

HEALTH PROTECTOR ASSURE (HPA)

UIN: IFFHLIP24131V012324

PROSPECTUS

How does the Health Top-up product benefits you

The policy covers hospitalization expenses which intends to provide coverage to you and your family in the eventuality of high treatment costs for any injury or disease related contingencies like hospitalization, organ transplantation etc. You opt for a compulsory deductible amount, which you bear either through existing health coverage or through own/other sources. The policy acts as an additional cover over and above the deductible amount. The policy therefore addresses galloping medical inflation at a very reasonable price.

SALIENT FEATURES:

✓ Complete Freedom: Choose the way you want:

- **Term** – One year/Two Years/Three years
- **Top up or Super Top up:** Chose whether you want the deductible to be applied per claim or an aggregate of all claims in a year.
- **Plans** –Essential/Enhanced
- **Sum Insured Options**– The following plans to offer you the widest possible range

ESSENTIAL PLAN				ENHANCED PLAN	
Sum Insured	Deductible	Sum Insured	Deductible	Sum Insured	Deductible
3,00,000	2,00,000	20,00,000	2,00,000	50,00,000	5,00,000
	3,00,000		3,00,000		7,00,000
	5,00,000		5,00,000		10,00,000
	7,00,000		7,00,000		15,00,000
4,00,000	2,00,000		10,00,000		20,00,000
	3,00,000		15,00,000		25,00,000
	5,00,000		20,00,000		30,00,000
	7,00,000		25,00,000	75,00,000	7,00,000
5,00,000	2,00,000	25,00,000	30,00,000		10,00,000
	3,00,000		3,00,000		15,00,000
	5,00,000		5,00,000		20,00,000
	7,00,000		7,00,000		25,00,000
	10,00,000		10,00,000		30,00,000
	15,00,000		15,00,000	1,00,00,000	10,00,000
	20,00,000		20,00,000		15,00,000
	25,00,000		25,00,000		20,00,000

10,00,000	2,00,000	30,00,000	30,00,000		25,00,000
	3,00,000		5,00,000		30,00,000
	5,00,000		7,00,000	30,00,000	
	7,00,000		10,00,000		
	10,00,000		15,00,000		
	15,00,000		20,00,000		
	20,00,000		25,00,000		
	25,00,000		30,00,000		
	30,00,000		5,00,000		
15,00,000	2,00,000	40,00,000	7,00,000		
	3,00,000		10,00,000		
	5,00,000		15,00,000		
	7,00,000		20,00,000		
	10,00,000		25,00,000		
	15,00,000		30,00,000		
	20,00,000				
	25,00,000				
	30,00,000				

*Deductible means the amount stated in the schedule which shall be borne by the insured

- **Family Floater or Individual Sum Insured**
- **Lifelong renewal (if renewed without break)**
- ✓ **High coverage at low premium**
- ✓ **This policy can be purchased without any other basic health policy**
- ✓ **Co-Payment:** The following Co-pay options are available: 10%, 20% or 25% under the product. The Co-pay percentage as per the schedule, shall be applied on each and every admissible claim. Once the Co-Pay is opted under the policy, it cannot be opted out during the policy period.
- ✓ **Waiver of Deductible in case of change/Loss of job:** On payment of a small additional premium you have the facility to enjoy the full sum insured without the deductible in case of loss of or change in employment, for a period of 30/60/90 days.
- ✓ **Option to buy standard health policy with continuity of benefits:**
The insured has the option to buy another standard Health policy (Individual/floater Health product), which shall be offered with the benefit of waiver of waiting period, upto the limit of deductible opted under this policy (subject to a maximum of Rs 5 lacs). This is subject to the condition that the Top Up/ Super Top up health product has been purchased for the first time before 50(Fifty) years of age and continuously renewed without break for a period of at least 4(Four) years.
- ✓ **For one year policies, Option to pay premium in Half-yearly, Quarterly, Monthly installments with grace period of 15 days for monthly payment mode and 30 days for all other payment modes.**
- ✓ **Income Tax benefits** under Section 80D.
- ✓ **Cashless claim facility** available at over network hospitals across India.
- ✓ **EMERGENCY ASSISTANCE SERVICES** at no additional cost. We provide you with special assistance when You are traveling within India 150 kilometers or more away from your home.

- ✓ **Portability:** You can switch from any other similar policy of any other insurer to our Top up/Super Top Up policy and protect your continuity benefit as per IRDA Guidelines.
 - ✓ **Loyalty Benefits For Existing Customers -** Waiting periods under this policy shall be waived when an existing health insurance customer purchases this policy subject to the following terms and conditions:
 - The proposer and family member(s) to be included in this policy have completed atleast 4 years continuously, without break, from the date of purchase of this policy, in any of the listed products.
 - The deductible for this policy shall be equal or more than the Sum Insured (excluding any Cumulative Bonus) available in the existing health policy.
 - No recurring, chronic or critical illness claim intimated/paid/admissible in the completed 4 years as an insured with IFFCO-Tokio (as per IFFCO-Tokio's discretion).
 - List of products* whose customers can avail this benefit
 - a) Family Health Protector
 - b) Health Protector
 - c) Group Medishield Insurance Policy
- *Any other products notified by IFFCO-Tokio in future.
- Apart from waiver of waiting periods, no other benefit of this policy shall accrue to the Insured person if they purchase this policy by virtue of continuity of coverage under an existing policy.

WHO ARE ELIGIBLE TO TAKE THIS POLICY?

- ✓ Persons of any nationality may avail the benefits of this Policy but he should be a normal resident of India or an expatriate residing in India for a minimum period of one year prior to the date of inception of policy.
- ✓ **Entry Age under the policy:** 18 to 65 years. The Insurance is available to dependent child from the age of 1st (first) day onward. Dependents including children can be covered provided one or more adults are covered concurrently. There is no upper age limit for coverage of dependents.
- ✓ **Renewable Age:** Policy shall ordinarily be renewable without any age restriction, except on grounds of established fraud, or non-disclosure or misrepresentation by the insured, if it is renewed without any break.

WHO ALL CAN BE COVERED UNDER THIS POLICY?

- a) **Under floater policy:** Self, Spouse, dependent parents, dependent children, brother, sister, brother-in-law, sister-in-law, nephew, niece or any other relation who is dependent or relatives living together with you.
- b) **Under Individual policy:** Self, Spouse, dependent parents, dependent children, , brother, sister, brother-in-law, sister-in-law, nephew, niece or any other relation who is dependent or relatives living together with you.

