Insured shall be available only once during the policy period.

- The additional Basic Sum Insured shall be available after exhaustion of the limit of coverage.
- The additional Basic Sum Insured can be utilized only for that particular hospitalization following the Road Traffic Accident
- Automatic Restoration of Basic Sum Insured shall not apply for this benefit
- This benefit shall not be applicable for day care treatment
- The unutilized balance cannot be carried forward for the remaining policy period or for renewal
- Claim under this benefit will impact the Cumulative bonus

✦ **Star Wellness Program**

This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as detailed in the website are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium.

The following table shows the discount on premium available under the Wellness Program:

Wellness Points Earned	Discount in Premium
200 to 350	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

For more information, Please visit our website : www.starhealth.in

✦ **Coverage available only under Gold Plan**

➤ **Delivery Expenses:** Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal expenses) up-to Rs.30,000/- per delivery is payable, subject to the following :-

1. This benefit is available only for a maximum of 2 deliveries during the life time under this policy.
2. This Benefit is subject to a waiting period of 36 months from the date of first commencement of Young Star Insurance Policy and its continuous renewal thereof with the Company.
3. Awaiting period of 24 months will apply afresh following a claim under this benefit.
4. Pre-hospitalisation and Post Hospitalization expenses and Hospital Cash Benefit are not applicable for this section.
5. This cover is available only when
 - i. both Self and Spouse are covered under this policy either on floater basis or on individual basis
 - ii. both Self and Spouse have been covered for a continuous period of 36 months under Young Star Insurance Policy.
 - iii. the policy covering the self and spouse are in force when this benefit becomes payable.
6. Claims under this section will not reduce the Basic Sum Insured

➤ **Hospital Cash Benefit:** The Company will pay a Cash Benefit of Rs 1000/-for each completed day of hospitalization subject to a maximum of 7 days per hospitalization and 14 days per policy period, provided, there is a valid claim for hospitalization under this policy.

Note:

1. This benefit is subject to 1 day Deductible.
2. Payment under this benefit does not form part of the Basic sum insured

✦ **Special Features (Applicable for both Silver and Gold Plan):**

If the Insured person avails this policy before the age of 36 years and has continuously renewed without any break, then, on completion of 40 years of age the insured person will be offered a discount of 10% on the premium applicable at renewal at the age of 40 years for the sum insured opted at the inception of this policy. This discount is available for all the subsequent renewals. The discount is not cumulative. This discount will not be given if the insured person migrates to any other policy offered by the Company.

If an individual policy is converted into family floater policy at the time of renewal, then the discount is available on the family floater policy only if the age of the insured person added under the family floater policy is less than the age of 36 years. If individual members are covered for different sum insureds, then the discount is available on the premium paid for the lowest of all the sum insureds at the first inception of the policy.

✦ **Waiting periods (Applicable for both Silver and Gold Plan):**

The Company shall not be liable to make any payment under this policy if the hospitalization is directly or indirectly for

- I. any disease contracted by the insured person during the first 30 days from the commencement date of this policy. This waiting period is not applicable for Accidents.

- II. the following specified ailments / illnesses / diseases for 12 consecutive months from the inception date of this policy:-
- Diseases of ENT and Thyroid
 - All types of Hydrocele, Hernia, Varicocele, Piles, Fistula, and Fissure In Ano
 - Diseases of Female Reproductive System
 - Calculus diseases of the Gall Bladder, Kidney and Urinary Tract
- III. Pre Existing Diseases as defined in the policy until 12 consecutive months of continuous coverage have elapsed since inception of the first policy with the Company
- The above mentioned waiting periods are subject to Portability Regulations.

★ **Exclusions (Applicable for both Silver and Gold Plan)**

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

- Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA
- Congenital External Condition / Defects / Anomalies
- Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
- Intentional self injury
- Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing
- Veneral Disease and Sexually Transmitted Diseases (Other than HIV)
- Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
- Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
- Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and/or medical treatment of obesity
- Expenses incurred on High Intensity Focused Ultra Sound, Uterine Fibroid Embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned under this exclusion .
- Charges incurred on diagnostics that are not consistent with the treatment for which the insured is admitted in the hospital / nursing home. Admission primarily for diagnostic purpose with no positive existence of sickness / disease / ailment / injury and no further treatment is indicated.
- Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician of the hospital where the insured underwent treatment.
- Unconventional, Untested, Unproven, Experimental therapies.
- Stem cell Therapy, Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy and other such similar therapies.
- Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.
- All types of Cosmetic, Aesthetic treatment of any description, all treatment for Priapism and erectile dysfunctions, Change of Sex.
- Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
- Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons).
- Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable).
- Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these (Other than ectopic pregnancy) except to the extent covered under "Delivery Expenses" under Gold Plan
- Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same.
- Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders.
- Expenses incurred on Lasik Laser or other procedures Refractive Error Correction and its complications, all treatment for disorders of eye requiring intra-vitreous injections.
- Cochlear implants and procedure related hospitalization expenses
- Cost of spectacles and contact lens, hearing aids, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges
- Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization
- Other Excluded Expenses as detailed in the website www.starhealth.in

- ★ **Renewal procedure:** The policy will be renewed except on grounds of misrepresentation / Non-disclosure of material fact as declared in the proposal form and at the time of claim, fraud committed / moral hazard or non cooperation of the insured. A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period, the continuity of benefits with reference to waiting periods will be allowed.

