

### 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.)
<b>Illustration 1</b>										
41	10,631	10,00,000	10,631	Nil	10,631	10,00,000	19,235	3,847	15,388	10,00,000
37	8,604	10,00,000	8,604		8,604	10,00,000				
Total Premium for all members of the family is <b>Rs.19,235/-</b> when each member is covered separately. Sum Insured available for each individual is <b>Rs.10,00,000/-</b>			Total Premium for all members of the family is <b>Rs.19,235/-</b> when they are covered under a single policy. Sum Insured available for each family member is <b>Rs.10,00,000/-</b>				Total Premium when policy is opted on floater basis is <b>Rs.15,388/-</b> . Sum Insured of <b>Rs.10,00,000/-</b> . Is available for the entire family <b>(2A)</b>			
<b>Illustration 2</b>										
49	14,387	10,00,000	14,387	Nil	14,387	10,00,000	43,870	15,028*	28,842	10,00,000
45	10,631	10,00,000	10,631		10,631	10,00,000				
23	6,284	10,00,000	6,284		6,284	10,00,000				
21	6,284	10,00,000	6,284		6,284	10,00,000				
19	6,284	10,00,000	6,284		6,284	10,00,000				
Total Premium for all members of the family is <b>Rs.43,870/-</b> when each member is covered separately. Sum Insured available for each individual is <b>Rs.10,00,000/-</b>			Total Premium for all members of the family is <b>Rs.43,870/-</b> when they are covered under a single policy. Sum Insured available for each family member is <b>Rs.10,00,000/-</b>				Total Premium when policy is opted on floater basis is <b>Rs.28,842/-</b> . Sum Insured of <b>Rs.10,00,000/-</b> . Is available for the entire family <b>(2A+3C)</b>			

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.

\* Family discount shown here is difference between Premium applicable for Individual Sum Insured and Floater Sum Insured