

## HEALTH INSURANCE POLICY – GOLD

Sum Insured	Domiciliary Hospitalisati on limit	Renewals only							
		36-40 yrs	41-45 yrs	46-55 yrs	56-60 yrs	61-65 YRS	66-70 yrs	71-75 yrs	76-80 yrs
50000	10000	1,300	1,600	1,950	2,700	2,950	3,600	4,000	5,000
75000	15000	1,500	1,800	2,225	3,300	3,725	4,550	4,950	6,150
100000	20000	1,700	2,000	2,500	3,900	4,500	5,500	5,900	7,300
125000	23750	1,950	2,300	3,200	4,700	5,350	6,750	7,175	8,850
150000	27250	2,200	2,600	3,900	5,500	6,200	8,000	8,450	10,400
175000	31250	2,725	3,250	4,450	6,200	6,900	8,675	9,525	11,700
200000	35000	3,250	4,100	5,000	6,900	7,600	9,350	10,600	13,000
225000	37500	3,500	4,300	5,375	7,475	8,200	10,125	11,525	14,175
250000	40000	3,750	4,550	5,750	8,050	8,800	10,900	12,450	15,350
275000	42500	3,950	4,800	6,100	8,525	9,350	11,575	13,250	16,325
300000	45000	4,150	5,100	6,450	9,000	9,900	12,250	14,050	17,300
325000	47500	4,373	5,450	6,823	9,569	10,488	13,011	14,833	18,244
350000	50000	4,628	5,800	7,258	10,196	11,176	13,881	15,825	19,464
375000	50000	4,883	6,150	7,695	10,823	11,863	14,750	16,815	20,682
400000	50000	5,137	6,500	8,129	11,451	12,551	15,620	17,807	21,902
425000	50000	5,393	6,750	8,566	12,076	13,237	16,490	18,799	23,122
450000	50000	5,649	7,000	9,001	12,705	13,926	17,360	19,791	24,342
475000	50000	5,904	7,400	9,438	13,331	14,612	18,229	20,781	25,560
500000	50000	6,158	7,800	9,873	13,958	15,299	19,099	21,772	26,780

Note:

1. Service tax as applicable will be charged extra
2. For PED of diabetes, hypertension & hyperlipidemia premium will be loaded by 10% each
3. In the event of adverse claims experience, the company reserves the right to load premium at renewal, the maximum loading shall not exceed 200%
4. Loading – If three or more claims are lodged during the two immediately preceding policy periods -
  - Upto 25% of Sum Insured – 25% loading on applicable premium
  - 26 to 50% of Sum Insured – 50% loading on applicable premium
  - 51 – 75% of Sum Insured – 75% loading on applicable premium
  - Above 75% - 90% of sum insured - 100%loading on applicable premium
  - Above 90% of sum insured - 150% loading on applicable premium

This loading will be removed after three continuous claim free years.

**Renewals beyond 80 Yrs will be done at the same premium as 80 Yrs slab**