Note:

- The actual period of cover will start only from the date of payment of premium.
- Renewal premium is subject to change with prior approval from Regulator

★ **Enhancement of Sum Insured:**

Any revision in sum insured is permissible only at the time of renewal. The insured person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.

★ **Modification of the terms of the policy**

The Company reserves the right to modify the policy terms and conditions or modify the premium of the policy with the prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance

★ **Withdrawal of the policy**

The Company reserves the right to withdraw the product with prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance and the insured shall have the option to choose to be covered by an equivalent or similar policy offered by the Company.

★ **Free Look Period**

At the time of inception of the policy, the 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 policy if not acceptable. In such a case, the premium refund shall be as follows :

If the Insured has not made any claim during the free look period, the Insured shall be entitled to –

- a refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured persons and the stamp duty charges
or
- where the risk has already commenced and the option of return of the policy is exercised by the policy holder, a deduction towards the proportionate risk premium for period on cover
or
- where only a part of the insurance coverage has commenced , such proportionate premium commensurate with the insurance coverage during such period.
Free look period shall not be applicable at the time of renewal

★ **Portability**

This policy is portable. If the insured is desirous of porting this policy, application in the appropriate form should be made to the Company at least 45 days before but not earlier than 60 days from the date when the renewal is due. For details contact "portability@starhealth.in" or call TelephoneNo +91-44-40178440.

★ **Disclosure to information norms**

The policy shall become void and all premium paid hereon shall be forfeited to the Company, in the event of non disclosure of any material fact and/or mis-representation, fraud, moral hazard, mis description as declared in the proposal form and/or claim form at the time of claim

★ **Tax Benefits**

Payments of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.

★ **Discounts**

Wellness Discount upto 10% is available on the Renewal Premiums

★ **Cancellation**

The Company may cancel this policy on grounds of non co-operation of the insured by sending the Insured 30 days notice by registered letter at the Insured person's last known address in which case the refund of premium will be on pro-rata basis. 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 given below) provided no claim has occurred up to the date of cancellation

Cancellation table applicable if the premium is paid Quarterly	
Period on risk	Rate of premium to be retained
Up to one month	100% of the total premium received
Exceeding one month up to 4 months	92.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	90.0% of the policy premium received
Exceeding 7 months up to 10 months	87.5% of the policy premium received
Exceeding 10 months	100% of the total premium received

Cancellation table applicable if the premium is paid Half yearly	
Period on risk	Rate of premium to be retained
Up to one month	55.0% of the total premium received
Exceeding one month up to 4 months	92.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	70.0% of the total premium received
Exceeding 7 months up to 10 months	87.5% of the total premium received
Exceeding 10 months	100% of the total premium received
Cancellation table applicable if the premium is paid annual (Policy Term 1 Year)	
Period on risk	Rate of premium to be retained
Up to one month	30% of the policy premium
Exceeding one month up to 3 months	40% of the policy premium
Exceeding 3 months up to 6 months	60% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium
Cancellation table applicable if the premium is paid annual (Policy Term 2 Years)	
Period on risk	Rate of premium to be retained
Up to one month	25% of the policy premium
Exceeding one month up to 3 months	30% of the policy premium
Exceeding 3 months up to 6 months	40% of the policy premium
Exceeding 6 months up to 9 months	50% of the policy premium
Exceeding 9 months up to 12 months	60% of the policy premium
Exceeding 12 months up to 15 months	70% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full Policy Premium

Note: If the premium is paid Monthly, cancellation of policy will be on "No Refund Basis"

★ Automatic Expiry

The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events:

- ✓ Upon the death of the Insured Person. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy.
- ✓ Upon exhaustion of the Limit of Coverage Plus Restored Basic Sum Insured under the policy

★ Claim Procedure

- a. Call the 24 hour help-line for assistance - 1800 425 2255/1800 102 4477
- b. Inform the ID number for easy reference
- c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- e. In case of emergency hospitalization, information to be given within 24 hours after hospitalization
- f. In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

★ The Company

Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

★ Star Advantages

- No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle-free claim settlement
- Cashless facility wherever possible in network hospitals.

- ★ **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.

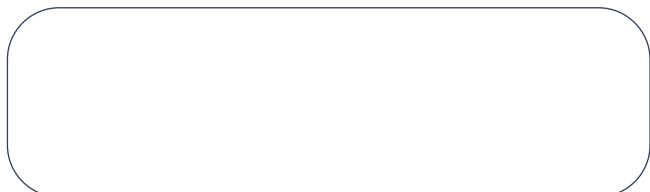
Insurance is the subject matter of solicitation

Young Star Insurance Policy



The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale Or

Visit our website www.starhealth.in



"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL, NUMBER."

