

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A	2A	2A	2A	2A	2A	2A
71-75	45,094	57,213	83,854	100,508	121,174	131,506	169,080
76-80	54,523	69,175	102,460	122,809	148,059	160,684	206,594
> 80	63,335	80,357	121,182	145,249	175,113	190,045	244,344

Family Floater Sum Insured

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C
18-35	8,651	10,976	14,282	17,118	20,638	22,398	28,797
36-45	9,920	12,585	16,705	20,023	24,140	26,198	33,683
46-50	13,655	17,325	23,475	28,138	33,923	36,816	47,335
51-55	16,948	21,503	29,543	35,411	42,692	46,332	59,570
56-60	21,201	26,899	37,585	45,049	54,312	58,943	75,784
61-65	27,985	35,506	50,501	60,531	72,976	79,199	101,827
66-70	37,935	48,130	69,259	83,014	100,083	108,617	139,650
71-75	46,729	59,287	86,245	103,374	124,628	135,256	173,900
76-80	56,157	71,249	104,850	125,674	151,514	164,433	211,414
> 80	64,970	82,431	123,572	148,115	178,568	193,795	249,165

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C
18-35	10,560	13,398	17,074	20,465	24,672	26,776	34,426
36-45	11,674	14,812	19,271	23,099	27,848	30,223	38,858
46-50	15,564	19,747	26,267	31,484	37,957	41,194	52,964
51-55	19,011	24,120	32,561	39,027	47,052	51,064	65,654
56-60	23,303	29,566	40,658	48,733	58,753	63,763	81,981
61-65	30,086	38,172	53,575	64,215	77,418	84,019	108,025
66-70	40,037	50,796	72,333	86,698	104,524	113,437	145,848
71-75	48,830	61,953	89,319	107,058	129,070	140,076	180,098
76-80	58,259	73,916	107,924	129,358	155,955	169,254	217,612
> 80	67,072	85,097	126,646	151,799	183,010	198,615	255,362

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C
18-35	12,893	16,358	20,486	24,554	29,603	32,127	41,306
36-45	13,819	17,533	22,408	26,858	32,380	35,142	45,182
46-50	17,897	22,707	29,679	35,574	42,888	46,545	59,844
51-55	21,533	27,320	36,249	43,448	52,381	56,848	73,090
56-60	25,872	32,825	44,415	53,236	64,182	69,655	89,556
61-65	32,655	41,431	57,332	68,718	82,847	89,911	115,600

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C
66-70	42,605	54,056	76,090	91,201	109,953	119,329	153,423
71-75	51,399	65,213	93,076	111,561	134,499	145,968	187,673
76-80	60,828	77,175	111,681	133,861	161,384	175,146	225,187
> 80	69,640	88,356	130,403	156,302	188,439	204,507	262,937
Addl. Child	1,950	2,474	2,851	3,418	4,120	4,472	5,749

Gross Premium Tables (Exclusive of Taxes) - (National capital region & Mumbai metropolitan region)

Individual Sum Insured

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	1A	1A	1A	1A	1A	1A	1A
0-17	4,928	5,980	6,768	8,112	9,509	10,319	13,268
18-35	5,887	7,145	9,342	11,197	13,125	14,244	18,314
36-45	6,662	8,085	10,783	12,924	15,148	16,441	21,138
46-50	9,745	11,826	16,043	19,229	22,539	24,461	31,450
51-55	12,321	14,953	20,552	24,634	28,874	31,336	40,289
56-60	15,907	19,304	26,951	32,304	37,864	41,093	52,834
61-65	22,089	26,807	38,017	45,567	53,410	57,964	74,526
66-70	30,480	36,990	52,834	63,327	74,227	80,557	103,573
71-75	36,823	44,688	64,464	77,268	90,567	98,289	126,372
76-80	44,188	53,625	78,213	93,746	109,881	119,251	153,322
> 80	50,815	61,669	91,787	110,016	128,953	139,948	179,934

Family Floater Sum Insured

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C
18-35	7,595	9,216	11,688	14,009	16,420	17,820	22,911
36-45	8,232	9,989	12,938	15,508	18,178	19,727	25,364
46-50	11,453	13,899	18,388	22,040	25,833	28,036	36,047
51-55	14,167	17,193	23,086	27,672	32,435	35,200	45,257
56-60	17,787	21,585	29,534	35,399	41,492	45,030	57,896
61-65	23,969	29,088	40,598	48,662	57,037	61,901	79,587
66-70	32,360	39,271	55,416	66,422	77,854	84,494	108,634
71-75	38,703	46,969	67,046	80,363	94,194	102,226	131,434
76-80	46,067	55,906	80,795	96,840	113,508	123,187	158,384
> 80	52,695	63,951	94,369	113,112	132,580	143,886	184,995

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C
18-35	9,790	11,880	14,702	17,622	20,656	22,418	28,821
36-45	10,249	12,439	15,710	18,830	22,071	23,953	30,797
46-50	13,648	16,563	21,403	25,654	30,070	32,634	41,957
51-55	16,539	20,072	26,346	31,578	37,013	40,169	51,645
56-60	20,203	24,519	32,854	39,378	46,156	50,091	64,404
61-65	26,387	32,022	43,918	52,640	61,701	66,963	86,095
66-70	34,776	42,205	58,736	70,401	82,518	89,555	115,142
71-75	41,119	49,903	70,366	84,342	98,858	107,288	137,942
76-80	48,484	58,840	84,114	100,819	118,172	128,249	164,892
> 80	55,113	66,883	97,689	117,090	137,244	148,947	191,503