WHAT IS COVERED UNDER THE POLICY:

ESSENTIAL PLAN

If the Insured Person contracts any Disease or sustains any Injury due to any accident (including any act of terrorism) and he/she has to incur Medically Necessary Hospitalization expenses, then We will pay Reasonable and Customary Charges of the following Hospitalization expenses, over and above the Deductible mentioned in the Schedule:–

ENHANCED PLAN

If the Insured Person contracts any Disease or sustains any Injury due to any accident (including any act of terrorism) and he/she has to incur Medically Necessary Hospitalization expenses, then We will pay Reasonable and Customary Charges of the following Hospitalization expenses, over and above the Deductible mentioned in the Schedule:–

<p>1. Room Rent (including Boarding and Nursing expense etc.) on actuals.</p> <p>2. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees (including consultation through telemedicine as per prevailing Telemedicine Practice Guideline) whether paid directly to the treating doctor / surgeon or to the hospital.</p> <p>3. Expenses on Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, diagnostic imaging modalities, Dialysis, Chemotherapy, radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of transplantation of Organs and similar expenses.</p> <p>4. AYUSH hospitalization expenses Incurred in AYUSH Hospitals or AYUSH Day Care Centres. Coverage also includes pre- hospitalization and post hospitalization expenses.</p> <p>5. Ambulance Charges: As per actual or Rs.3000/- per claim; whichever is less.</p> <p>6. An additional Daily Allowance amount equivalent to 0.10% of the Sum Insured, up to a maximum of Rs. 5,000 per day, for the duration of Hospitalization towards defraying of miscellaneous expenses.</p> <p>7. The above stated relevant expenses (except for clause 5 and 6), incurred for Domiciliary Hospitalisation, if Medically Necessary and at Reasonable and Customary Charges up to a maximum aggregate sub- limit of 20% of the Sum Insured.</p> <p>8. Service charges and Surcharge on actual basis.</p>	<p>1. Room Rent (including Boarding and Nursing expense etc.) on actuals.</p> <p>2. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees (including consultation through telemedicine as per prevailing Telemedicine Practice Guideline) whether paid directly to the treating doctor / surgeon or to the hospital.</p> <p>3. Expenses on Anesthesia, Blood, Oxygen, Operation Theatre, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, diagnostic imaging modalities, Dialysis, Chemotherapy, radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of transplantation of Organs and similar expenses.</p> <p>4. AYUSH hospitalization expenses Incurred in AYUSH Hospitals or AYUSH Day Care Centres. Coverage also includes pre- hospitalization and post hospitalization expenses.</p> <p>5. a) Ambulance Charges: As per actual or Rs.3000/- per claim; whichever is less. b) Air Ambulance Charges: As per actual or 1% of the Sum Insured per claim; whichever is less.</p> <p>6. An additional Daily Allowance amount equivalent to 0.10% of the Sum Insured, up to a maximum of Rs 7,500 per day, for the duration of Hospitalization towards defraying of miscellaneous expenses.</p> <p>7. The above stated relevant expenses (except for clause 5 and 6), incurred for Domiciliary Hospitalisation, if Medically Necessary and at Reasonable and Customary Charges up to a maximum aggregate sub- limit of 50% of the Sum Insured.</p> <p>8. Service charges and Surcharge on actual basis.</p>
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Note:

- (a) Hospitalization expenses of person donating an organ during the course of organ transplant will also be payable subject to the limit of overall Sum Insured of the Insured Person or floater Sum Insured of family.

- (b) Pre-Hospitalization and Post Hospitalization expenses for 60 and 90 days respectively as defined under the Policy will also be reimbursed along with the aforesaid Hospitalization expenses subject to the overall Sum Insured limit of the Insured Person. Any Nursing expenses during Pre and Post Hospitalization will be considered only if Qualified Nurse is employed on the advice of the attending Medical Practitioner for the duration specified.

Note:

No waiting period/ sub-limits are applicable from the date the Newborn baby (as defined) has been added in the policy through an endorsement upon payment of additional premium.

Note: Benefit 5 and 6 mentioned under What is Covered shall be available, only in the event of an admissible claim of hospitalization under this policy.

WHAT ARE THE EXCLUSIONS & WAITING PERIOD ON THE POLICY:

(I) STANDARD EXCLUSIONS

We will not pay for:

1. Pre-Existing Diseases(Code- Excl01)

- i. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36months of continuous coverage after the date of inception of the first policy with us.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- iii. If the Insured Person is continuously covered without any break as defined under the portability norms of the Policy, then waiting period for the same would be reduced to the extent of prior coverage.
- iv. Coverage under the policy after the expiry of 36months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

2. First Thirty Days Waiting Period(Code- Excl03)

- i. 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.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

3. Specific Waiting Period: (Code- Excl02)

- a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 12/ 24 months of continuous coverage, as may be the case 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

i. 12 Months waiting period

- i) Surgical treatment for Tonsillitis/ Adenoids
- ii) Tympanoplasty / Septoplasty
- iii) Fistula in anus, Anal Sinus, Piles
- iv) Any type of Carcinoma / Sarcoma/ Blood Cancer
- v) Varicose Veins / Varicose Ulcers
- vi) All types of Ligament Meniscus Tears

ii. 24 Months waiting period

- i) Cataract, Benign Prostatic Hypertrophy, DUB
- ii) Uterine Fibroids, PV Bleeding, Hysterectomy, Myomectomy
- iii) Hernia, Hydrocele
- iv) Sinusitis
- v) Gall Bladder, Biliary, Renal and Urinary Stones
- vi) Inter-vertebral Disc disorder like Spondylitis, Spondylosis and prolapse. (other than caused by an accident)
- vii) Knee replacement/Joint Replacement/Hip replacement (other than caused by an accident)
- viii) Chronic Renal failure
- ix) Any type of benign growth/Cyst/Nodules/Polyps/Tumor/Lump

4. Cosmetic or plastic Surgery: Code- Excl08

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.

5. Rest Cure, rehabilitation and respite care- Code- Excl05

- c) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. 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.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

6. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12

7. Breach of law: Code- Excl10

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent

8. Investigation & Evaluation(Code- Excl04)

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.

9. Maternity Expenses (Code - Excl18):

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

10. Sterility and Infertility: (Code- Excl17)

- iii. Expenses related to sterility and infertility. This includes:
- iv. Any type of contraception, sterilization
- v. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- vi. Gestational Surrogacy
- vii. Reversal of sterilization

11. Unproven Treatments: Code- Excl16

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

12. Hazardous or Adventure sports: Code- Excl09

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

13. Obesity/ Weight Control: Code- Excl06

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
 - a) Greater than or equal to 40 or
 - b) 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:
 - i. Obesity-related cardiomyopathy

- ii. Coronary heart disease
- iii. Severe Sleep Apnea
- iv. Uncontrolled Type2 Diabetes

14. Change-of-Gender treatments: Code- Excl07

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex

15. Excluded Providers: Code- Excl11

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our 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.

(Note: The list of such excluded provider(s) is dynamic and hence may change from time to time. Hence we suggest you/Insured Person to please check our website or contact our call Centre/nearest office for updated list of such excluded hospitals before admission. Website Link- <https://www.iffcotokio.co.in/contact-us?tab=hospital>)

16. Refractive Error: Code- Excl15:

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries

17. 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- Excl13**

18. 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- Excl14**

(II) SPECIFIC EXCLUSIONS

1. Any payment unless the admissible Medical Expenses exceeding the Deductible.
2. Any disease aggravated by Diabetes and/or Hypertension for a waiting period of 90 days.
However, if these diabetes and/or Hypertension is/are under pre-existing condition at the time of first proposal then these will be falling under Excl01 above and will be covered after 36 (thirty six) months of continuous coverages with Us.
3. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds
4. Circumcision, unless necessary for the treatment of a disease not otherwise excluded or required as a result of accidental bodily Injury, vaccination unless forming part of post-bite treatment, inoculation.