Buy this Insurance Online at www.starhealth.in and avail 5% Discount

Call Toll-free: 1800-425-2255 / 1800-102-4477, sms STAR to 56677

Fax Toll Free No: 1800-425-5522 ★ Email : support@starhealth.in

CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No: 129

**STAR HEALTH AND ALLIED INSURANCE CO LTD
REGD & CORPORATE OFFICE: 1, New Tank Street,
Valluvar Kottam High Road, Nungambakkam, Chennai 600 034.**

1-Year Premium Chart Silver Plan (Excluding GST)

Silver Plan – Sum Insured Rs.3,00,000/-*

A-Adult

Age (in yrs) / Family Size	1A
18-30	3,340
31-35	3,665
36-40	4,240
Applicable for Renewals Only	
41-45	5,075
46-50	6,040
51-55	7,520
56-60	8,970
61-65	11,145
Above 65	14,410

*3 lakhs sum insured is not applicable for floater policy

Silver Plan Sum Insured Rs.5,00,000/-

A-Adult / C-Child

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	4,555	7,040	8,455	10,340	7,215	9,595	11,010	12,905
31-35	5,010	7,520	8,950	10,855	7,945	10,350	11,780	13,690
36-40	5,815	8,480	10,005	12,035	9,230	11,790	13,315	15,355
Applicable for Renewals Only								
41-45	6,995	9,720	11,280	13,365	11,135	13,750	15,315	17,395
46-50	8,345	11,160	12,780	14,935	13,300	16,005	17,625	19,780
51-55	10,420	13,260	14,890	17,065	16,620	19,350	20,980	23,155
56-60	12,450	15,290	16,920	19,095	19,865	22,595	24,225	26,400
61-65	15,495	18,335	19,965	22,140	24,735	27,465	29,095	31,270
Above 65	20,060	22,900	24,530	26,705	32,040	34,770	36,400	38,575

Silver Plan Sum Insured Rs.10,00,000/-

A-Adult / C-Child

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	6,045	9,475	11,390	13,935	9,720	12,925	14,835	17,390
31-35	6,660	10,125	12,055	14,625	10,710	13,945	15,875	18,450
36-40	7,745	11,420	13,480	16,220	12,440	15,890	17,950	20,700
Applicable for Renewals Only								
41-45	9,345	13,105	15,215	18,025	15,020	18,545	20,655	23,470
46-50	11,170	15,050	17,235	20,145	17,940	21,590	23,775	26,685
51-55	13,975	17,880	20,085	23,020	22,420	26,100	28,305	31,240
56-60	16,710	20,620	22,825	25,760	26,805	30,485	32,685	35,620
61-65	20,820	24,730	26,935	29,870	33,380	37,060	39,260	42,195
Above 65	26,985	30,895	33,095	36,035	43,240	46,920	49,125	52,060

Silver Plan Sum Insured Rs.15,00,000/-

A-Adult / C-Child

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	7,375	11,385	13,680	16,735	11,680	15,525	17,815	20,880
31-35	8,120	12,160	14,480	17,560	12,865	16,745	19,060	22,155
36-40	9,420	13,720	16,190	19,480	14,945	19,080	21,550	24,850
Applicable for Renewals Only								
41-45	11,340	15,740	18,270	21,650	18,040	22,270	24,805	28,180
46-50	13,530	18,080	20,700	24,190	21,545	25,925	28,545	32,040
51-55	16,895	21,475	24,120	27,640	26,925	31,340	33,980	37,505
56-60	20,180	24,765	27,405	30,930	32,185	36,600	39,240	42,765
61-65	25,110	29,695	32,335	35,860	40,075	44,490	47,130	50,655
Above 65	32,510	37,090	39,735	43,255	51,910	56,325	58,965	62,490

Silver Plan Sum Insured Rs.20,00,000/-

A-Adult / C-Child

Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	8,410	12,990	15,630	19,140	13,335	17,750	20,385	23,910
31-35	9,265	13,885	16,550	20,095	14,700	19,155	21,820	25,375
36-40	10,760	15,675	18,515	22,300	17,090	21,845	24,685	28,475
Applicable for Renewals Only								
41-45	12,975	18,005	20,920	24,800	20,655	25,515	28,430	32,310
46-50	15,495	20,695	23,710	27,725	24,685	29,720	32,730	36,750
51-55	19,360	24,600	27,640	31,690	30,870	35,945	38,980	43,035
56-60	23,140	28,385	31,420	35,470	36,920	41,995	45,030	49,080
61-65	28,810	34,055	37,090	41,145	45,990	51,065	54,105	58,155
Above 65	37,315	42,560	45,600	49,650	59,600	64,680	67,715	71,765

Young Star Insurance Policy

Silver Plan Sum Insured Rs.25,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	9,600	14,840	17,870	21,910	15,240	20,310	23,345	27,390
31-35	10,580	15,870	18,930	23,010	16,805	21,930	24,990	29,080
36-40	12,300	17,925	21,195	25,545	19,555	25,020	28,285	32,645
Applicable for Renewals Only								
41-45	14,850	20,610	23,960	28,425	23,660	29,250	32,600	37,060
46-50	17,750	23,705	27,170	31,790	28,295	34,080	37,545	42,165
51-55	22,195	28,195	31,690	36,350	35,405	41,240	44,735	49,395
56-60	26,540	32,545	36,040	40,695	42,365	48,195	51,690	56,350
61-65	33,065	39,065	42,560	47,220	52,795	58,630	62,125	66,785
Above 65	42,845	48,850	52,345	57,000	68,450	74,285	77,780	82,435

Silver Plan Sum Insured Rs.50,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	11,425	17,670	21,310	26,160	18,155	24,240	27,880	32,735
31-35	12,600	18,905	22,580	27,475	20,040	26,180	29,855	34,755
36-40	14,665	21,380	25,295	30,520	23,340	29,890	33,805	39,035
Applicable for Renewals Only								
41-45	17,730	24,605	28,625	33,980	28,265	34,975	38,990	44,350
46-50	21,210	28,320	32,475	38,020	33,830	40,770	44,930	50,470
51-55	26,540	33,710	37,900	43,490	42,365	49,360	53,555	59,145
56-60	31,760	38,925	43,120	48,710	50,710	57,710	61,900	67,490
61-65	39,585	46,755	50,945	56,535	63,230	70,230	74,425	80,015
Above 65	51,325	58,490	62,685	68,275	82,015	89,015	93,205	98,795

