

OneProtect

Benefit/premium illustration for Health insurance policies issued on floater basis.

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										
25	1,600	20 Lakh	Not Available					-	-	
25	1,600	20 Lakh	Not Available					-	-	
	Total Premium for both earning members of the family is Rs. 3,200/-, when each member is covered separately. Sum insured available for each individual is Rs.20,00,000/- for secure plan for risk class 1		-							
Illustration 2										
46	4,750	50 Lakh	Not Available					-	-	
46	4,750	50 Lakh	Not Available					-	-	
	Total Premium for both earning members of the family is Rs. 9,500/-, when each member is covered separately. Sum insured available for each individual is Rs.50,00,000/- for Support Plus Plan for risk class 1		-							
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.										

Notes:

- All the premiums are excluding taxes.
- All the premiums mentioned below are for illustration purpose only. All the premiums are excluding taxes The Premium charged on the Policy will depend on the Plan, Sum Insured, Risk Class, Income, Policy Tenure, Optional Covers, Premium payment mode and Add on Benefits opted. Additionally, the disability status of the individual will also be considered.