

STAR SUPER SURPLUS (FLOATER) INSURANCE POLICY



EXTRA PROTECTION FOR ENTIRE FAMILY



The Health Insurance Specialist

Star Super Surplus (Floater) Insurance Policy

Unique Identification No.: SHAHLIP22034V062122

Traditional health policy offer basic cover plan for the insured. But foreseeing the magnitude of health problems is as difficult as predicting a health problem itself. Sometimes ailments and related complications demand much more than what we are prepared for.

Star Health brings you Super Surplus Insurance. It offers much larger coverage than the ones offered by basic plans. So, no matter what, you are always prepared to face the most unfortunate of health eventualities.

❖ Eligibility

- Any person aged between 18 years and 65 years
- **Family:** Self, Spouse and economically dependent children aged from 91 days to 25 years
- **Dependent Children** can be covered with either of Parent

❖ Policy term: 1 Year / 2 Years

Note: Where the policy is issued for more than 1 year, the Sum Insured including Deductibles / Defined limit is for each of the year, without any carry over benefit thereof. The said benefits / covers available for the 2nd year cannot be utilized in the 1st year itself. The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with and applies to each policy year

❖ Renewal: Life Long Renewals

❖ Policy Type: Floater

❖ Pre-acceptance Medical Screening (both Silver and Gold Plans): No Pre-acceptance Medical Screening is required.

❖ Day care Procedures: All Day Care Procedures are covered.

❖ Long Term Discount: If the entire premium applicable for two years is paid in advance, discount available is 5%

❖ Instalment Facility available: Premium can be paid Quarterly and Half yearly. Premium can also be paid Annual and Biennial (Once in 2 years). For instalment mode of payment there will be loading as given below;

Quarterly - 3% | Half-year - 2%

Note: If premium is paid on instalment basis, long term discount of 5% is not available

❖ Plans Offered: Silver and Gold Plan

Sum Insured and Deductible Options for Silver Plan

Sum Insured Rs.	Deductible Rs.
10,00,000/-	3,00,000/- and 5,00,000/-

Under this plan an admissible claim gets paid only when it exceeds the deductible. Amount payable is only in excess of the deductible opted for each and every hospitalization.

Deductible means the amount upto which the company will not be liable for each and every hospitalization.

Note: Deductible opted cannot be changed even at the time of renewal.

Sum Insured and Defined Limit Options for Gold Plan

Sum Insured Rs.	Defined Limit Rs.
5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-, 50,00,000/-, 75,00,000/-, 1,00,00,000/-	3,00,000/-, 5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-

Under this plan an admissible claim gets paid only when the aggregate of expenses under hospitalization (single or more than one) exceeds the Defined limit opted. Amount payable is only in excess of the Defined limit*.

Defined limit means the amount upto which the company will not be liable during the policy period.

Note: Defined Limit once opted cannot be changed either during the currency of the policy or at the time of renewal

❖ Coverage

Silver Plan	Gold Plan
Hospitalization cover: Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home subject to a maximum of Rs.4,000/- per day.	Hospitalization cover: Room (Single Private A/C room), Boarding, nursing expenses as provided by the Hospital / Nursing Home.
Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.	Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.
Pre-hospitalization Expenses: Medical expenses incurred up to 30 days immediately before the insured person is hospitalized.	Pre-hospitalization Expenses: Medical expenses incurred up to 60 days immediately before the insured person is hospitalized.
Post Hospitalization Expenses: Medical expenses incurred up to 60 days immediately after the insured person is discharged from the hospital	Post Hospitalization Expenses: Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital
Coverage for Modern Treatments: Expenses are subject to the limits (For details please refer website www.starhealth.in)	Coverage for Modern Treatments: Expenses are subject to the limits (For details please refer website www.starhealth.in)
	Emergency ambulance charges up-to Rs.3,000/- per policy period for transportation of the insured person to the hospital
	Air Ambulance expenses Up-to 10% of the sum insured per hospitalisation. Applicable for sum insured option of Rs.10 lacs and above.
	Facility of obtaining E-Medical Opinion
Note (Applicable for both silver and Gold Plan): Note: Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room category stated in the policy or actuals whichever is less. Proportionate deductions are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room category.	

❖ Special Features for Gold Plan

- ▶ **Delivery Expenses** for a Delivery including Delivery by Caesarean section (including pre-natal, post-natal expenses and lawful medical termination of pregnancy) up-to Rs.50,000/- per policy period, subject to a maximum of 2 deliveries in the entire life time of the insured person are payable while the policy is in force.

Special Conditions

1. This Benefit is subject to a waiting period of 12 months from the date of commencement of first Star Super Surplus (Floater) Insurance Policy and continuous renewal thereof with the company.
 2. Pre-hospitalization and Post Hospitalization expenses are not applicable for this benefit.
 3. This cover is available only when both Self and Spouse are covered under this policy
 4. The policy covering the self and spouse are in force when this benefit becomes payable.
 5. Claims under this section will not reduce the Sum Insured
- ▶ **Organ Donor Expenses** for organ transplantation where the insured person is the recipient are payable provided the claim for transplantation is payable and subject to the availability of the sum insured. Donor screening expenses and post-donation complications of the donor are not payable.
 - ▶ **Recharge Benefit:** If the sum insured under the policy is exhausted/ exceeded during the policy period, additional indemnity up to the limits stated in the table given below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. The unutilized Recharge amount cannot be carried forward. This benefit is not available for Modern Treatments

Defined Limit Rs.	Recharge Limit Rs.
3,00,000/-	50,000/-
5,00,000/-	75,000/-
10,00,000/-	1,00,000/-
15,00,000/- and above	2,50,000/-

- ❖ **Wellness Services:** Wellness services can be availed through mobile App and customer portal. For details please refer website www.starhealth.in
- ❖ **Waiver of Deductible (Applicable for Gold Plan):** The Proposer can opt at the beginning of 6th year before renewal of this policy or later during any successive renewal, for an Indemnity Health Insurance policy without defined limit offered by the Company (subject to underwriting) with continuity of benefits for the average sum insured of immediately preceding 5 years period subject to the following;
 - a) All Insured Persons are insured with the Company under this policy before the age of 50 years and have been continuously renewed without any break
 - b) No claim has been made during the immediately preceding 5 years
 - c) The proposer should exercise this option for all the insured persons
 - d) This policy shall not be further renewed if the option is exercised
- ❖ **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

1. Pre-Existing Diseases - Code Excl 01

- A. **Applicable for Silver Plan:** Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
Applicable for Gold Plan: Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with insurer.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- D. **Applicable for Silver Plan:** Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
Applicable for Gold Plan: Coverage under the policy after the expiry of 12 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. Specified disease / procedure waiting period - Code Excl 02

- A. **Applicable for Silver Plan:** Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
Applicable for Gold Plan: Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- F. List of specific diseases/procedures
 1. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.
 2. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 3. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
 4. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident),

5. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
 6. All types of Hernia,
 7. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
 8. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
 9. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
 10. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
 11. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
 12. Varicose veins and Varicose ulcers
 13. All types of transplant and related surgeries.
 14. Congenital Internal disease / defect
- 3. 30-day waiting period - Code Excl 03**
- A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
 - B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
 - C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.
- 4. Investigation & Evaluation - Code Excl 04**
- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
 - B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- 5. Rest Cure, rehabilitation and respite care - Code Excl 05:** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
1. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- 6. Obesity/ Weight Control - Code Excl 06:** Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:
- A. Surgery to be conducted is upon the advice of the Doctor
 - B. The surgery/Procedure conducted should be supported by clinical protocols
 - C. The member has to be 18 years of age or older and
 - D. Body Mass Index (BMI);
 1. greater than or equal to 40 or
 2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - a. Obesity-related cardiomyopathy
 - b. Coronary heart disease
 - c. Severe Sleep Apnea
 - d. Uncontrolled Type2 Diabetes
- 7. Change-of-Gender treatments - Code Excl 07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 8. Cosmetic or plastic Surgery - Code Excl 08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 9. Hazardous or Adventure sports - Code Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- 10. Breach of law - Code Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

11. **Excluded Providers - Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof - **Code Excl 12**
13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - **Code Excl 13**
14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure - **Code Excl 14**
15. **Refractive Error - Code Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
16. **Unproven Treatments - Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
17. **Sterility and Infertility -Code Excl 17:** Expenses related to sterility and infertility. This includes;
 - a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - c. Gestational Surrogacy
 - d. Reversal of sterilization
18. **Maternity:-Code Excl 18 (Except to the extent under Delivery expenses)**
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
19. 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 - **Code Excl 19**
20. Congenital External Condition / Defects / Anomalies - **Code Excl 20**
21. Convalescence, general debility, run-down condition, Nutritional deficiency states - **Code Excl 21**
22. Intentional self injury - **Code Excl 22**
23. 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) - **Code Excl 24**
24. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - **Code Excl 25**
25. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other similar therapies - **Code Excl 26**
26. Unconventional, Untested, Experimental therapies - **Code Excl 27**
27. Autologous derived Stromal vascular Fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - **Code Excl 28**
28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29**
29. All treatment for Priapism and erectile dysfunctions, Change of Sex - **Code Excl 30**
30. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
31. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization (Dental implants are not payable) - **Code Excl 32**

32. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders - **Code Excl 33**
 33. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
 34. Cochlear implants and procedure related hospitalization expenses, Cost of spectacles and contact lens(in excess of what is specifically provided), hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - **Code Excl 35**
 35. Expenses incurred for treatment of diseases/illness/accidental injuries which does not warrant hospitalization - **Code Excl 36**
 36. Other Excluded Expenses as detailed in our website www.starhealth.in - **Code Excl 37**
 37. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - **Code Excl 38**
 38. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicine other than allopathy - **Code Excl 39**
 39. Any medical expenses incurred towards treatment of New Born Baby - **Code Excl 44**
- ❖ **Moratorium Period (Applicable for both Silver and Gold Plan):** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract
 - ❖ **Renewal:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.
 1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
 2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
 3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
 4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
 5. Coverage is not available during the grace period.
 6. No loading shall apply on renewals based on individual claims experience
 - ❖ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.
For Detailed Guidelines on migration, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987
 - ❖ **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869
For Detailed Guidelines on portability, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987
 - ❖ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.
 - ❖ **Revision in 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.

❖ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

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 Company on medical examination of the insured person and the stamp duty charges or
- where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

❖ **Premium Payment in Instalments:** If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);

- Grace Period of 7 days would be given to pay the instalment premium due for the policy
- During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company
- The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period
- No interest will be charged If the instalment premium is not paid on due date
- In case of instalment premium due not received within the grace period, the policy will get cancelled
- In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- The company has the right to recover and deduct all the pending installments from the claim amount due under the policy

❖ **Withdrawal of the policy**

- In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

❖ **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, the cover for the surviving members of the family will continue, subject to other terms of the policy
- ✓ Upon exhaustion of the sum insured under the policy

❖ **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.

❖ **Cancellation**

- The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below;

Cancellation table applicable for Policy Term 1 Year without instalment option

Period on risk	Rate of premium to be retained
Up to one month	22.5% of the policy premium
Exceeding one month up to 3 months	37.5% of the policy premium
Exceeding 3 months up to 6 months	57.5% 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 for Policy Term 1 Year with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% 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	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% 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	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

Cancellation table applicable for Policy Term 2 Years without instalment option

Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	25% of the policy premium
Exceeding 3 months up to 6 months	37.5% of the policy premium
Exceeding 6 months up to 9 months	47.5% of the policy premium
Exceeding 9 months up to 12 months	57.5% of the policy premium
Exceeding 12 months up to 15 months	67.5% 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 of the policy premium

Cancellation table applicable for Policy Term 2 Years with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% 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	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months	100% of the total premium received

Cancellation table applicable for Policy Term 2 Years with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% 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	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months	100% of the total premium received

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

❖ Claims Procedure

- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888
- In case of Planned hospitalization inform 24 hours prior to admission in the hospital.
- In case of emergency hospitalization information to be given within 24 hours after hospitalization
- Cashless facility wherever possible in network hospital

- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents, subject to admissibility of the claim
- KYC (Identity proof with Address) of the proposer, as per AML Guidelines

❖ Claim Illustration

Scenario	Claim No.	Claim made by Family Member	Sum Insured under the Policy (Rs.)	Deductible Limit under the Policy (Rs.)	Hospitalization Amount (Rs.)	Deductible Limit applied for Claim (Rs.)	Claim Payable (Rs.)	Balance Sum Insured available for next Claim (Rs.)
Silver Plan - Illustration (Family Size: 2 Adults + 3 Children)								
1	1	1	10,00,000	3,00,000	3,00,000	3,00,000	0	10,00,000
	2	3			6,00,000	3,00,000	3,00,000	7,00,000
	3	4			9,00,000	3,00,000	6,00,000	1,00,000
Gold Plan - Illustration (Family Size: 2 Adults + 3 Children)								
1	1	1	10,00,000	3,00,000	3,00,000	3,00,000	0	10,00,000
	2	3			6,00,000	0	6,00,000	4,00,000
	3	4			6,00,000	0	4,00,000	0
2	1	1	10,00,000	3,00,000	6,00,000	3,00,000	3,00,000	7,00,000
	2	4			5,00,000	0	5,00,000	2,00,000
	3	2			3,00,000	0	2,00,000	0

❖ **Tax Benefit:** Payment of premium by any mode other than cash of this insurance is eligible for relief under Section 80D of the Income Tax Act 1961

❖ **TAXES ARE SUBJECT TO CHANGES IN TAX LAWS**

❖ **Star Advantages**

- No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle – free claim settlement.
- Cashless hospitalization

❖ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operation 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.

❖ **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates): 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 lakhs rupees.