Silver Plan Sum Insured Rs.75,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	12,515	19,370	23,375	28,710	19,905	26,595	30,600	35,940
31-35	13,810	20,730	24,775	30,160	21,975	28,730	32,770	38,165
36-40	16,080	23,450	27,760	33,500	25,605	32,810	37,120	42,870
Applicable for Renewals Only								
41-45	19,460	27,005	31,425	37,315	31,030	38,405	42,825	48,720
46-50	23,285	31,085	35,660	41,760	37,150	44,785	49,355	55,455
51-55	29,150	37,015	41,630	47,780	46,535	54,235	58,845	64,995
56-60	34,890	42,755	47,370	53,515	55,720	63,415	68,030	74,180
61-65	43,500	51,365	55,975	62,125	69,495	77,190	81,805	87,950
Above 65	56,410	64,280	68,890	75,040	90,155	97,850	1,02,465	1,08,610

Silver Plan Sum Insured Rs.1,00,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	14,320	22,180	26,780	32,915	22,795	30,580	35,085	41,230
31-35	15,810	23,740	28,390	34,580	25,175	33,035	37,585	43,785
36-40	18,420	26,865	31,820	38,425	29,350	37,725	42,585	49,200
Applicable for Renewals Only								
41-45	22,310	30,960	36,040	42,820	35,590	44,070	49,155	55,930
46-50	26,710	35,655	40,915	47,925	42,630	51,405	56,665	63,680
51-55	33,455	42,475	47,780	54,850	53,425	62,275	67,580	74,650
56-60	40,055	49,075	54,380	61,450	63,985	72,835	78,140	85,210
61-65	49,955	58,975	64,280	71,350	79,825	88,675	93,980	1,01,050
Above 65	64,805	73,825	79,130	86,200	1,03,585	1,12,435	1,17,735	1,24,810

Premium for midterm inclusion : Policy Term 1 Year					
Risk period up to	1 mth (Only for Spouse)	3 mths	6 mths	9 mths	> 9 mths
Refund on existing plan's premium	74%	60%	40%	20%	NA
% to be charged on proposed plan's premium	74%	60%	40%	20%	

1-Year Premium Chart Gold Plan (Excluding GST)

Gold Plan – Sum Insured Rs.3,00,000/-*		A-Adult
Age (in yrs) / Family Size		1A
18-30		4,405
31-35		4,735
36-40		5,305
Applicable for Renewals Only		
41-45		6,140
46-50		7,110
51-55		8,590
56-60		10,040
61-65		12,215
Above 65		15,475

*3 lakhs sum insured is not applicable for floater policy

Gold Plan Sum Insured Rs.5,00,000/-		A-Adult / C-Child						
Age (In yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	5,620	8,315	9,880	11,720	8,070	11,040	12,530	14,815
31-35	6,080	8,795	10,375	12,230	8,805	11,795	13,295	15,600
36-40	6,885	9,755	11,430	13,415	10,085	13,235	14,835	17,265
Applicable for Renewals Only								
41-45	8,060	10,995	12,705	14,745	11,990	15,195	16,830	19,310
46-50	9,415	12,440	14,205	16,315	14,155	17,450	19,140	21,690
51-55	11,490	14,535	16,315	18,445	17,475	20,790	22,495	25,065
56-60	13,520	16,565	18,345	20,470	20,720	24,040	25,740	28,310
61-65	16,565	19,610	21,390	23,515	25,590	28,910	30,615	33,180
Above 65	21,130	24,175	25,955	28,085	32,900	36,215	37,920	40,485

Gold Plan Sum Insured Rs.10,00,000/-		A-Adult / C-Child						
Age (In yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	7,110	10,755	12,810	15,310	10,575	14,370	16,355	19,300
31-35	7,730	11,400	13,480	16,005	11,565	15,390	17,390	20,365
36-40	8,815	12,700	14,905	17,600	13,300	17,335	19,465	22,610
Applicable for Renewals Only								
41-45	10,415	14,380	16,635	19,405	15,875	19,990	22,170	25,380
46-50	12,240	16,330	18,660	21,525	18,795	23,035	25,290	28,595
51-55	15,040	19,160	21,510	24,400	23,275	27,545	29,820	33,150
56-60	17,780	21,900	24,250	27,135	27,660	31,930	34,205	37,535
61-65	21,890	26,010	28,355	31,245	34,235	38,505	40,780	44,110
Above 65	28,055	32,175	34,520	37,410	44,100	48,365	50,640	53,970

Gold Plan Sum Insured Rs.15,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	8,445	12,660	15,100	18,110	12,535	16,965	19,335	22,790
31-35	9,185	13,440	15,900	18,940	13,725	18,190	20,580	24,065
36-40	10,485	14,995	17,615	20,855	15,805	20,525	23,070	26,760
Applicable for Renewals Only								
41-45	12,410	17,020	19,695	23,025	18,895	23,715	26,320	30,090
46-50	14,600	19,355	22,125	25,570	22,405	27,370	30,060	33,950
51-55	17,960	22,755	25,540	29,020	27,780	32,785	35,500	39,415
56-60	21,250	26,040	28,830	32,305	33,040	38,045	40,760	44,675
61-65	26,180	30,975	33,760	37,240	40,930	45,935	48,650	52,565
Above 65	33,575	38,370	41,160	44,635	52,765	57,770	60,485	64,400