5. Cost of spectacles and contact lens or hearing aids.
6. Dental treatment or surgery of any kind, unless requiring Hospitalization.
7. Treatment of, external congenital Disease or defects or anomalies, venereal Disease or intentional self-Injury
8. Nuclear attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
 - a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
9. Procedures/treatments mainly done in outpatient department (OPD) even if these are converted to day care surgery or as in patient in hospital to make it hospitalization claim.
10. Any expense on procedure and treatment including acupressure, acupuncture and magnetic.
11. Expenses related to any treatment necessitated due to participation as a non-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
12. External/Durable medical/non-medical equipment of any kind which can be used at home subsequently except the medicines or the solutions required for the treatment.
13. All non-medical expenses including personal comfort and convenience items or services and similar incidental expenses or servicing including ayah/ barber, cosmetics and napkins.
14. Pre-natal and post-natal expenses.
15. Any consequential or indirect loss or expenses arising out of or related to the Hospitalization.
16. Any treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical Council.
17. Any expense under Domiciliary Hospitalization for
Treatment of following Diseases:
 - (i) Asthma
 - (ii) Bronchitis
 - (iii) Chronic Nephritis and Nephritic Syndrome
 - (iv) Diarrhea and all type of Dysenteries including Gastro-enteritis
 - (v) Diabetes Mellitus
 - (vi) Epilepsy
 - (vii) Hypertension

- (viii) Influenza, Cough and Cold
- (ix) Pyrexia of unknown origin for less than 15 days
- (x) Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis
- (xi) Arthritis, Gout and Rheumatism
- (xii) Dental Treatment or Surgery
- (xiii) Critical illness

18. Any other type of Laser treatments / surgeries for EYE which can be performed on OPD basis

19. Cytotron Therapy, Rotational Field Quantum Magnetic Resonance (RFQMR), EECF (Enhanced External Counter Pulsation) Therapy, Chelation Therapy, Hyperbaric Oxygen Therapy

20. Intra-articular injections

21. Expenses related to physiotherapy in a hospital/ nursing home unless arising out of hospitalization for which the claim is admitted and it is advised by treating Medical Practitioner.

22. Ambulance charges, pre and post hospitalization expenses and daily allowance for the donor in case of major organ transplant.

OPTIONAL COVERAGE (ON PAYMENT OF ADDITIONAL PREMIUM) - WAIVER OF DEDUCTIBLE:

The deductible is waived in case of loss or change of employment, if the policy is endorsed to waive the deductible in consideration of additional premium. The proviso shall be subject to the following conditions:

- a. The cover is applicable only for insured persons who are in service and are below 55 (Fifty Five) years of age and their dependents. The cover is not available for Self Employed.
- b. The cover shall be subject to a maximum period of Waiver of Deductible (WOD) period mentioned in the schedule.
- c. In case of multiple job changes during the same policy period, aggregate number of days of coverage during all such breaks shall be subject to maximum of WOD period mentioned in the schedule.
- d. Letter of intent for utilization of WOD period should be given at least 15 (Fifteen) days before the date of relieving from the existing job.
 - a) Advance Notice of 15 days for Letter of intent to cover may be waived on merits by the underwriting authority on case to case basis, provided the notice is given on or before the date of relieving.
 - b) In case notice is given after date of relieving within a reasonable time, WOD may be granted from the date of notice, subject to confirmation of loss of job and of date of relieving, at the discretion of underwriter on case to case basis.
- e. The waiver shall be effective from the next day of date of relieving from the existing job.
- f. The cover will cease on the occurrence of any of the following events, whichever shall occur first:
 - a) expiry of Waiver of Deductible period
 - b) Request for termination of cover for WOD by the insured. Request for termination of WOD

cover should be given by the insured as soon as the cover under the Employee Health Benefit with the new employer or a new Health Insurance policy commences. In case of failure to give such notice to the company, the entire WOD period shall be deemed to have exhausted and no further waiver be allowed during the policy period.

- g. WOD cover for dependents will simultaneously cease along with the cover of proposer.

How Waiver of Deductible option works: - If you buy a policy of 5 Lacs Sum Insured with a deductible of Rs. 2 Lacs and opt for waiver of deductible for a 30 days period and in case you change your employment you need to give intimation along with supporting documents to us as above. In such case, you will be covered to the full extent of Rs. 7 Lacs (Rs. 5 Lacs + Rs. 2 Lacs) during the 30 days period (from the date of relieving or date of notice whichever is later) or till you place your request for termination of WOD cover, whichever shall occur earlier. WOD may be utilized in multiple times in case of more than one change of job during the policy period subject to maximum of 30 days during the policy period.

OPTION TO BUY STANDARD HEALTH POLICY WITH CONTINUITY OF BENEFITS

The insured has the option to buy another Health policy (Individual/floater Health product), upto the deductible under this policy (subject to a maximum of Rs 5 lacs) with continuity of cover in terms of waiver of waiting periods. This is subject to the condition that the Top Up/ Super Top up health product has been -

- o purchased for the first time before 50(Fifty) years of age;
- o continuously renewed without break for a period of at least 4(Four) years;

Apart from waiver of waiting periods, no other benefit of this policy shall accrue to the Insured person in the new policy by virtue of continuity of coverage under this policy.

PRE-POLICY MEDICAL CHECK UP:

- ✓ Waiver of medical tests up to 45 years subject to no adverse medical history
Medical Reports for age group of 46 and above
- ✓ For Sum Insured upto Rs 3 lacs, Insured has to get the tests done from any of the below mentioned Panels -
 - Panel 1 –
 - HbA1C
 - S. Cholesterol and Triglycerides
 - General Physical Examination Report (by M.D. Medicine Doctor)
 - Cardiac Risk Markers –
 - o Apolipoprotein A1
 - o Apolipoprotein B
 - o High Sensitive CRP
 - o Lipoprotein (a)
 - o Apolipoprotein A1B Ratio
 - Panel 2 –

- HbA1C
 - S. Cholesterol and Triglycerides
 - ECG (with doctors report)
 - General Physical Examination Report (by M.D. Medicine Doctor)
 - Echo cardiogram (with doctors report)
- ✓ **For Sum Insured above Rs 3 lacs, Insured has to get the below tests done-**
- **Panel 1 –**
 - HbA1C
 - S. Cholesterol and Triglycerides
 - ECG (with doctors report)
 - General Physical Examination Report (by M.D. Medicine Doctor)
 - Cardiac Risk Markers –
 - Apolipoprotein A1
 - Apolipoprotein B
 - High Sensitive CRP
 - Lipoprotein (a)
 - Apolipoprotein A1B Ratio
- ✓ Pre Policy Medical Check-Up may also be required by Us based on the information furnished in the proposal form.
- ✓ Wherever the medical underwriter requires, based on the information furnished in the proposal form.
- ✓ Where ever Pre-Policy Medical checkup is requested by the Company, 50% of the cost of prescribed tests will be reimbursed for all proposals accepted, after the expiry of free look up period
- ✓ The medical reports are valid for a period of 90 days from the date of Pre-Policy Check up.