Star Super Surplus(Floater) Insurance Policy

Unique Identification No.: SHAHLIP22034V062122

Buy this Insurance Online at www.starhealth.in and avail discount 5%
This discount is available for first purchase only

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

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IRDAI IS NOT INVOLVED IN ACTIVITIES LIKE SELLING INSURANCE POLICIES, ANNOUNCING BONUS OR INVESTMENT OF PREMIUMS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT

Star Health And Allied Insurance Co Ltd

Regd. & Corporate Office: No.1, New Tank Street,
Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034.
Customer Care Number: 044 69006900 | Toll free: 1800 425 2255

Chat: +91 9597652225 | sms: STAR to 56677 | Email: support@starhealth.in
CIN: L66010TN2005PLC056649 | IRDAI Regn. No: 129

1 Year Premium Chart – Star Super Surplus (Floater) Insurance Policy – UIN No.: SHAHLIP22034V062122 – BRO / SSF / V.12 / 2023

SILVER PLAN

Sum Insured Rs.10,00,000/-

Family size	Age in yrs	Deductible Rs.3,00,000/-	Deductible Rs.5,00,000/-
Up to 2A + 3C	91days-35	1,870	1,310
	36-45	2,200	1,540
	46-50	2,750	1,925
	51-55	3,165	2,215
	56-60	3,545	2,480
	61-65	3,970	2,780
	66-70	4,445	3,115
	71-75	4,980	3,485
	76-80	5,475	3,835
	Above 80	6,025	4,215

A - Adult | C - Child

GOLD PLAN

Defined Limit : Rs. 3,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	1,885	2,640	3,300	3,960	4,555	5,350	5,885	6,180
	36-45	2,220	3,105	3,880	4,660	5,355	6,295	6,920	7,270
	46-50	2,885	4,035	5,045	6,055	6,960	8,180	9,000	9,450
	51-55	3,460	4,845	6,055	7,265	8,355	9,815	10,795	11,335
	56-60	3,980	5,570	6,960	8,355	9,605	11,290	12,415	13,035
	61-65	4,775	6,685	8,355	10,025	11,530	13,545	14,900	15,645
	66-70	5,490	7,685	9,605	11,530	13,255	15,575	17,135	17,990
	71-75	6,315	8,840	11,050	13,255	15,245	17,910	19,705	20,690
	76-80	7,260	10,165	12,705	15,245	17,530	20,600	22,660	23,790
	Above 80	8,350	11,690	14,610	17,530	20,160	23,690	26,055	27,360
1A+2C	91days-35	2,220	3,105	3,880	4,660	5,355	6,295	6,920	7,270
	36-45	2,610	3,655	4,565	5,480	6,300	7,405	8,145	8,550
	46-50	3,395	4,750	5,935	7,120	8,190	9,625	10,585	11,115
	51-55	4,070	5,700	7,120	8,545	9,830	11,545	12,700	13,335
	56-60	4,680	6,555	8,190	9,830	11,300	13,280	14,605	15,335
	61-65	5,615	7,865	9,830	11,795	13,560	15,935	17,530	18,405
	66-70	6,460	9,040	11,300	13,560	15,595	18,325	20,155	21,165
	71-75	7,430	10,400	12,995	15,595	17,935	21,075	23,180	24,340
	76-80	8,540	11,955	14,945	17,935	20,625	24,235	26,655	27,990
	Above 80	9,820	13,750	17,185	20,625	23,720	27,870	30,655	32,185
1A+3C	91days-35	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720
	36-45	3,130	4,385	5,480	6,575	7,560	8,885	9,770	10,260
	46-50	4,070	5,700	7,120	8,545	9,830	11,545	12,700	13,335
	51-55	4,885	6,840	8,545	10,255	11,795	13,855	15,240	16,005
	56-60	5,615	7,865	9,830	11,795	13,560	15,935	17,530	18,405
	61-65	6,740	9,435	11,795	14,150	16,275	19,120	21,035	22,085
	66-70	7,750	10,850	13,560	16,275	18,715	21,990	24,185	25,395
	71-75	8,915	12,475	15,595	18,715	21,520	25,285	27,815	29,205
	76-80	10,250	14,350	17,935	21,520	24,750	29,080	31,985	33,585
	Above 80	11,785	16,500	20,625	24,750	28,460	33,440	36,785	38,625
2A	91days-35	2,320	3,250	4,060	4,875	5,605	6,585	7,240	7,605
	36-45	2,730	3,820	4,775	5,730	6,590	7,745	8,520	8,945
	46-50	3,550	4,970	6,210	7,450	8,570	10,065	11,075	11,625
	51-55	4,260	5,960	7,450	8,940	10,280	12,080	13,290	13,950
	56-60	4,895	6,855	8,570	10,280	11,825	13,890	15,280	16,045
	61-65	5,875	8,225	10,280	12,335	14,190	16,670	18,335	19,255
	66-70	6,755	9,460	11,825	14,190	16,315	19,170	21,085	22,140
	71-75	7,770	10,880	13,595	16,315	18,760	22,045	24,250	25,460
	76-80	8,935	12,510	15,635	18,760	21,575	25,350	27,885	29,280
	Above 80	10,275	14,385	17,980	21,575	24,810	29,155	32,070	33,670
2A+1C	91days-35	2,900	4,060	5,075	6,090	7,005	8,230	9,050	9,505
	36-45	3,415	4,775	5,970	7,165	8,240	9,680	10,650	11,180
	46-50	4,435	6,210	7,760	9,315	10,710	12,585	13,840	14,535
	51-55	5,325	7,450	9,315	11,175	12,850	15,100	16,610	17,440
	56-60	6,120	8,570	10,710	12,850	14,780	17,365	19,100	20,055
	61-65	7,345	10,280	12,850	15,420	17,735	20,835	22,920	24,065
	66-70	8,445	11,825	14,780	17,735	20,395	23,960	26,360	27,675
	71-75	9,710	13,595	16,995	20,395	23,450	27,555	30,310	31,825
	76-80	11,170	15,635	19,545	23,450	26,970	31,690	34,855	36,600
	Above 80	12,845	17,980	22,475	26,970	31,015	36,440	40,085	42,090
2A+2C	91days-35	3,415	4,775	5,970	7,165	8,240	9,680	10,650	11,180
	36-45	4,015	5,620	7,025	8,430	9,690	11,390	12,525	13,155
	46-50	5,220	7,305	9,130	10,955	12,600	14,805	16,285	17,100
	51-55	6,260	8,765	10,955	13,145	15,120	17,765	19,540	20,515
	56-60	7,200	10,080	12,600	15,120	17,385	20,430	22,470	23,595
	61-65	8,640	12,095	15,120	18,140	20,865	24,515	26,965	28,315
	66-70	9,935	13,910	17,385	20,865	23,990	28,190	31,010	32,560
	71-75	11,425	15,995	19,995	23,990	27,590	32,420	35,660	37,445
	76-80	13,140	18,395	22,990	27,590	31,730	37,280	41,010	43,060
	Above 80	15,110	21,155	26,440	31,730	36,485	42,870	47,160	49,515
2A+3C	91days-35	4,095	5,730	7,165	8,595	9,885	11,615	12,775	13,415
	36-45	4,815	6,745	8,430	10,115	11,630	13,665	15,030	15,785
	46-50	6,260	8,765	10,955	13,145	15,120	17,765	19,540	20,515
	51-55	7,515	10,520	13,145	15,775	18,140	21,315	23,450	24,620
	56-60	8,640	12,095	15,120	18,140	20,865	24,515	26,965	28,315
	61-65	10,370	14,515	18,140	21,770	25,035	29,415	32,355	33,975
	66-70	11,925	16,690	20,865	25,035	28,790	33,825	37,210	39,070
	71-75	13,710	19,195	23,990	28,790	33,110	38,900	42,790	44,930
	76-80	15,765	22,075	27,590	33,110	38,075	44,735	49,210	51,670
	Above 80	18,130	25,385	31,730	38,075	43,785	51,445	56,590	59,420