Gold Plan Sum Insured Rs.20,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	9,480	14,270	17,055	20,520	14,190	19,195	21,905	25,820
31-35	10,330	15,165	17,975	21,475	15,555	20,600	23,335	27,285
36-40	11,825	16,955	19,940	23,680	17,950	23,290	26,200	30,385
Applicable for Renewals Only								
41-45	14,040	19,285	22,340	26,180	21,510	26,960	29,945	34,220
46-50	16,560	21,975	25,130	29,105	25,545	31,165	34,250	38,660
51-55	20,425	25,880	29,065	33,070	31,725	37,390	40,500	44,945
56-60	24,205	29,660	32,845	36,850	37,775	43,435	46,550	50,995
61-65	29,880	35,330	38,515	42,520	46,850	52,510	55,620	60,065
Above 65	38,385	43,840	47,025	51,030	60,460	66,120	69,235	73,680

Young Star Insurance Policy

Gold Plan Sum Insured Rs.25,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	10,670	16,115	19,295	23,290	16,095	21,755	24,860	29,305
31-35	11,650	17,145	20,355	24,390	17,665	23,375	26,510	30,990
36-40	13,365	19,205	22,615	26,920	20,415	26,465	29,800	34,555
Applicable for Renewals Only								
41-45	15,920	21,890	25,385	29,805	24,515	30,695	34,115	38,975
46-50	18,820	24,980	28,595	33,165	29,150	35,525	39,065	44,075
51-55	23,260	29,475	33,115	37,730	36,265	42,685	46,250	51,305
56-60	27,610	33,825	37,465	42,075	43,220	49,640	53,210	58,260
61-65	34,130	40,345	43,985	48,595	53,655	60,075	63,645	68,695
Above 65	43,915	50,125	53,765	58,380	69,305	75,730	79,295	84,350

Gold Plan Sum Insured Rs.75,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	13,585	20,650	24,800	30,085	20,760	28,040	32,115	37,850
31-35	14,880	22,010	26,195	31,535	22,835	30,175	34,290	40,075
36-40	17,150	24,725	29,185	34,880	26,465	34,255	38,635	44,780
Applicable for Renewals Only								
41-45	20,525	28,280	32,850	38,695	31,885	39,850	44,345	50,630
46-50	24,350	32,365	37,085	43,135	38,005	46,230	50,875	57,365
51-55	30,220	38,295	43,055	49,155	47,395	55,680	60,365	66,905
56-60	35,960	44,035	48,790	54,895	56,575	64,860	69,545	76,090
61-65	44,565	52,640	57,400	63,505	70,350	78,635	83,320	89,865
Above 65	57,480	65,555	70,315	76,415	91,010	99,295	1,03,980	1,10,525

Gold Plan Sum Insured Rs.50,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	12,490	18,950	22,735	27,540	19,010	25,685	29,395	34,645
31-35	13,670	20,185	24,005	28,855	20,895	27,625	31,370	36,670
36-40	15,730	22,655	26,720	31,895	24,195	31,330	35,325	40,945
Applicable for Renewals Only								
41-45	18,800	25,885	30,050	35,360	29,120	36,415	40,505	46,260
46-50	22,275	29,595	33,900	39,400	34,685	42,215	46,445	52,385
51-55	27,610	34,985	39,325	44,870	43,220	50,805	55,070	61,055
56-60	32,825	40,205	44,545	50,090	51,565	59,155	63,420	69,405
61-65	40,655	48,030	52,370	57,915	64,090	71,675	75,940	81,925
Above 65	52,390	59,770	64,110	69,655	82,870	90,455	94,725	1,00,710

Gold Plan Sum Insured Rs.1,00,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	15,390	23,455	28,205	34,295	23,650	32,020	36,605	43,140
31-35	16,880	25,020	29,810	35,960	26,035	34,480	39,105	45,700
36-40	19,490	28,140	33,245	39,805	30,205	39,170	44,105	51,110
Applicable for Renewals Only								
41-45	23,375	32,235	37,465	44,200	36,445	45,515	50,670	57,845
46-50	27,775	36,930	42,340	49,305	43,485	52,850	58,185	65,590
51-55	34,525	43,750	49,200	56,230	54,280	63,720	69,095	76,560
56-60	41,125	50,350	55,800	62,830	64,840	74,280	79,655	87,120
61-65	51,025	60,250	65,700	72,730	80,680	90,120	95,495	1,02,960
Above 65	65,870	75,100	80,550	87,580	1,04,440	1,13,880	1,19,255	1,26,720

2-Years Premium Chart Silver Plan (Excluding GST)

Silver Plan – Sum Insured Rs.3,00,000/-*		A-Adult
Age (in yrs) / Family Size		1A
18-30		6,425
31-35		7,060
36-40		8,170
Applicable for Renewals Only		
41-45		9,785
46-50		11,655
51-55		14,520
56-60		17,325
61-65		21,530
Above 65		27,840