BASIS OF PAYMENT

I. TOP-UP COVER:

- a) Basis of claim payment shall be aggregate of Medical expenses incurred for all hospitalization/s incepting during each policy year payable under 'What is covered' and which exceeds the Deductible mentioned in the Schedule of the Policy
- b) Each event (hospitalization), if more than one, during the Policy period shall be separately subject to the specified Deductible mentioned in the Schedule of the Policy except in case of relapse within 45 (Forty Five) days, as defined under Any One Illness, this will be applicable for Individual Policy where each Insured Person has a separate Sum Insured as well as for Policy based on single floater Sum Insured for whole family
- c) In no case we shall be liable to pay any sum in excess of the Sum Insured during the period of the Policy
- d) All the Bills, Receipts, Reports and Discharge summary etc in respect of the claim should be submitted to us.

II. SUPER TOP-UP COVER:

- a) Basis of claim payment shall be aggregate of Medical expenses incurred for all hospitalization/s

incepting during each policy year payable under 'What is covered' and which exceeds the Deductible mentioned in the Schedule of the Policy.

- b) Deductible shall be separately applicable on per year basis on aggregate of Medical expenses incurred under 'What is covered' for each Insured person in case of Individual Policy or Deductible shall be applicable on per year basis on aggregate of Medical expenses payable in 'What is covered' for all Insured persons in case Single floater Sum Insured is opted for the whole Family.
- c) In no case we shall be liable to pay any sum in excess of the Sum Insured during the period of the Policy.
- d) All the Bills, Receipts, Reports and Discharge summary etc in respect of all the claims adding up to the aggregate including claims falling within the deductible should be carefully preserved and submitted along with the claim to US whenever YOU are making a claim under Super Top Up Cover.

ADDITIONAL BENEFITS

I. MODERN TREATMENT METHODS AND ADVANCEMENT IN TECHNOLOGIES:

The following procedures will be covered (wherever medically indicated) either as in patient or as part of Domiciliary Hospitalization or as part of day care treatment in a hospital upto 50% of Sum Insured, during the policy period:

- A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. Bronchial Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

II. DAY CARE TREATMENT:) Day care medical treatments will be payable even if the duration of hospitalization is less than 24 (Twenty-four) hours.

(Note: The list of such treatments is dynamic and hence may change from time to time. Hence, we suggest you to please check our website(https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/day-care-procedures-fhp.pdf)/ contact our nearest office for updated list of such treatments.)

III. EMERGENCY ASSISTANCE SERVICES

1. This policy provides, at no additional cost, whatsoever, a host of value added emergency medical assistance and emergency personal services as described below. The services are provided when insured person(s) is/are

traveling within India 150(one hundred and fifty) kilometers or more away from the residential address as mentioned in the policy schedule for less than 90(ninety) days. No claims for reimbursement of expenses incurred for services arranged by insured/insured person(s) will be entertained unless agreed by us or our authorized representative. **Wherever, it is not reasonably possible to ascertain if the reported situation was an emergency or not, the benefit of doubt shall be available to you in respect of the insured person.**

- a) **Medical consultation, evaluation and referral:** Insured person(s) has/have access to an operations center with multilingual medical staff on duty 24(twenty four) hours a day, throughout the policy period year. Medical personnel are available for medical consultation, evaluation and referrals to qualified physicians.
- b) **Emergency medical evacuation:** If insured person(s) has/have a medical emergency and an adequate medical facility is not available (as determined by physician and the consultant physician) proximate to where insured person(s) is/are located, we/our representative will arrange an emergency evacuation, with medical supervision, by an appropriate means to the nearest medical facility capable of providing the required care.
- c) **Medical repatriation:** When medically necessary, as determined by us / our physician and the consulting physician, repatriation under medical supervision to insured person(s)/your address as mentioned in the policy schedule at such time as insured person(s) is/ are medically cleared for travel via commercial carrier, provided the repatriation can be accomplished without compromising insured person(s) medical condition. If the time period to receive medical clearance to travel by common carrier exceeds 14(fourteen) days from the date of discharge from the hospital, an appropriate mode of transportation may be arranged by **us/our representative**, such as an air ambulance. Medical or non-medical escorts may also be provided, if necessary.
- d) **Transportation to join patient:** We will provide a designated family member or personal friend with an economy, round-trip, common carrier transportation to the major airport closest to the place of hospitalisation, provided insured person (s) has/ have travelled alone and insured person(s) is/ are required to be hospitalized for more than seven consecutive days. At insured person (s) request, **we/our representative** will also provide assistance with regards to arrangements for the accommodation of family member or the friend. It is the responsibility of the family member or the friend to meet all documentary requirements for the travel and accommodation costs.
- e) **Care and/or transportation of minor children:** When insured person(s)'s minor child(ren) is/are left unattended as a result of insured person (s) medical situation, **we/our representative** will provide the child with transportation to home or to the home of a person designated by insured person (s) living in the same city as insured person (s) address. If appropriate, an attendant will escort the child.
- f) **Emergency message transmission:** **we/our representative** will receive and transmit emergency messages to/from home.
- g) **Return of mortal remains:** In the event of death of insured person, **we/our representative** will arrange and pay for the return of mortal remains. **we/our representative** will render any assistance necessary in the transport including locating a local, emergency assistance funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, obtaining all legal clearances,

providing death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains, including retrieval from site of death and delivery to receiving funeral home.

- h) **Emergency cash coordination:** **We/our representative** will assist in coordinating the transfer of emergency cash. Source of funds is solely your responsibility

Conditions: The emergency assistance services are available subject to certain limited exclusions as set forth below: Emergency assistance service will not be provided in the following instances:

- a) Travel undertaken specifically for securing medical treatment
- b) Services sought outside India.
- c) Injuries resulting from participation in acts of war or insurrection
- d) Commission of unlawful act(s) with malafide intent.
- e) Attempt at suicide /self inflicted injuries
- f) Incidents involving the use of drugs, unless prescribed by a physician
- g) Transfer of the insured person from one medical facility to another medical facility of similar capabilities and providing a similar level of care

We/our representative will not evacuate or repatriate an insured person in the following instances:

- a) Without medical authorization
- b) With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent insured person (s) from continuing your trip or returning home
- c) With a pregnancy term of over six(6) months
- d) With mental or nervous disorders unless hospitalised

Specific exclusions:

- a) Trips exceeding 90(ninety) days from declared residence without prior notification to emergency assistance service provider.
- b) Students at home/school campus address (as they are not considered to be in travel status).

Legal actions arising hereunder shall be barred unless written notice thereof is received by **us**, within one (1) year from the date of event giving rise to such legal action.

While assistance services are available all over India, transportation response time is directly related to the location/jurisdiction where an event occurs. We shall not be responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond our control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under our control. **We/our representative** are not responsible or liable for any malpractice committed by professionals rendering services to you.