A - Adult | C - Child

Defined Limit : Rs. 15,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	850	1,190	1,485	1,785	2,050	2,410	2,650	2,780
	36-45	1,000	1,400	1,750	2,095	2,410	2,835	3,115	3,270
	46-50	1,300	1,820	2,270	2,725	3,135	3,680	4,050	4,255
	51-55	1,560	2,180	2,725	3,270	3,760	4,420	4,860	5,105
	56-60	1,790	2,510	3,135	3,760	4,325	5,080	5,590	5,870
	61-65	2,150	3,010	3,760	4,510	5,190	6,095	6,705	7,040
	66-70	2,470	3,460	4,325	5,190	5,965	7,010	7,710	8,095
	71-75	2,845	3,980	4,975	5,965	6,860	8,060	8,870	9,310
	76-80	3,270	4,575	5,720	6,860	7,890	9,270	10,200	10,705
	Above 80	3,760	5,260	6,575	7,890	9,075	10,660	11,725	12,315
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-35	1,000	1,400	1,750	2,095	2,410	2,835	3,115	3,270
	36-45	1,175	1,645	2,055	2,465	2,835	3,335	3,665	3,850
	46-50	1,530	2,140	2,670	3,205	3,685	4,330	4,765	5,005
	51-55	1,835	2,565	3,205	3,845	4,425	5,200	5,715	6,005
	56-60	2,110	2,950	3,685	4,425	5,085	5,975	6,575	6,905
	61-65	2,530	3,540	4,425	5,310	6,105	7,170	7,890	8,285
	66-70	2,910	4,070	5,085	6,105	7,020	8,245	9,070	9,525
	71-75	3,345	4,680	5,850	7,020	8,070	9,485	10,430	10,955
	76-80	3,845	5,380	6,725	8,070	9,280	10,905	11,995	12,595
	Above 80	4,420	6,190	7,735	9,280	10,675	12,540	13,795	14,485
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	91days-35	1,200	1,680	2,095	2,515	2,895	3,400	3,740	3,925
	36-45	1,410	1,975	2,465	2,960	3,405	4,000	4,400	4,620
	46-50	1,835	2,565	3,205	3,845	4,425	5,200	5,715	6,005
	51-55	2,200	3,080	3,845	4,615	5,310	6,235	6,860	7,205
	56-60	2,530	3,540	4,425	5,310	6,105	7,170	7,890	8,285
	61-65	3,035	4,245	5,310	6,370	7,325	8,605	9,465	9,940
	66-70	3,490	4,885	6,105	7,325	8,425	9,895	10,885	11,430
	71-75	4,010	5,615	7,020	8,425	9,685	11,380	12,520	13,145
	76-80	4,615	6,460	8,070	9,685	11,140	13,085	14,395	15,115
	Above 80	5,305	7,425	9,280	11,140	12,810	15,050	16,555	17,380
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-35	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	36-45	1,230	1,720	2,150	2,580	2,970	3,485	3,835	4,025
	46-50	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	51-55	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	56-60	2,205	3,085	3,855	4,630	5,320	6,255	6,880	7,220
	61-65	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	66-70	3,040	4,260	5,320	6,385	7,345	8,630	9,490	9,965
	71-75	3,500	4,895	6,120	7,345	8,445	9,920	10,915	11,460
	76-80	4,020	5,630	7,035	8,445	9,710	11,410	12,550	13,180
	Above 80	4,625	6,475	8,095	9,710	11,165	13,120	14,430	15,155
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	91days-35	1,305	1,830	2,285	2,740	3,155	3,705	4,075	4,280
	36-45	1,535	2,150	2,690	3,225	3,710	4,355	4,795	5,035
	46-50	2,000	2,795	3,495	4,190	4,820	5,665	6,230	6,540
	51-55	2,395	3,355	4,190	5,030	5,785	6,795	7,475	7,850
	56-60	2,755	3,855	4,820	5,785	6,650	7,815	8,595	9,025
	61-65	3,305	4,630	5,785	6,940	7,980	9,380	10,315	10,830
	66-70	3,800	5,320	6,650	7,980	9,180	10,785	11,860	12,455
	71-75	4,370	6,120	7,650	9,180	10,555	12,400	13,640	14,325
	76-80	5,025	7,035	8,795	10,555	12,140	14,260	15,685	16,470
	Above 80	5,780	8,095	10,115	12,140	13,960	16,400	18,040	18,940
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	91days-35	1,535	2,150	2,690	3,225	3,710	4,355	4,795	5,035
	36-45	1,810	2,530	3,160	3,795	4,365	5,125	5,640	5,920
	46-50	2,350	3,290	4,110	4,930	5,670	6,665	7,330	7,695
	51-55	2,820	3,945	4,930	5,920	6,805	7,995	8,795	9,235
	56-60	3,240	4,535	5,670	6,805	7,825	9,195	10,115	10,620
	61-65	3,890	5,445	6,805	8,165	9,390	11,030	12,135	12,740
	66-70	4,475	6,260	7,825	9,390	10,800	12,685	13,955	14,655
	71-75	5,145	7,200	9,000	10,800	12,415	14,590	16,050	16,850
	76-80	5,915	8,280	10,350	12,415	14,280	16,780	18,455	19,380
	Above 80	6,800	9,520	11,900	14,280	16,420	19,295	21,225	22,285
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+3C	91days-35	1,845	2,580	3,225	3,870	4,450	5,230	5,750	6,040
	36-45	2,170	3,035	3,795	4,555	5,235	6,150	6,765	7,105
	46-50	2,820	3,945	4,930	5,920	6,805	7,995	8,795	9,235
	51-55	3,385	4,735	5,920	7,100	8,165	9,595	10,555	11,080
	56-60	3,890	5,445	6,805	8,165	9,390	11,030	12,135	12,740
	61-65	4,665	6,535	8,165	9,800	11,265	13,240	14,560	15,290
	66-70	5,365	7,510	9,390	11,265	12,955	15,225	16,745	17,585
	71-75	6,170	8,640	10,800	12,955	14,900	17,505	19,255	20,220
	76-80	7,095	9,935	12,415	14,900	17,135	20,135	22,145	23,255
	Above 80	8,160	11,425	14,280	17,135	19,705	23,150	25,465	26,740

