

Benefit Illustration in respect of policies offered on individual and family floater basis										
Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
Illustration 1 (Gold Plan)										
56	7,346	3 Lakh	Not Available				17,104	-	-	3 Lakh
61	10,690	3 Lakh	Not Available					-	-	
	Total Premium for all members of the family is Rs.18,036/-, when each member is covered separately. Sum insured available for each individual is Rs.3,00,000/-		-				Total Premium when policy is opted on floater basis is Rs.17,104/-, Sum insured of Rs.3,00,000/- is available for the entire family (2Adults)			
Illustration 2 (Platinum Plan)										
66	29,404	15 lakh	Not Available				47,046	-	-	15 Lakh
70	29,404	15 lakh	Not Available					-	-	
	Total Premium for all members of the family is Rs.58,808/-, when each member is covered separately. Sum insured available for each individual is Rs.15,00,000/-		-				Total Premium when policy is opted on floater basis is Rs.47,046/-, Sum insured of Rs.15,00,000/- is available for the entire family (2Adults)			
Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.										