GENERAL TERMS AND CLAUSES

1. FREE LOOK PERIOD

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting/ migrating the policy.

You/the insured shall be allowed a period of thirty 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

- i. A refund of the premium paid less any expenses incurred by Us on medical examination of the insured person and the stamp duty charges; or
- ii. 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
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

2. MIGRATION

You/the Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by Us by applying for migration of the Policy atleast 30 days before the policy renewal date.. If You/insured Persons is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us , You will get all the accrued continuity benefits as per below:

- i. The waiting periods specified in Section 1-Standard Exclusions,Point No-1,2 and 3 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Migration benefit will be offered to the extent of sum of previous insured and accrued bonus(as part of the sum insured), migration benefit shall not apply to any other additional increased Sum Insured.
- iii. Moratorium Period

3. PORTABILITY

You/the Insured Person will have the option to port the Policy to same product of other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the due date of renewal. If You/ Insured person is presently covered and has been continuously covered without any lapses under this health insurance plan with an Indian General/Health insurer, the proposed Insured Person will get all the accrued continuity benefits as under:

- i. The waiting periods specified in Section 1-Standard Exclusions,Point No-1,2 and 3 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the sum insured), portability benefit shall not apply to any other additional increased Sum Insured.
- iii. Moratorium Period

4. RENEWAL

The policy shall be renewable, except in case of established fraud or non-disclosure or misrepresentation by You/ the Insured person, provided the product is not withdrawn and also subject to the following conditions:

- i. The Company shall send renewal notices to the Policyholder, at least 30 days in advance from Policy due date.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
- iv. 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. Coverage is not available during the grace period.
- v. Sum Insured can be enhanced at the time of renewal for which fresh proposal form and medical reports will be required to be submitted. However the waiting periods will apply afresh for the enhanced sum insured. In case increase in Sum Insured is requested by You, We may underwrite to the extent of increased Sum Insured.
- vi. No loading shall apply on renewals based on individual claim experience.

5. MULTIPLE POLICIES:

a) For Indemnity Coverages-In case of multiple policies taken by You/ insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In case, the available coverage under the said policy is less than the admissible claim amount, the insurer chosen by the insured person shall seek the details of other available policies of the Insured Person and shall coordinate with other Insurers to ensure settlement of the balance amount as per the respective policy conditions. b) For Benefit Coverage-On occurrence of the Insured event, You can claim from all Insurers under the Policy.

6. PAYMENT OF PREMIUM

The premium payable shall be paid in advance before commencement of risk.

7. INCREASE IN SUM INSURED OR REDUCTION IN DEDUCTIBLE

If You renew with Us or transfer from any other Insurer and increase the Sum Insured or reduce Your deductible, then the waiting periods (refer policy wordings) shall apply afresh in relation to the amount by which the Sum Insured has been increased or Deductible has been reduced.

8. CANCELLATION

The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing. The Insurer shall:

- a) refund proportionate premium for unexpired policy period, if the term of policy upto one year and there is no claim (s) made during the policy period.
- b) refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.

We may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, established fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or established fraud.

9. GRACE PERIOD

- a) The grace period of fifteen days (where premium is paid on a monthly instalments) and thirty days (where premium is paid in quarterly/half yearly/annual instalments) is available on the premium due date, to pay the premium.
- b) If the policy is renewed during grace period, all the credits (sum insured, No Claim Bonus, Specific Waiting periods, waiting periods for pre-existing diseases, Moratorium period etc.) accrued under the policy shall be protected. The same is applicable for both Indemnity and Benefit products.

10. AUTOMATIC CHANGE IN COVERAGE UNDER THE POLICY

The coverage for the Insured Person(s) shall automatically terminate:

- a) In the case of his/ her (Insured Person) demise. However the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. In case, the other insured person is minor, the policy shall be renewed only through any one of his/her natural guardian or guardian appointed by court. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to Us along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.
- b) Upon exhaustion of sum insured and cumulative bonus, for the policy year. However, the policy is subject to renewal on the due date as per the applicable terms and conditions.

11. Possibility of Revision of Terms of the Policy Including the Premium Rates

We may revise or modify the terms of the policy including the premium rates. You shall be notified three months before the changes are affected.

12. WITHDRAWAL OF POLICY

- i. In the likelihood of this product being withdrawn in future, We will intimate You/the insured person about the same 90 days prior to expiry of the policy.
- ii. You/ Insured Person will have the option to migrate to similar health insurance product available with Us 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.

13. ARBITRATION

- i. If any dispute or difference shall arise as to the quantum to be paid by the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within thirty days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).
- ii. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the policy.
- iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

14. **TERRITORIAL JURISDICTION**

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

15. **DISCLAIMER CLAUSE**

If We shall disclaim Our liability for any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

16. **CLAIM PROCEDURE AND REQUIREMENTS:**

a. Notification of Claim

Cashless	Reimbursement
The Insured Person must contact the Third Party Administrator/Us at least 48 hours before a planned Hospitalization. In an emergency situation We/ Third Party Administrator should be contacted within 24 hours of Hospitalization.	The Insured Person must report to us as soon as possible or within "a maximum of 24 hours of hospitalization, but in any case 12 hours prior to insured person(s)'s discharge from hospital/nursing home".

For more details refer below link

<https://www.iffcotokio.co.in/claims/claim-procedure>

Note: If We/ TPA seek any further clarification or documents in support of the claim, the same should be provided along with all supporting documents within 15 days from the date of such requirement from Us/ TPA.

b. Procedure for Cashless claims:

- (i) Treatment may be taken in a network provider and is subject to pre authorization by Us or Our authorized TPA.
- (ii) Cashless request form available with the network provider and TPA shall be completed and sent to Us/TPA for authorization.
- (iii) We/ TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification.
- (iv) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.
- (v) We/ TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details.
- (vi) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / TPA for reimbursement.

c. Procedure for reimbursement of claims:

For reimbursement of claims the insured person may submit the necessary documents to Us/TPA(if applicable) within the prescribed time limit as specified hereunder.

Sl No	Type of Claim	Prescribed Time limit for Submission
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital
2.	Reimbursement of post hospitalization expenses	Within thirty days from completion of post hospitalization treatment

Documents to be submitted:

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- i. Claim Form duly filled in and signed – As per prescribed format (Form B to be filled in and signed by the Hospital authorities under seal)
- ii. Photo Identity proof of the patient
- iii. Medical practitioner's prescription advising admission
- iv. Original bills with itemized break-up
- v. Original Payment receipts
- vi. Pharmacy Bills (Original Only) with supporting prescriptions
- vii. Discharge summary including complete medical history of the patient along with other details. (Photo Copy in case of claim for Pre/Post Hospitalization only)
- viii. Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner
- ix. OT notes or Surgeon's certificate giving details of the operation performed (for surgical cases).
- x. Sticker/Invoice of the Implants, wherever applicable.
- xi. All previous treatment papers related to Ailment of last 3 years. (In some cases, we may ask for more than 3 years record if required)
- xii. Copy/Copies of previous insurance policies if required (in case not provided earlier)
- xiii. MLR (Medico Legal Report copy if carried out and FIR (First information report) if registered, where ever applicable.
- xiv. Registration Certificate of the Hospital under Clinical Establishment Act or similar state act for medical establishments. Please note registration under Shops and Establishment Act, Registration with CMO etc. are not sufficient to meet the requirements of policy.
- xv. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
- xvi. KYC number of the Policyholder (Pan Card and Identity Proof with Address) as per AML Guidelines
- xvii. Identity Proof with Address Proof of the Insured Person with respect to whom, claim is reported.
- xviii. Legal heir/succession certificate, wherever applicable
- xix. Any other document if insured wants to furnish in support of the claim

Note:

1. We shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted.
2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, We shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to Our satisfaction.
3. Any clarification or queries raised by us on all claims submitted by you should be satisfactorily responded with supporting documents within 15 days from the date of query (ies).
4. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person.