*3 lakhs sum insured is not applicable for floater policy

Silver Plan Sum Insured Rs.5,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	8,780	13,585	16,325	19,975	13,925	18,530	21,270	24,930
31-35	9,665	14,515	17,280	20,965	15,340	19,990	22,755	26,455
36-40	11,215	16,370	19,325	23,250	17,825	22,780	25,730	29,675
Applicable for Renewals Only								
41-45	13,500	18,770	21,795	25,825	21,510	26,570	29,595	33,625
46-50	16,115	21,560	24,690	28,860	25,695	30,930	34,060	38,230
51-55	20,130	25,620	28,775	32,980	32,115	37,395	40,550	44,760
56-60	24,055	29,545	32,700	36,905	38,400	43,680	46,835	51,040
61-65	29,945	35,435	38,590	42,795	47,820	53,100	56,255	60,460
Above 65	38,775	44,270	47,420	51,630	61,955	67,235	70,390	74,595

Silver Plan Sum Insured Rs.10,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	11,660	18,300	22,000	26,925	18,770	24,975	28,670	33,610
31-35	12,855	19,555	23,290	28,260	20,685	26,945	30,680	35,665
36-40	14,950	22,065	26,045	31,350	24,035	30,710	34,695	40,010
Applicable for Renewals Only								
41-45	18,050	25,315	29,400	34,840	29,020	35,845	39,925	45,370
46-50	21,580	29,085	33,310	38,940	34,675	41,735	45,960	51,590
51-55	27,000	34,565	38,820	44,500	43,340	50,465	54,720	60,400
56-60	32,300	39,865	44,120	49,800	51,820	58,945	63,200	68,880
61-65	40,250	47,815	52,070	57,750	64,540	71,665	75,920	81,600
Above 65	52,175	59,740	63,995	69,675	83,620	90,745	95,000	1,00,680

Silver Plan Sum Insured Rs.15,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	14,240	21,990	26,430	32,340	22,565	29,995	34,435	40,360
31-35	15,675	23,495	27,975	33,945	24,860	32,365	36,845	42,825
36-40	18,185	26,505	31,285	37,650	28,885	36,885	41,660	48,040
Applicable for Renewals Only								
41-45	21,905	30,420	35,315	41,845	34,870	43,055	47,950	54,485
46-50	26,145	34,945	40,010	46,770	41,655	50,120	55,190	61,950
51-55	32,650	41,515	46,625	53,440	52,055	60,595	65,705	72,520
56-60	39,010	47,875	52,985	59,800	62,230	70,770	75,880	82,695
61-65	48,550	57,415	62,525	69,340	77,495	86,035	91,145	97,960
Above 65	62,860	71,725	76,835	83,650	1,00,390	1,08,930	1,14,040	1,20,855

Silver Plan Sum Insured Rs.20,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	16,240	25,100	30,200	37,000	25,765	34,305	39,410	46,220
31-35	17,890	26,830	31,985	38,845	28,405	37,030	42,180	49,055
36-40	20,780	30,295	35,790	43,110	33,030	42,225	47,720	55,055
Applicable for Renewals Only								
41-45	25,065	34,800	40,435	47,945	39,925	49,335	54,965	62,475
46-50	29,940	40,005	45,835	53,605	47,725	57,460	63,290	71,060
51-55	37,420	47,565	53,440	61,275	59,685	69,505	75,380	83,220
56-60	44,730	54,875	60,755	68,590	71,390	81,205	87,085	94,920
61-65	55,705	65,850	71,725	79,560	88,945	98,760	1,04,640	1,12,475
Above 65	72,160	82,305	88,180	96,020	1,15,275	1,25,090	1,30,970	1,38,805

Young Star Insurance Policy

Silver Plan Sum Insured Rs.25,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	18,540	28,675	34,540	42,360	29,445	39,260	45,130	52,960
31-35	20,435	30,665	36,590	44,480	32,480	42,390	48,315	56,220
36-40	23,760	34,650	40,965	49,385	37,800	48,370	54,685	63,120
Applicable for Renewals Only								
41-45	28,700	39,845	46,320	54,955	45,735	56,555	63,030	71,665
46-50	34,305	45,825	52,530	61,465	54,705	65,900	72,605	81,540
51-55	42,905	54,520	61,275	70,290	68,465	79,750	86,510	95,520
56-60	51,315	62,930	69,690	78,700	81,920	93,210	99,970	1,08,980
61-65	63,930	75,545	82,305	91,315	1,02,110	1,13,395	1,20,155	1,29,165
Above 65	82,855	94,470	1,01,230	1,10,240	1,32,390	1,43,675	1,50,435	1,59,445

Silver Plan Sum Insured Rs.75,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	24,185	37,445	45,190	55,505	38,475	51,420	59,160	69,495
31-35	26,690	40,075	47,895	58,310	42,485	55,550	63,370	73,800
36-40	31,075	45,330	53,670	64,780	49,505	63,440	71,780	82,905
Applicable for Renewals Only								
41-45	37,610	52,210	60,760	72,160	59,995	74,270	82,820	94,220
46-50	45,010	60,105	68,955	80,750	71,835	86,605	95,455	1,07,250
51-55	56,360	71,580	80,500	92,400	89,995	1,04,890	1,13,810	1,25,705
56-60	67,465	82,685	91,605	1,03,500	1,07,760	1,22,655	1,31,575	1,43,470
61-65	84,120	99,335	1,08,260	1,20,155	1,34,405	1,49,300	1,58,220	1,70,115
Above 65	1,09,100	1,24,320	1,33,240	1,45,135	1,74,375	1,89,270	1,98,190	2,10,085