A - Adult | C - Child

Defined Limit : Rs. 20,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	36-45	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	46-50	1,040	1,455	1,820	2,180	2,510	2,945	3,240	3,405
	51-55	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	56-60	1,435	2,005	2,510	3,010	3,460	4,065	4,470	4,695
	61-65	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	66-70	1,980	2,770	3,460	4,150	4,775	5,610	6,170	6,480
	71-75	2,275	3,185	3,980	4,775	5,490	6,450	7,095	7,450
	76-80	2,615	3,660	4,575	5,490	6,315	7,415	8,160	8,565
	Above 80	3,005	4,210	5,260	6,315	7,260	8,530	9,380	9,850
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-35	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	36-45	940	1,315	1,645	1,975	2,270	2,665	2,935	3,080
	46-50	1,225	1,710	2,140	2,565	2,950	3,465	3,810	4,005
	51-55	1,465	2,055	2,565	3,080	3,540	4,160	4,575	4,805
	56-60	1,685	2,360	2,950	3,540	4,070	4,780	5,260	5,525
	61-65	2,025	2,830	3,540	4,245	4,885	5,740	6,310	6,625
	66-70	2,325	3,255	4,070	4,885	5,615	6,600	7,260	7,620
	71-75	2,675	3,745	4,680	5,615	6,460	7,590	8,345	8,765
	76-80	3,075	4,305	5,380	6,460	7,425	8,725	9,600	10,080
	Above 80	3,540	4,950	6,190	7,425	8,540	10,035	11,035	11,590
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	91days-35	960	1,345	1,680	2,015	2,315	2,720	2,990	3,140
	36-45	1,130	1,580	1,975	2,370	2,725	3,200	3,520	3,695
	46-50	1,465	2,055	2,565	3,080	3,540	4,160	4,575	4,805
	51-55	1,760	2,465	3,080	3,695	4,245	4,990	5,490	5,765
	56-60	2,025	2,830	3,540	4,245	4,885	5,740	6,310	6,625
	61-65	2,430	3,400	4,245	5,095	5,860	6,885	7,575	7,950
	66-70	2,790	3,910	4,885	5,860	6,740	7,920	8,710	9,145
	71-75	3,210	4,495	5,615	6,740	7,750	9,105	10,015	10,515
	76-80	3,690	5,165	6,460	7,750	8,910	10,470	11,515	12,095
	Above 80	4,245	5,940	7,425	8,910	10,245	12,040	13,245	13,905
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-35	835	1,170	1,465	1,755	2,020	2,370	2,610	2,740
	36-45	985	1,380	1,720	2,065	2,375	2,790	3,070	3,220
	46-50	1,280	1,790	2,235	2,685	3,085	3,625	3,990	4,185
	51-55	1,535	2,150	2,685	3,220	3,705	4,350	4,785	5,025
	56-60	1,765	2,470	3,085	3,705	4,260	5,005	5,505	5,780
	61-65	2,115	2,965	3,705	4,445	5,110	6,005	6,605	6,935
	66-70	2,435	3,405	4,260	5,110	5,875	6,905	7,595	7,970
	71-75	2,800	3,920	4,895	5,875	6,755	7,940	8,730	9,170
	76-80	3,220	4,505	5,630	6,755	7,770	9,130	10,040	10,545
	Above 80	3,700	5,180	6,475	7				

Defined Limit : Rs. 25,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-35	580	810	1,010	1,215	1,395	1,640	1,800	1,890
	36-45	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	46-50	885	1,235	1,545	1,855	2,130	2,505	2,755	2,895
	51-55	1,060	1,485	1,855	2,225	2,560	3,005	3,305	3,470
	56-60	1,220	1,705	2,130	2,560	2,940	3,455	3,800	3,990
	61-65	1,465	2,045	2,560	3,070	3,530	4,145	4,560	4,790
	66-70	1,680	2,355	2,940	3,530	4,060	4,770	5,245	5,505
	71-75	1,935	2,705	3,380	4,060	4,665	5,485	6,030	6,330
	76-80	2,225	3,110	3,890	4,665	5,365	6,305	6,935	7,280
	Above 80	2,555	3,580	4,470	5,365	6,170	7,250	7,975	8,375
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-35	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	36-45	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	46-50	1,040	1,455	1,820	2,180	2,510	2,945	3,240	3,405
	51-55	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	56-60	1,435	2,005	2,510	3,010	3,460	4,065	4,470	4,695
	61-65	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	66-70	1,980	2,770	3,460	4,150	4,775	5,610	6,170	6,480
	71-75	2,275	3,185	3,980	4,775	5,490	6,450	7,095	7,450
	76-80	2,615	3,660	4,575	5,490	6,315	7,415	8,160	8,565
	Above 80	3,005	4,210	5,260	6,315	7,260	8,530	9,380	9,850
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	91days-35	815	1,140	1,425	1,710	1,970	2,310	2,545	2,670
	36-45	960	1,345	1,680	2,015	2,315	2,720	2,990	3,140
	46-50	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	51-55	1,495	2,095	2,615	3,140	3,610	4,240	4,665	4,900
	56-60	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	61-65	2,065	2,890	3,610	4,330	4,980	5,855	6,440	6,760
	66-70	2,375	3,320	4,150	4,980	5,730	6,730	7,405	7,775
	71-75	2,730	3,820	4,775	5,730	6,585	7,740	8,515	8,940
	76-80	3,140	4,390	5,490	6,585	7,575	8,900	9,790	10,280
	Above 80	3,610	5,050	6,315	7,575	8,710	10,235	11,260	11,820
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-35	710	995	1,245	1,495	1,715	2,015	2,220	2,330
	36-45	835	1,170	1,465	1,755	2,020	2,370	2,610	2,740
	46-50	1,090	1,520	1,900	2,280	2,625	3,080	3,390	3,560
	51-55	1,305	1,825	2,280	2,740	3,150	3,700	4,070	4,270
	56-60	1,500	2,100	2,625	3,150	3,620	4,255	4,680	4,910
	61-65	1,800	2,520	3,150	3,775	4,345	5,105	5,615	5,895
	66-70	2,070	2,895	3,620	4,345	4,995	5,870	6,455	6,775
	71-75	2,380	3,330	4,160	4,995	5,745	6,750	7,420	7,795
	76-80	2,735	3,830	4,785	5,745	6,605	7,760	8,535	8,960
	Above 80	3,145	4,405	5,505	6,605	7,595	8,925	9,815	10,305
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	91days-35	890	1,245	1,555	1,865	2,145	2,520	2,770	2,910
	36-45	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	46-50	1,360	1,900	2,375	2,850	3,280	3,850	4,235	4,450
	51-55	1,630	2,280	2,850	3,420	3,935	4,620	5,085	5,340
	56-60	1,875	2,625	3,280	3,935	4,525	5,315	5,845	6,140
	61-65	2,250	3,150	3,935	4,720	5,430	6,380	7,015	7,365
	66-70	2,585	3,620	4,525	5,430	6,240	7,335	8,065	8,470
	71-75	2,975	4,160	5,200	6,240	7,180	8,435	9,275	9,740
	76-80	3,420	4,785	5,980	7,180	8,255	9,700	10,670	11,200
	Above 80	3,930	5,505	6,880	8,255	9,490	11,155	12,270	12,880
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	91days-35	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	36-45	1,230	1,720	2,150	2,580	2,970	3,485	3,835	4,025
	46-50	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	51-55	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	56-60	2,205	3,085	3,855	4,630	5,320	6,255	6,880	7,220
	61-65	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	66-70	3,040	4,260	5,320	6,385	7,345	8,630	9,490	9,965
	71-75	3,500	4,895	6,120	7,345	8,445	9,920	10,915	11,460
	76-80	4,020	5,630	7,035	8,445	9,710	11,410	12,550	13,180
	Above 80	4,625	6,475	8,095	9,710	11,165	13,120	14,430	15,155
Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+3C	91days-35	1,255	1,755	2,195	2,630	3,025	3,555	3,910	4,105
	36-45	1,475	2,065	2,580	3,095	3,560	4,185	4,600	4,830
	46-50	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	51-55	2,300	3,220	4,025	4,830	5,555	6,525	7,175	7,535
	56-60	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	61-65	3,175	4,445	5,555	6,665	7,660	9,005	9,905	10,400
	66-70	3,650	5,110	6,385	7,660	8,810	10,355	11,390	11,955
	71-75	4,195	5,875	7,345	8,810	10,135	11,905	13,095	13,750
	76-80	4,825	6,755	8,445	10,135	11,650	13,690	15,060	15,815
	Above 80	5,550	7,770	9,710	11,650	13,400	15,745	17,320	18,185