17. CLAIM SETTLEMENT (PROVISION FOR PENAL INTEREST)

- i. We shall settle or reject a claim (other than Cashless), as the case may be, within 15 days from the date of submission of claim..
- ii. In the case of delay in the payment of a claim, We shall pay interest to You from the date of receipt of intimation to the date of payment of claim at bank rate** plus 2%. Such interest shall be suo-moto paid by Us.
- iii. However, where the circumstances of a claim warrant an investigation during adjudication of the claim, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of submission of claim. In such cases, We shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days of investigation period, We shall be liable to pay interest to You at a rate bank rate** plus 2% from the date of receipt of intimation to the date of payment of claim. Such interest shall

be suo-moto paid by Us.

***"Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1st day of the financial year in which the claim has fallen due.

Note : This Clause shall always correspond with the amendment(s), if any, to the relevant provisions of IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers), Regulations, 2024.

18. Moratorium Period

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by Us on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits

19. Get in touch with us

In case of any query, the You may contact Us through:

Company Website: www.iffcotokio.co.in

Toll free: 1800-103-5499

E-mail: support@iffcotokio.co.in

Address : IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

20. Redressal Of Grievance

In case of any grievance, You may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Toll free: 1800-103-5499

E-mail: support@iffcotokio.co.in

Address: IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in

For updated details of grievance officer, kindly refer the link

<https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal>

If insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per

Insurance Ombudsman Rules 2017.

We shall comply with the award of the Insurance Ombudsman within 30 days of its receipt by Us. We shall be liable for a penalty of Rs 5,000/- per day in case of non-compliance in addition to the penal interest liable to be paid by Us under The Insurance Ombudsman Rules, 2017.

Grievance may also be lodged at Grievance Portal of IRDAI- 'Bima Bharosa' and tracked through your mobile number.

- <https://bimabharosa.irdai.gov.in/Home/Home>

For Updated List of Ombudsman Address, Please visit:

- <https://www.cioins.co.in/Ombudsman>

21. Provision for Senior Citizens

Separate channel to address the related claims and grievances of senior citizen are mentioned below:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Toll free: 1800-103-5498

E-mail: seniorcitizengrievance@iffcotokio.co.in

Courier : Chief Grievance Officer

IFFCO-Tokio General Insurance Co Ltd

IFFCO Tower, Plot no. 3

Sector -29, Gurgaon – 122001

Please go through all policy related documents carefully including Customer Information Sheet, policy wordings and policy schedule.

RATING CHART

A) SUPER TOP-UP VARIANT PREMIUM RATES (EXCLUDING GST)

Super Top-Up Individual Basis (1 Year Policy)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	1,290	1,485	2,100	2,770	4,290	6,530	6,845	8,420	11,230	13,480	14,825	16,310	17,940	18,835
300,000	300,000	1,070	1,235	1,745	2,300	3,560	5,425	5,685	6,995	9,330	11,195	12,315	13,550	14,905	15,650
300,000	500,000	810	935	1,325	1,745	2,700	4,110	4,310	5,305	7,075	8,490	9,335	10,270	11,300	11,865
300,000	700,000	520	600	845	1,115	1,725	2,625	2,750	3,385	4,515	5,420	5,960	6,555	7,210	7,575
400,000	200,000	1,405	1,620	2,295	3,020	4,680	7,125	7,470	9,190	12,255	14,705	16,175	17,795	19,575	20,550
400,000	300,000	1,170	1,345	1,905	2,510	3,885	5,920	6,205	7,635	10,180	12,215	13,440	14,780	16,260	17,075
400,000	500,000	885	1,020	1,445	1,905	2,945	4,485	4,705	5,785	7,720	9,260	10,190	11,205	12,330	12,945
400,000	700,000	565	650	920	1,215	1,880	2,865	3,005	3,695	4,925	5,910	6,505	7,155	7,870	8,265
500,000	200,000	1,560	1,800	2,545	3,355	5,190	7,905	8,290	10,195	13,600	16,320	17,950	19,745	21,720	22,805
500,000	300,000	1,295	1,495	2,115	2,785	4,315	6,565	6,885	8,470	11,295	13,555	14,910	16,405	18,045	18,945
500,000	500,000	985	1,135	1,605	2,110	3,270	4,980	5,220	6,420	8,565	10,280	11,305	12,435	13,680	14,365
500,000	700,000	625	725	1,025	1,350	2,085	3,180	3,330	4,100	5,465	6,560	7,215	7,940	8,730	9,170
500,000	1,000,000	470	545	765	1,010	1,565	2,385	2,500	3,075	4,100	4,920	5,415	5,955	6,550	6,875
500,000	1,500,000	355	405	575	760	1,175	1,785	1,875	2,305	3,075	3,690	4,060	4,465	4,910	5,160
500,000	2,000,000	265	305	430	570	880	1,340	1,405	1,730	2,305	2,770	3,045	3,350	3,685	3,870
500,000	2,500,000	200	230	325	425	660	1,005	1,055	1,295	1,730	2,075	2,285	2,510	2,765	2,900
1,000,000	200,000	2,075	2,390	3,385	4,455	6,900	10,505	11,015	13,550	18,075	21,685	23,855	26,240	28,865	30,310
1,000,000	300,000	1,725	1,985	2,810	3,700	5,730	8,725	9,150	11,260	15,015	18,015	19,820	21,800	23,980	25,180
1,000,000	500,000	1,305	1,505	2,130	2,805	4,345	6,615	6,935	8,535	11,380	13,660	15,025	16,525	18,180	19,090
1,000,000	700,000	835	960	1,360	1,790	2,775	4,225	4,430	5,450	7,265	8,720	9,590	10,550	11,605	12,185
1,000,000	1,000,000	625	720	1,020	1,345	2,080	3,165	3,320	4,085	5,450	6,540	7,195	7,910	8,705	9,140
1,000,000	1,500,000	470	540	765	1,010	1,560	2,375	2,490	3,065	4,085	4,905	5,395	5,935	6,530	6,855
1,000,000	2,000,000	350	405	575	755	1,170	1,780	1,870	2,300	3,065	3,680	4,045	4,450	4,895	5,140
1,000,000	2,500,000	265	305	430	565	880	1,335	1,400	1,725	2,300	2,760	3,035	3,340	3,670	3,855
1,000,000	3,000,000	200	230	325	425	660	1,000	1,050	1,295	1,725	2,070	2,275	2,505	2,755	2,890
1,500,000	200,000	2,405	2,775	3,925	5,170	8,010	12,190	12,785	15,730	20,975	25,170	27,690	30,455	33,505	35,180