Silver Plan Sum Insured Rs.50,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	22,065	34,155	41,195	50,575	35,090	46,860	53,900	63,295
31-35	24,345	36,545	43,655	53,125	38,735	50,615	57,725	67,210
36-40	28,335	41,325	48,905	59,005	45,120	57,790	65,370	75,485
Applicable for Renewals Only								
41-45	34,270	47,570	55,345	65,710	54,645	67,625	75,400	85,760
46-50	40,995	54,750	62,795	73,520	65,415	78,840	86,885	97,610
51-55	51,315	65,180	73,295	84,105	81,920	95,460	1,03,575	1,14,385
56-60	61,410	75,275	83,385	94,200	98,070	1,11,610	1,19,720	1,30,535
61-65	76,550	90,415	98,525	1,09,340	1,22,295	1,35,835	1,43,945	1,54,760
Above 65	99,260	1,13,125	1,21,235	1,32,050	1,58,630	1,72,170	1,80,280	1,91,095

Silver Plan Sum Insured Rs.1,00,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	27,675	42,870	51,780	63,645	44,065	59,125	67,845	79,725
31-35	30,555	45,895	54,885	66,865	48,675	63,875	72,680	84,675
36-40	35,605	51,940	61,530	74,310	56,750	72,950	82,355	95,145
Applicable for Renewals Only								
41-45	43,125	59,860	69,695	82,805	68,820	85,230	95,060	1,08,170
46-50	51,635	68,945	79,120	92,685	82,435	99,415	1,09,590	1,23,160
51-55	64,690	82,140	92,400	1,06,080	1,03,320	1,20,440	1,30,700	1,44,385
56-60	77,455	94,905	1,05,165	1,18,845	1,23,750	1,40,870	1,51,130	1,64,810
61-65	96,610	1,14,060	1,24,320	1,38,000	1,54,390	1,71,515	1,81,775	1,95,455
Above 65	1,25,335	1,42,785	1,53,045	1,66,725	2,00,355	2,17,480	2,27,740	2,41,420

2-Years Premium Chart Gold Plan (Excluding GST)

Gold Plan – Sum Insured Rs.3,00,000/-*		A-Adult
Age (in yrs) / Family Size	1A	
18-30	8,495	
31-35	9,125	
36-40	10,235	
Applicable for Renewals Only		
41-45	11,850	
46-50	13,720	
51-55	16,585	
56-60	19,390	
61-65	23,595	
Above 65	29,905	

*3 lakhs sum insured is not applicable for floater policy

Gold Plan Sum Insured Rs.5,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	10,845	16,055	19,080	22,640	15,580	21,325	24,205	28,630
31-35	11,730	16,985	20,035	23,630	17,000	22,785	25,690	30,150
36-40	13,280	18,845	22,080	25,920	19,480	25,575	28,665	33,370
Applicable for Renewals Only								
41-45	15,565	21,240	24,550	28,490	23,165	29,365	32,530	37,320
46-50	18,180	24,035	27,445	31,530	27,355	33,725	36,995	41,930
51-55	22,195	28,090	31,530	35,645	33,775	40,190	43,485	48,455
56-60	26,120	32,015	35,455	39,575	40,055	46,470	49,770	54,740
61-65	32,010	37,905	41,345	45,460	49,480	55,895	59,190	64,160
Above 65	40,845	46,740	50,175	54,295	63,610	70,030	73,325	78,295

Gold Plan Sum Insured Rs.10,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	13,725	20,770	24,755	29,590	20,430	27,765	31,605	37,310
31-35	14,920	22,025	26,045	30,925	22,340	29,740	33,610	39,365
36-40	17,015	24,535	28,800	34,015	25,695	33,505	37,625	43,710
Applicable for Renewals Only								
41-45	20,115	27,790	32,150	37,505	30,680	38,640	42,860	49,065
46-50	23,650	31,555	36,065	41,605	36,330	44,530	48,895	55,290
51-55	29,065	37,035	41,575	47,165	45,000	53,255	57,655	64,100
56-60	34,365	42,335	46,875	52,465	53,480	61,735	66,135	72,580
61-65	42,315	50,285	54,825	60,415	66,200	74,455	78,855	85,300
Above 65	54,240	62,210	66,750	72,340	85,280	93,535	97,935	1,04,380

Gold Plan Sum Insured Rs.15,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	16,305	24,460	29,185	35,005	24,220	32,790	37,370	44,055
31-35	17,740	25,965	30,730	36,610	26,520	35,160	39,780	46,525
36-40	20,255	28,980	34,040	40,315	30,540	39,675	44,595	51,740
Applicable for Renewals Only								
41-45	23,975	32,890	38,070	44,515	36,525	45,850	50,885	58,180
46-50	28,215	37,415	42,765	49,435	43,310	52,915	58,125	65,645
51-55	34,715	43,985	49,380	56,105	53,710	63,390	68,640	76,220
56-60	41,075	50,345	55,740	62,465	63,890	73,565	78,815	86,395
61-65	50,615	59,885	65,280	72,005	79,150	88,830	94,080	1,01,660
Above 65	64,925	74,195	79,590	86,315	1,02,050	1,11,725	1,16,975	1,24,555