A - Adult | C - Child



2 Year Premium Chart – Star Super Surplus (Floater) Insurance Policy – UIN No.: SHAHLIP22034V062122 – BRO / SSF / V.12 / 2023

SILVER PLAN

Sum Insured		Rs. 10,00,000/-	
Family size	Age in yrs	Deductible Rs.3,00,000/-	Deductible Rs.5,00,000/-
Upto 2A+3C	91days-34	3,553	2,489
	35	3,867	2,708
	36-44	4,180	2,926
	45	4,703	3,292
	46-49	5,225	3,658
	50	5,619	3,933
	51-54	6,014	4,209
	55	6,375	4,460
	56-59	6,736	4,712
	60	7,139	4,997
	61-64	7,543	5,282
	65	7,994	5,600
	66-69	8,446	5,919
	70	8,954	6,270
	71-74	9,462	6,622
	75	9,932	6,954
	76-79	10,403	7,287
	80	10,925	7,648
Above 80	11,448	8,009	

A - Adult | C - Child

GOLD PLAN

Defined Limit : Rs. 3,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-34	3,585	5,015	6,270	7,520	8,650	10,160	11,180	11,735
	35	3,900	5,455	6,820	8,185	9,410	11,060	12,165	12,770
	36-44	4,215	5,900	7,375	8,850	10,175	11,955	13,150	13,805
	45	4,845	6,785	8,480	10,175	11,700	13,745	15,120	15,880
	46-49	5,480	7,670	9,585	11,500	13,225	15,540	17,095	17,950
	50	6,025	8,435	10,545	12,650	14,550	17,095	18,805	19,745
	51-54	6,575	9,200	11,500	13,800	15,870	18,650	20,510	21,540
	55	7,065	9,890	12,365	14,835	17,060	20,445	22,050	23,155
	56-59	7,560	10,580	13,225	15,870	18,250	21,445	23,590	24,770
	60	8,315	11,640	14,550	17,460	20,075	23,590	25,945	27,245
	61-64	9,070	12,695	15,870	19,045	21,900	25,735	28,305	29,720
	65	9,750	13,650	17,060	20,470	23,545	27,665	30,430	31,950
	66-69	10,430	14,600	18,250	21,900	25,185	29,590	32,550	34,180
	70	11,210	15,695	19,620	23,545	27,075	31,810	34,990	36,740
	71-74	11,995	16,790	20,990	25,185	28,965	34,030	37,435	39,305
	75	12,895	18,050	22,560	27,075	31,135	36,585	40,240	42,255
76-79	13,795	19,310	24,135	28,965	33,305	39,135	43,050	45,200	
80	14,825	20,755	25,945	31,135	35,805	42,070	46,275	48,590	
Above 80	15,860	22,205	27,755	33,305	38,300	45,005	49,505	51,980	

Defined Limit: Rs. 3,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	4,215	5,900	7,375	8,850	10,175	11,955	13,150	13,805	1A+3C	91days-34	5,055	7,080	8,850	10,615	12,210	14,345	15,780	16,570
	35	4,585	6,420	8,025	9,630	11,070	13,010	14,310	15,025		35	5,505	7,705	9,630	11,555	13,285	15,610	17,170	18,030
	36-44	4,960	6,940	8,675	10,410	11,970	14,065	15,470	16,245		36-44	5,950	8,325	10,410	12,490	14,365	16,875	18,565	19,490
	45	5,700	7,980	9,975	11,970	13,765	16,175	17,790	18,680		45	6,840	9,575	11,970	14,365	16,515	19,405	21,345	22,415
	46-49	6,445	9,020	11,275	13,530	15,560	18,280	20,110	21,115		46-49	7,735	10,825	13,530	16,235	18,670	21,940	24,130	25,340
	50	7,090	9,925	12,405	14,885	17,115	20,110	22,120	23,225		50	8,505	11,905	14,885	17,860	20,540	24,130	26,545	27,870
	51-54	7,735	10,825	13,530	16,235	18,670	21,940	24,130	25,340		51-54	9,280	12,990	16,235	19,485	22,405	26,325	28,955	30,405
	55	8,310	11,635	14,545	17,455	20,070	23,585	25,940	27,240		55	9,975	13,965	17,455	20,945	24,085	28,300	31,130	32,685
	56-59	8,890	12,450	15,560	18,670	21,470	25,230	27,750	29,140		56-59	10,670	14,935	18,670	22,405	25,765	30,275	33,300	34,965
	60	9,780	13,695	17,115	20,540	23,620	27,750	30,525	32,050		60	11,735	16,430	20,540	24,645	28,340	33,300	36,630	38,460
	61-64	10,670	14,935	18,670	22,405	25,765	30,275	33,300	34,965		61-64	12,805	17,925	22,405	26,885	30,915	36,330	39,960	41,960
	65	11,470	16,055	20,070	24,085	27,695	32,545	35,800	37,590		65	13,765	19,270	24,085	28,900	33,235	39,050	42,955	45,105
	66-69	12,270	17,175	21,470	25,765	29,630	34,815	38,295	40,210		66-69	14,725	20,610	25,765	30,915	35,555	41,775	45,955	48,250
	70	13,190	18,465	23,080	27,695	31,850	37,425	41,165	43,225		70	15,830	22,160	27,695	33,235	38,220	44,910	49,400	51,870
	71-74	14,110	19,755	24,690	29,630	34,075	40,035	44,040	46,240		71-74	16,930	23,705	29,630	35,555	40,890	48,040	52,845	55,490
	75	15,170	21,235	26,545	31,850	36,630	43,040	47,340	49,710		75	18,200	25,480	31,850	38,220	43,955	51,645	56,810	59,650
76-79	16,225	22,715	28,395	34,075	39,185	46,040	50,645	53,175	76-79	19,470	27,260	34,075	40,890	47,020	55,250	60,775	63,810		
80	17,445	24,420	30,525	36,630	42,125	49,495	54,445	57,165	80	20,930	29,305	36,630	43,955	50,545	59,390	65,330	68,595		
Above 80	18,660	26,125	32,655	39,185	45,060	52,945	58,240	61,155	Above 80	22,390	31,350	39,185	47,020	54,075	63,535	69,890	73,385		