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C
18-35	11,009	13,361	16,377	19,630	23,009	24,971	32,106
36-45	11,370	13,798	17,250	20,676	24,234	26,300	33,815
46-50	14,867	18,043	23,079	27,662	32,423	35,188	45,241
51-55	17,857	21,672	28,156	33,748	39,557	42,929	55,194
56-60	21,546	26,148	34,697	41,589	48,747	52,903	68,019
61-65	27,729	33,651	45,763	54,851	64,293	69,775	89,710
66-70	36,119	43,834	60,580	72,612	85,110	92,366	118,757
71-75	42,463	51,532	72,210	86,552	101,449	110,100	141,557
76-80	49,827	60,469	85,958	103,030	120,764	131,061	168,507
> 80	56,455	68,514	99,533	119,301	139,835	151,759	195,118

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A	2A	2A	2A	2A	2A	2A
18-35	8,242	10,002	13,079	15,677	18,375	19,942	25,640
36-45	9,838	11,939	15,886	19,041	22,319	24,221	31,142
46-50	13,997	16,985	23,008	27,578	32,324	35,081	45,104
51-55	17,644	21,414	29,373	35,206	41,265	44,784	57,580
56-60	22,502	27,308	38,010	45,559	53,400	57,953	74,511
61-65	30,303	36,775	51,959	62,278	72,998	79,223	101,857
66-70	41,745	50,662	72,217	86,561	101,459	110,110	141,572
71-75	51,858	62,934	90,562	108,549	127,233	138,081	177,534
76-80	62,701	76,093	110,657	132,634	155,462	168,718	216,924
> 80	72,835	88,393	130,877	156,869	183,869	199,547	256,561

Family Floater Sum Insured

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C
18-35	9,949	12,074	15,425	18,487	21,670	23,518	30,237
36-45	11,408	13,844	18,041	21,625	25,347	27,508	35,367
46-50	15,703	19,058	25,353	30,389	35,619	38,657	49,702
51-55	19,490	23,653	31,906	38,244	44,827	48,649	62,549
56-60	24,381	29,589	40,592	48,653	57,028	61,890	79,573
61-65	32,183	39,057	54,541	65,373	76,625	83,159	106,918
66-70	43,625	52,943	74,800	89,655	105,087	114,048	146,633
71-75	53,738	65,216	93,145	111,644	130,859	142,019	182,595
76-80	64,581	78,374	113,238	135,728	159,090	172,655	221,985
> 80	74,716	90,674	133,458	159,964	187,496	203,485	261,623

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C
18-35	12,144	14,738	18,440	22,102	25,906	28,115	36,147
36-45	13,425	16,293	20,813	24,947	29,240	31,734	40,801
46-50	17,899	21,722	28,368	34,003	39,855	43,254	55,612
51-55	21,863	26,532	35,166	42,149	49,405	53,617	68,937
56-60	26,798	32,523	43,911	52,632	61,691	66,951	86,080
61-65	34,599	41,989	57,861	69,352	81,289	88,220	113,426
66-70	46,043	55,876	78,120	93,634	109,750	119,109	153,140
71-75	56,155	68,148	96,465	115,623	135,524	147,080	189,103
76-80	66,998	81,308	116,558	139,707	163,753	177,717	228,493
> 80	77,133	93,607	136,778	163,943	192,161	208,546	268,130

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C
18-35	14,827	17,994	22,125	26,518	31,083	33,733	43,371
36-45	15,892	19,286	24,201	29,007	33,999	36,899	47,441
46-50	20,582	24,978	32,053	38,420	45,032	48,872	62,836
51-55	24,763	30,052	39,149	46,924	55,000	59,690	76,745
56-60	29,753	36,108	47,968	57,495	67,391	73,138	94,034
61-65	37,553	45,574	61,919	74,215	86,989	94,407	121,380
66-70	48,996	59,462	82,177	98,497	115,451	125,295	161,094
71-75	59,109	71,734	100,522	120,486	141,224	153,266	197,057
76-80	69,952	84,893	120,615	144,570	169,453	183,903	236,446
> 80	80,086	97,192	140,835	168,806	197,861	214,732	276,084

Addl. Child	2,243	2,721	3,079	3,691	4,326	4,696	6,036
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- **2 Year Premium Calculation**

7.5% Discount on premium if Insured Person is paying premium of 2 years in advance

Example

1. Proposed Insured Age 33 years from Delhi opting for Optima Restore Individual 2 year policy with Sum Insured of 3 Lac
Calculation – $5887 \times 2 \times 92.5\% = \text{Rs. } 10890.95/-$ plus taxes.
2. Proposed Insured Age 35 years from Delhi opting for Optima Restore Individual 2 year policy with Sum Insured of 3 Lac
Calculation – $(5887+6662) \times 92.5\% = \text{Rs. } 11607.83/-$ plus taxes.

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

1. 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 insurers.
2. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDA

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Annexure I

**List of excluded expenses (non-medical) under indemnity policy are uploaded on our website.
Please login to <http://www.hdfcergohealth.com/download-forms/List-of-Non-Medical-Expenses.pdf>**

We would be happy to assist you. For any help contact us at: E-mail: customerservice@hdfcergohealth.com Toll Free: 1800-102-0333