

Senior Citizens Red Carpet Health Insurance Policy

Unique Identification No.: SHAHLIP25027V072425

Benefit Illustration in respect of policies offered on individual and family floater basis (Gross premium excluding GST)

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										
68	25,030	10,00,000	25,030	Nil	25,030	10,00,000	50,060	10,010	40,050	10,00,000
61	25,030	10,00,000	25,030		25,030	10,00,000				
Total Premium for all members of the family is Rs.50,060/- , when each member is covered separately. Sum insured available for each individual is Rs.10,00,000/-			Total Premium for all members of the family is Rs.50,060/- when they are covered under a single policy. Sum insured available for each family member is Rs.10,00,000/-				Total Premium when policy is opted on floater basis is Rs.40,050/- , Sum insured of Rs.10,00,000/- is available for the entire family (2A)			
Illustration 2										
68	36,080	25,00,000	36,080	Nil	36,080	25,00,000	72,160	14,430	57,730	25,00,000
61	36,080	25,00,000	36,080		36,080	25,00,000				
Total Premium for all members of the family is Rs.72,160/- , when each member is covered separately. Sum insured available for each individual is Rs.25,00,000/-			Total Premium for all members of the family is Rs.72,160/- , when they are covered under a single policy. Sum insured available for each family member is Rs.25,00,000/-				Total Premium when policy is opted on floater basis is Rs.57,730- Sum insured of Rs.25,00,000/- is available for the entire family (2A)			

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.