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-34	4,410	6,170	7,715	9,255	10,645	12,505	13,755	14,445	2A+1C	91days-34	5,510	7,715	9,640	11,570	13,305	15,630	17,195	18,055
	35	4,800	6,715	8,395	10,070	11,585	13,610	14,970	15,720		35	5,995	8,395	10,490	12,590	14,480	17,010	18,710	19,645
	36-44	5,185	7,260	9,075	10,890	12,520	14,715	16,185	16,995		36-44	6,480	9,075	11,340	13,610	15,650	18,390	20,230	21,240
	45	5,965	8,350	10,435	12,520	14,400	16,920	18,610	19,540		45	7,455	10,435	13,045	15,650	18,000	21,150	23,265	24,425
	46-49	6,740	9,435	11,795	14,155	16,280	19,125	21,040	22,090		46-49	8,425	11,795	14,745	17,695	20,345	23,905	26,295	27,610
	50	7,415	10,380	12,975	15,570	17,905	21,040	23,140	24,300		50	9,270	12,975	16,220	19,460	22,380	26,295	28,925	30,375
	51-54	8,090	11,325	14,155	16,985	19,535	22,950	25,245	26,505		51-54	10,110	14,155	17,695	21,230	24,415	28,685	31,555	33,135
	55	8,695	12,175	15,215	18,260	20,995	24,670	27,140	28,495		55	10,870	15,215	19,020	22,825	26,245	30,840	33,920	35,620
	56-59	9,305	13,025	16,280	19,535	22,460	26,395	29,030	30,485		56-59	11,630	16,280	20,345	24,415	28,075	32,990	36,290	38,105
	60	10,235	14,325	17,905	21,485	24,710	29,030	31,935	33,530		60	12,790	17,905	22,380	26,855	30,885	36,290	39,915	41,915
	61-64	11,165	15,625	19,535	23,440	26,955	31,670	34,835	36,580		61-64	13,955	19,535	24,415	29,300	33,690	39,590	43,545	45,725
	65	12,000	16,800	20,995	25,195	28,975	34,045	37,450	39,320		65	15,000	20,995	26,245	31,495	36,220	42,555	46,810	49,150
	66-69	12,835	17,974	22,468	26,961	30,999	36,423	40,062	42,066		66-69	16,045	22,460	28,075	33,690	38,745	45,525	50,080	52,580
	70	13,799	19,323	24,149	28,980	33,321	39,154	43,068	45,220		70	17,250	24,145	30,185	36,220	41,650	48,940	53,835	56,525
	71-74	14,763	20,672	25,831	30,999	35,644	41,886	46,075	48,374		71-74	18,450	25,830	32,290	38,745	44,555	52,355	57,590	60,470
	75	15,870	22,221	27,769	33,321	38,318	45,025	49,528	52,003		75	19,835	27,770	34,710	41,650	47,900	56,280	61,910	65,005
76-79	16,977	23,769	29,707	35,644	40,993	48,165	52,982	55,632	76-79	21,220	29,705	37,130	44,555	51,240	60,205	66,225	69,540		
80	18,250	25,550	31,934	38,318	44,066	51,780	56,957	59,803	80	22,810	31,935	39,915	47,900	55,085	64,720	71,195	74,755		
Above 80	19,523	27,332	34,162	40,993	47,139	55,395	60,933	63,973	Above 80	24,400	34,160	42,700	51,240	58,925	69,235	76,160	79,970		

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	91days-34	6,480	9,075	11,340	13,610	15,650	18,390	20,230	21,240	2A+3C	91days-34	7,780	10,890	13,610	16,330	18,780	22,070	24,275	25,490
	35	7,055	9,875	12,345	14,810	17,030	20,015	22,015	23,115		35	8,465	11,850	14,810	17,775	20,440	24,015	26,415	27,735
	36-44	7,625	10,675	13,345	16,010	18,415	21,635	23,800	24,990		36-44	9,150	12,810	16,010	19,215	22,095	25,960	28,560	29,985

Defined Limit: Rs. 5,00,000

Table with 10 columns: Family size, Age-band, 5,00,000, 10,00,000, 15,00,000, 20,00,000, 25,00,000, 50,00,000, 75,00,000, 1,00,00,000. Rows include age bands from 91days-34 to Above 80.

Defined Limit: Rs. 5,00,000

Table with 10 columns: Family size, Age-band, 5,00,000, 10,00,000, 15,00,000, 20,00,000, 25,00,000, 50,00,000, 75,00,000, 1,00,00,000. Rows include age bands from 91days-34 to Above 80.

Table with 10 columns: Family size, Age-band, 5,00,000, 10,00,000, 15,00,000, 20,00,000, 25,00,000, 50,00,000, 75,00,000, 1,00,00,000. Rows include age bands from 91days-34 to Above 80.

Table with 10 columns: Family size, Age-band, 5,00,000, 10,00,000, 15,00,000, 20,00,000, 25,00,000, 50,00,000, 75,00,000, 1,00,00,000. Rows include age bands from 91days-34 to Above 80.

A - Adult | C - Child

Defined Limit: Rs. 10,00,000

Table with 10 columns: Family size, Age-band, 5,00,000, 10,00,000, 15,00,000, 20,00,000, 25,00,000, 50,00,000, 75,00,000, 1,00,00,000. Rows include age bands from 91days-34 to Above 80.

Defined Limit: Rs. 10,00,000

Table with 10 columns: Family size, Age-band, 5,00,000, 10,00,000, 15,00,000, 20,00,000, 25,00,000, 50,00,000, 75,00,000, 1,00,00,000. Rows include age bands from 91days-34 to Above 80.

Table with 10 columns: Family size, Age-band, 5,00,000, 10,00,000, 15,00,000, 20,00,000, 25,00,000, 50,00,000, 75,00,000, 1,00,00,000. Rows include age bands from 91days-34 to Above 80.

Table with 10 columns: Family size, Age-band, 5,00,000, 10,00,000, 15,00,000, 20,00,000, 25,00,000, 50,00,000, 75,00,000, 1,00,00,000. Rows include age bands from 91days-34 to Above 80.

A - Adult | C - Child

Defined Limit : Rs. 25,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	91days-34	1,100	1,535	1,920	2,305	2,650	3,110	3,420	3,595
	35	1,195	1,670	2,090	2,505	2,880	3,385	3,725	3,910
	36-44	1,290	1,805	2,260	2,710	3,115	3,660	4,025	4,225
	45	1,485	2,080	2,595	3,115	3,580	4,210	4,630	4,860
	46-49	1,680	2,350	2,935	3,520	4,050	4,755	5,230	5,495
	50	1,845	2,585	3,230	3,875	4,455	5,230	5,755	6,045
	51-54	2,015	2,815	3,520	4,225	4,860	5,710	6,280	6,590
	55	2,165	3,030	3,785	4,540	5,220	6,135	6,750	7,085
	56-59	2,315	3,240	4,050	4,860	5,585	6,565	7,220	7,580
	60	2,545	3,565	4,455	5,345	6,145	7,220	7,940	8,340
	61-64	2,775	3,885	4,860	5,830	6,705	7,875	8,665	9,095
	65	2,985	4,180	5,220	6,265	7,205	8,465	9,315	9,780
	66-69	3,195	4,470	5,585	6,705	7,710	9,055	9,960	10,460
	70	3,435	4,805	6,005	7,205	8,285	9,735	10,710	11,245
	71-74	3,670	5,140	6,425	7,710	8,865	10,415	11,455	12,030
75	3,945	5,525	6,905	8,285	9,530	11,195	12,315	12,930	
76-79	4,220	5,910	7,385	8,865	10,195	11,975	13,175	13,835	
80	4,540	6,355	7,940	9,530	10,960	12,875	14,160	14,870	
Above 80	4,855	6,795	8,495	10,195	11,720	13,775	15,150	15,910	