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
1,500,000	300,000	2,000	2,305	3,260	4,295	6,650	10,130	10,620	13,065	17,425	20,910	23,000	25,300	27,830	29,225
1,500,000	500,000	1,800	2,075	2,935	3,865	5,985	9,115	9,560	11,760	15,685	18,820	20,700	22,770	25,050	26,300
1,500,000	700,000	1,620	1,870	2,640	3,480	5,390	8,205	8,600	10,585	14,115	16,940	18,630	20,495	22,545	23,670
1,500,000	1,000,000	1,215	1,400	1,980	2,610	4,040	6,155	6,450	7,940	10,585	12,705	13,975	15,370	16,910	17,755
1,500,000	1,500,000	910	1,050	1,485	1,960	3,030	4,615	4,840	5,955	7,940	9,525	10,480	11,530	12,680	13,315
1,500,000	2,000,000	685	790	1,115	1,470	2,275	3,460	3,630	4,465	5,955	7,145	7,860	8,645	9,510	9,985
1,500,000	2,500,000	510	590	835	1,100	1,705	2,595	2,720	3,350	4,465	5,360	5,895	6,485	7,135	7,490
1,500,000	3,000,000	385	445	625	825	1,280	1,945	2,040	2,510	3,350	4,020	4,420	4,865	5,350	5,615
2,000,000	200,000	2,915	3,360	4,755	6,260	9,695	14,760	15,475	19,040	25,395	30,475	33,520	36,875	40,560	42,590
2,000,000	300,000	2,420	2,790	3,950	5,200	8,055	12,260	12,855	15,820	21,095	25,315	27,845	30,630	33,695	35,380
2,000,000	500,000	2,180	2,515	3,555	4,680	7,250	11,035	11,570	14,235	18,985	22,785	25,060	27,570	30,325	31,840
2,000,000	700,000	1,960	2,260	3,200	4,215	6,525	9,930	10,415	12,815	17,090	20,505	22,555	24,810	27,295	28,655
2,000,000	1,000,000	1,470	1,695	2,400	3,160	4,895	7,450	7,810	9,610	12,815	15,380	16,915	18,610	20,470	21,495
2,000,000	1,500,000	1,105	1,270	1,800	2,370	3,670	5,585	5,860	7,205	9,610	11,535	12,690	13,955	15,350	16,120
2,000,000	2,000,000	825	955	1,350	1,775	2,750	4,190	4,395	5,405	7,210	8,650	9,515	10,465	11,515	12,090
2,000,000	2,500,000	620	715	1,010	1,335	2,065	3,145	3,295	4,055	5,405	6,490	7,135	7,850	8,635	9,065
2,000,000	3,000,000	465	535	760	1,000	1,550	2,355	2,470	3,040	4,055	4,865	5,355	5,890	6,475	6,800
2,500,000	300,000	3,075	3,550	5,020	6,610	10,240	15,585	16,345	20,110	26,815	32,180	35,400	38,940	42,830	44,975
2,500,000	500,000	2,770	3,195	4,515	5,950	9,215	14,030	14,710	18,095	24,135	28,960	31,860	35,045	38,550	40,475
2,500,000	700,000	2,490	2,875	4,065	5,355	8,295	12,625	13,240	16,285	21,720	26,065	28,675	31,540	34,695	36,430
2,500,000	1,000,000	1,870	2,155	3,050	4,015	6,220	9,470	9,930	12,215	16,290	19,550	21,505	23,655	26,020	27,320
2,500,000	1,500,000	1,400	1,615	2,285	3,015	4,665	7,100	7,445	9,160	12,220	14,660	16,130	17,740	19,515	20,490
2,500,000	2,000,000	1,050	1,215	1,715	2,260	3,500	5,325	5,585	6,870	9,165	10,995	12,095	13,305	14,635	15,370
2,500,000	2,500,000	790	910	1,285	1,695	2,625	3,995	4,190	5,155	6,875	8,245	9,070	9,980	10,975	11,525
2,500,000	3,000,000	590	680	965	1,270	1,970	2,995	3,140	3,865	5,155	6,185	6,805	7,485	8,235	8,645
3,000,000	500,000	3,520	4,060	5,740	7,565	11,710	17,830	18,700	23,005	30,680	36,815	40,500	44,545	49,000	51,450
3,000,000	700,000	3,170	3,655	5,170	6,810	10,540	16,050	16,830	20,705	27,610	33,135	36,450	40,090	44,100	46,305
3,000,000	1,000,000	2,375	2,740	3,875	5,105	7,905	12,035	12,620	15,530	20,710	24,850	27,335	30,070	33,075	34,730
3,000,000	1,500,000	1,780	2,055	2,905	3,830	5,930	9,030	9,465	11,645	15,530	18,640	20,500	22,550	24,805	26,050
3,000,000	2,000,000	1,335	1,540	2,180	2,870	4,445	6,770	7,100	8,735	11,650	13,980	15,375	16,915	18,605	19,535
3,000,000	2,500,000	1,000	1,155	1,635	2,155	3,335	5,080	5,325	6,550	8,735	10,485	11,530	12,685	13,955	14,650
3,000,000	3,000,000	750	865	1,225	1,615	2,500	3,810	3,995	4,915	6,550	7,865	8,650	9,515	10,465	10,990
4,000,000	500,000	3,610	4,160	5,885	7,755	12,005	18,280	19,165	23,580	31,445	37,735	41,510	45,660	50,225	52,740