Gold Plan Sum Insured Rs.20,00,000/-		A-Adult / C-Child						
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	18,305	27,570	32,955	39,665	27,425	37,100	42,340	49,920
31-35	19,955	29,300	34,740	41,510	30,065	39,820	45,115	52,755
36-40	22,845	32,765	38,545	45,775	34,690	45,020	50,655	58,750
Applicable for Renewals Only								
41-45	27,130	37,275	43,190	50,610	41,580	52,125	57,900	66,175
46-50	32,010	42,475	48,590	56,270	49,380	60,255	66,225	74,760
51-55	39,485	50,035	56,195	63,945	61,345	72,300	78,315	86,915
56-60	46,800	57,350	63,510	71,260	73,045	84,000	90,020	98,620
61-65	57,770	68,320	74,480	82,230	90,600	1,01,555	1,07,575	1,16,175
Above 65	74,225	84,775	90,935	98,685	1,16,930	1,27,885	1,33,905	1,42,505

Young Star Insurance Policy

Gold Plan Sum Insured Rs.25,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	20,605	31,145	37,295	45,025	31,105	42,055	48,065	56,660
31-35	22,505	33,135	39,345	47,150	34,140	45,185	51,250	59,920
36-40	25,830	37,120	43,720	52,050	39,460	51,165	57,620	66,815
Applicable for Renewals Only								
41-45	30,765	42,315	49,075	57,625	47,395	59,345	65,965	75,365
46-50	36,370	48,295	55,285	64,130	56,365	68,695	75,540	85,240
51-55	44,970	56,990	64,030	72,955	70,120	82,545	89,445	99,220
56-60	53,380	65,400	72,445	81,365	83,580	96,000	1,02,905	1,12,680
61-65	66,000	78,015	85,060	93,985	1,03,765	1,16,190	1,23,090	1,32,865
Above 65	84,925	96,940	1,03,985	1,12,910	1,34,045	1,46,470	1,53,370	1,63,145

Gold Plan Sum Insured Rs.75,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	26,250	39,915	47,945	58,175	40,135	54,215	62,095	73,195
31-35	28,755	42,545	50,650	60,975	44,140	58,345	66,300	77,500
36-40	33,145	47,800	56,425	67,445	51,165	66,235	74,715	86,600
Applicable for Renewals Only								
41-45	39,675	54,680	63,515	74,825	61,650	77,060	85,755	97,915
46-50	47,080	62,580	71,710	83,420	73,495	89,400	98,390	1,10,950
51-55	58,430	74,050	83,255	95,065	91,655	1,07,680	1,16,745	1,29,405
56-60	69,530	85,155	94,360	1,06,170	1,09,420	1,25,445	1,34,510	1,47,170
61-65	86,185	1,01,810	1,11,015	1,22,820	1,36,065	1,52,095	1,61,155	1,73,815
Above 65	1,11,165	1,26,790	1,35,995	1,47,805	1,76,035	1,92,060	2,01,125	2,13,785

Gold Plan Sum Insured Rs.50,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	24,130	36,625	43,950	53,245	36,745	49,655	56,835	66,990
31-35	26,410	39,015	46,410	55,790	40,390	53,410	60,655	70,905
36-40	30,400	43,795	51,660	61,675	46,775	60,585	68,305	79,185
Applicable for Renewals Only								
41-45	36,335	50,045	58,100	68,375	56,305	70,420	78,335	89,460
46-50	43,065	57,225	65,550	76,185	67,070	81,635	89,820	1,01,305
51-55	53,380	67,655	76,050	86,775	83,580	98,255	1,06,510	1,18,085
56-60	63,475	77,745	86,140	96,865	99,730	1,14,405	1,22,655	1,34,235
61-65	78,615	92,885	1,01,280	1,12,005	1,23,950	1,38,630	1,46,880	1,58,460
Above 65	1,01,325	1,15,595	1,23,990	1,34,715	1,60,290	1,74,965	1,83,215	1,94,795

Gold Plan Sum Insured Rs.1,00,00,000/-					A-Adult / C-Child			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-30	29,740	45,345	54,535	66,310	45,720	61,915	70,780	83,425
31-35	32,620	48,365	57,640	69,535	50,330	66,670	75,615	88,375
36-40	37,670	54,410	64,285	76,975	58,405	75,740	85,290	98,845
Applicable for Renewals Only								
41-45	45,190	62,335	72,450	85,470	70,475	88,020	97,995	1,11,870
46-50	53,705	71,415	81,875	95,350	84,095	1,02,210	1,12,525	1,26,855
51-55	66,755	84,610	95,155	1,08,745	1,04,975	1,23,235	1,33,635	1,48,080
56-60	79,525	97,375	1,07,920	1,21,515	1,25,405	1,43,665	1,54,065	1,68,510
61-65	98,675	1,16,530	1,27,075	1,40,665	1,56,050	1,74,310	1,84,710	1,99,155
Above 65	1,27,405	1,45,260	1,55,800	1,69,395	2,02,015	2,20,275	2,30,675	2,45,120

Premium for midterm inclusion : Policy Term 2 Years									
Risk period up to	1 mth (Only for Spouse)	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	> 21 mths
Refund on existing plan's premium	77%	70%	60%	50%	40%	30%	20%	10%	NA
% to be charged on proposed plan's premium	77%	70%	60%	50%	40%	30%	20%	10%	