Defined Limit: Rs. 25,00,000

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	91days-34	1,290	1,805	2,260	2,710	3,115	3,660	4,025	4,225	1A+3C	91days-34	1,550	2,170	2,710	3,250	3,740	4,390	4,830	5,070
	35	1,405	1,965	2,455	2,950	3,390	3,985	4,380	4,600		35	1,685	2,360	2,950	3,535	4,065	4,780	5,255	5,520
	36-44	1,520	2,125	2,655	3,185	3,665	4,305	4,735	4,970		36-44	1,820	2,550	3,185	3,825	4,395	5,165	5,680	5,965
	45	1,745	2,445	3,055	3,665	4,215	4,950	5,445	5,720		45	2,095	2,930	3,665	4,395	5,055	5,940	6,535	6,860
	46-49	1,975	2,760	3,450	4,140	4,765	5,595	6,155	6,465		46-49	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755
	50	2,170	3,040	3,795	4,555	5,240	6,155	6,770	7,110		50	2,605	3,645	4,555	5,465	6,285	7,385	8,125	8,530
	51-54	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755		51-54	2,840	3,975	4,970	5,965	6,860	8,055	8,865	9,305
	55	2,545	3,560	4,450	5,340	6,145	7,220	7,940	8,335		55	3,055	4,275	5,340	6,410	7,370	8,660	9,525	10,005
	56-59	2,725	3,810	4,765	5,715	6,570	7,720	8,495	8,920		56-59	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700
	60	2,995	4,190	5,240	6,285	7,230	8,495	9,345	9,810		60	3,595	5,030	6,285	7,545	8,675	10,190	11,210	11,770
	61-64	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700		61-64	3,920	5,485	6,860	8,230	9,460	11,120	12,230	12,840
	65	3,510	4,915	6,145	7,370	8,475	9,960	10,955	11,505		65	4,215	5,900	7,370	8,845	10,170	11,950	13,145	13,805
	66-69	3,755	5,260	6,570	7,885	9,070	10,655	11,720	12,305		66-69	4,505	6,310	7,885	9,460	10,880	12,785	14,065	14,765
	70	4,040	5,650	7,065	8,475	9,750	11,455	12,600	13,230		70	4,845	6,780	8,475	10,170	11,695	13,745	15,120	15,875
	71-74	4,320	6,045	7,555	9,070	10,430	12,255	13,480	14,150		71-74	5,185	7,255	9,070	10,880	12,515	14,705	16,175	16,980
75	4,645	6,500	8,125	9,750	11,210	13,170	14,490	15,215	75	5,570	7,800	9,750	11,695	13,450	15,805	17,385	18,255		
76-79	4,965	6,955	8,690	10,430	11,990	14,090	15,500	16,275	76-79	5,960	8,345	10,430	12,515	14,390	16,910	18,600	19,530		
80	5,340	7,475	9,340	11,210	12,890	15,145	16,660	17,495	80	6,405	8,970	11,210	13,450	15,470	18,175	19,995	20,990		
Above 80	5,710	7,995	9,995	11,990	13,790	16,205	17,825	18,715	Above 80	6,855	9,595	11,990	14,390	16,550	19,445	21,390	22,455		

Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	Family size	Age-band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	91days-34	1,350	1,890	2,360	2,835	3,260	3,830	4,210	4,420	2A+1C	91days-34	1,690	2,360	2,950	3,540	4,075	4,785	5,265	5,525
	35	1,470	2,055	2,570	3,085	3,545	4,165	4,585	4,810		35	1,835	2,570	3,210	3,855	4,430	5,205	5,730	6,015
	36-44	1,590	2,225	2,780	3,335	3,835	4,505	4,955	5,200		36-44	1,985	2,780	3,475	4,165	4,790	5,630	6,190	6,500
	45	1,825	2,555	3,195	3,835	4,410	5,180	5,695	5,980		45	2,285	3,195	3,995	4,790	5,510	6,475	7,120	7,475
	46-49	2,065	2,890	3,610	4,335	4,985	5,855	6,440	6,760		46-49	2,580	3,610	4,515	5,415	6,230	7,315	8,050	8,450
	50	2,270	3,180	3,970	4,765	5,480	6,440	7,085	7,435		50	2,840	3,970	4,965	5,955	6,850	8,050	8,855	9,295
	51-54	2,475	3,465	4,335	5,200	5,980	7,025	7,725	8,115		51-54	3,095	4,335	5,415	6,500	7,475	8,780	9,660	10,140
	55	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720		55	3,330	4,660	5,820	6,985	8,035	9,440	10,380	10,900
	56-59	2,850	3,985	4,985	5,980	6,875	8,080	8,885	9,330		56-59	3,560	4,985	6,230	7,475	8,595	10,095	11,105	11,660
	60	3,135	4,385	5,480	6,575	7,560	8,885	9,775	10,260		60	3,915	5,480	6,850	8,220	9,450	11,105	12,215	12,825
	61-64	3,415	4,785	5,980	7,175	8,250	9,695	10,660	11,195		61-64	4,270	5,980	7,475	8,965	10,310	12,115	13,325	13,995
	65	3,675	5,140	6,425	7,710	8,870	10,420	11,460	12,035		65	4,590	6,425	8,035	9,640	11,085	13,025	14,325	15,040
	66-69	3,930	5,500	6,875	8,250	9,485	11,145	12,260	12,875		66-69	4,910	6,875	8,595	10,310	11,860	13,930	15,325	16,090
	70	4,225	5,915	7,390	8,870	10,200	11,980	13,180	13,840		70	5,280	7,390	9,240	11,085	12,745	14,975	16,475	17,300
	71-74	4,520	6,325	7,905	9,485	10,910	12,820	14,100	14,805		71-74	5,650	7,905	9,880	11,860	13,635	16,020	17,625	18,505
75	4,860	6,800	8,500	10,200	11,725	13,780	15,155	15,915	75	6,070	8,500	10,625	12,745	14,660	17,225	18,945	19,895		
76-79	5,195	7,275	9,090	10,910	12,545	14,740	16,215	17,025	76-79	6,495	9,090	11,365	13,635	15,680	18,425	20,265	21,280		
80	5,585	7,820	9,775	11,725	13,485	15,845	17,430	18,300	80	6,980	9,775	12,215	14,660	16,855	19,805	21,785	22,875		
Above 80	5,975	8,365	10,455	12,545	14,425	16,950	18,645	19,580	Above 80	7,470	10,455	13,070	15,680	18,035	21,190	23,305	24,470		

A - Adult | C - Child

