



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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Benefit Illustration

STAR HEALTH ASSURE INSURANCE POLICY

Unique Identification No: SHAHLIP26048V032526

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										
63	26,631	10,00,000	26,631	Nil	26,631	10,00,000	51,171	8,273	42,898	10,00,000
58	24,540	10,00,000	24,540		24,540	10,00,000				
Total Premium for all members of the family is Rs.51,171/- , 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.51,171/- , 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.42,898/- Sum Insured of Rs.10,00,000/- , is available for the entire family (2A)			
Illustration 2										
54	18,992	10,00,000	18,992	Nil	18,992	10,00,000	54,538	12,154	42,384	10,00,000
51	18,992	10,00,000	18,992		18,992	10,00,000				
17	5,518	10,00,000	5,518		5,518	10,00,000				
15	5,518	10,00,000	5,518		5,518	10,00,000				
13	5,518	10,00,000	5,518		5,518	10,00,000				
Total Premium for all members of the family is Rs.54,538/- , 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.54,538/- , 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.42,384/- Sum Insured of Rs.10,00,000/- , is available for the entire family (2A+3C)			

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.
- Floater discount shown here is difference between Premium applicable for Individual Sum Insured and Floater Sum Insured.
- Premium considered are of Zone C