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
4,000,000	700,000	3,245	3,745	5,300	6,980	10,805	16,450	17,250	21,220	28,300	33,965	37,360	41,095	45,205	47,465
4,000,000	1,000,000	2,435	2,810	3,975	5,235	8,105	12,340	12,935	15,915	21,225	25,470	28,020	30,820	33,905	35,600
4,000,000	1,500,000	1,825	2,105	2,980	3,925	6,080	9,255	9,705	11,935	15,920	19,105	21,015	23,115	25,425	26,700
4,000,000	2,000,000	1,370	1,580	2,235	2,945	4,560	6,940	7,275	8,955	11,940	14,330	15,760	17,335	19,070	20,025
4,000,000	2,500,000	1,025	1,185	1,675	2,210	3,420	5,205	5,460	6,715	8,955	10,745	11,820	13,005	14,305	15,020
4,000,000	3,000,000	770	890	1,255	1,655	2,565	3,905	4,095	5,035	6,715	8,060	8,865	9,750	10,725	11,265
5,000,000	500,000	3,700	4,265	6,035	7,945	12,305	18,735	19,645	24,170	32,235	38,680	42,550	46,805	51,485	54,055
5,000,000	700,000	3,330	3,840	5,430	7,150	11,075	16,860	17,680	21,750	29,010	34,810	38,295	42,120	46,335	48,650
5,000,000	1,000,000	2,495	2,880	4,075	5,365	8,305	12,645	13,260	16,315	21,755	26,110	28,720	31,590	34,750	36,490
5,000,000	1,500,000	1,870	2,160	3,055	4,025	6,230	9,485	9,945	12,235	16,320	19,580	21,540	23,695	26,065	27,365
5,000,000	2,000,000	1,405	1,620	2,290	3,015	4,670	7,115	7,460	9,175	12,240	14,685	16,155	17,770	19,545	20,525
5,000,000	2,500,000	1,055	1,215	1,720	2,265	3,505	5,335	5,595	6,885	9,180	11,015	12,115	13,330	14,660	15,395
5,000,000	3,000,000	790	910	1,290	1,695	2,630	4,000	4,195	5,160	6,885	8,260	9,085	9,995	10,995	11,545
7,500,000	700,000	3,535	4,080	5,770	7,600	11,765	17,915	18,785	23,110	30,825	36,990	40,685	44,755	49,230	51,690
7,500,000	1,000,000	2,650	3,060	4,325	5,700	8,825	13,435	14,090	17,335	23,115	27,740	30,515	33,565	36,925	38,770
7,500,000	1,500,000	1,990	2,295	3,245	4,275	6,620	10,075	10,565	13,000	17,340	20,805	22,885	25,175	27,690	29,075
7,500,000	2,000,000	1,490	1,720	2,435	3,205	4,965	7,560	7,925	9,750	13,005	15,605	17,165	18,880	20,770	21,805
7,500,000	2,500,000	1,120	1,290	1,825	2,405	3,725	5,670	5,945	7,315	9,755	11,705	12,875	14,160	15,575	16,355
7,500,000	3,000,000	840	970	1,370	1,805	2,790	4,250	4,460	5,485	7,315	8,775	9,655	10,620	11,685	12,265
10,000,000	1,000,000	2,820	3,250	4,600	6,055	9,375	14,275	14,970	18,415	24,560	29,475	32,420	35,665	39,230	41,190
10,000,000	1,500,000	2,115	2,440	3,450	4,540	7,035	10,705	11,225	13,815	18,420	22,105	24,315	26,750	29,425	30,895
10,000,000	2,000,000	1,585	1,830	2,585	3,405	5,275	8,030	8,420	10,360	13,815	16,580	18,235	20,060	22,065	23,170
10,000,000	2,500,000	1,190	1,370	1,940	2,555	3,955	6,025	6,315	7,770	10,360	12,435	13,680	15,045	16,550	17,380
10,000,000	3,000,000	890	1,030	1,455	1,915	2,965	4,515	4,735	5,825	7,770	9,325	10,260	11,285	12,415	13,035

Super Top-Up Individual Basis (Half Yearly Premium)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	655	755	1,070	1,405	2,180	3,315	3,475	4,275	5,705	6,845	7,530	8,280	9,110	9,565
300,000	300,000	545	625	885	1,170	1,810	2,755	2,890	3,555	4,740	5,685	6,255	6,880	7,570	7,945
300,000	500,000	410	475	670	885	1,370	2,090	2,190	2,695	3,595	4,310	4,740	5,215	5,740	6,025
300,000	700,000	265	305	430	565	875	1,335	1,400	1,720	2,295	2,750	3,025	3,330	3,665	3,845
400,000	200,000	715	825	1,165	1,535	2,375	3,620	3,795	4,665	6,225	7,470	8,215	9,035	9,940	10,440

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
400,000	300,000	595	685	965	1,275	1,975	3,005	3,150	3,875	5,170	6,205	6,825	7,505	8,260	8,670
400,000	500,000	450	520	735	965	1,495	2,280	2,390	2,940	3,920	4,705	5,175	5,690	6,260	6,575
400,000	700,000	285	330	470	615	955	1,455	1,525	1,875	2,500	3,005	3,305	3,635	3,995	4,195
500,000	200,000	790	915	1,295	1,705	2,635	4,015	4,210	5,180	6,905	8,290	9,115	10,030	11,030	11,585
500,000	300,000	660	760	1,075	1,415	2,190	3,335	3,495	4,300	5,735	6,885	7,575	8,330	9,165	9,620
500,000	500,000	500	575	815	1,075	1,660	2,530	2,650	3,260	4,350	5,220	5,740	6,315	6,950	7,295
500,000	700,000	320	365	520	685	1,060	1,615	1,690	2,080	2,775	3,330	3,665	4,030	4,435	4,655
500,000	1,000,000	240	275	390	515	795	1,210	1,270	1,560	2,085	2,500	2,750	3,025	3,325	3,495
500,000	1,500,000	180	205	295	385	595	910	950	1,170	1,560	1,875	2,060	2,270	2,495	2,620
500,000	2,000,000	135	155	220	290	445	680	715	880	1,170	1,405	1,545	1,700	1,870	1,965
500,000	2,500,000	100	115	165	215	335	510	535	660	880	1,055	1,160	1,275	1,405	1,475
1,000,000	200,000	1,055	1,215	1,720	2,265	3,505	5,335	5,595	6,885	9,180	11,015	12,115	13,330	14,660	15,395
1,000,000	300,000	875	1,010	1,425	1,880	2,910	4,430	4,645	5,720	7,625	9,150	10,065	11,070	12,180	12,790
1,000,000	500,000	665	765	1,080	1,425	2,205	3,360	3,525	4,335	5,780	6,935	7,630	8,395	9,235	9,695
1,000,000	700,000	425	490	690	910	1,410	2,145	2,250	2,765	3,690	4,430	4,870	5,360	5,895	6,190
1,000,000	1,000,000	315	365	520	680	1,055	1,610	1,685	2,075	2,765	3,320	3,655	4,020	4,420	4,640
1,000,000	1,500,000	240	275	390	510	790	1,205	1,265	1,555	2,075	2,490	2,740	3,015	3,315	3,480
1,000,000	2,000,000	180	205	290	385	595	905	950	1,165	1,555	1,870	2,055	2,260	2,485	2,610
1,000,000	2,500,000	135	155	220	290	445	680	710	875	1,170	1,400	1,540	1,695	1,865	1,960
1,000,000	3,000,000	100	115	165	215	335	510	535	655	875	1,050	1,155	1,270	1,400	1,470
1,500,000	200,000	1,220	1,410	1,995	2,625	4,065	6,190	6,495	7,990	10,655	12,785	14,060	15,470	17,015	17,865
1,500,000	300,000	1,015	1,170	1,655	2,180	3,380	5,145	5,395	6,635	8,850	10,620	11,680	12,850	14,135	14,840
1,500,000	500,000	915	1,055	1,490	1,965	3,040	4,630	4,855	5,975	7,965	9,560	10,515	11,565	12,720	13,360
1,500,000	700,000	820	950	1,340	1,765	2,735	4,165	4,370	5,375	7,170	8,600	9,460	10,410	11,450	12,020
1,500,000	1,000,000	615	710	1,005	1,325	2,050	3,125	3,275	4,030	5,375	6,450	7,095	7,805	8,585	9,015
1,500,000	1,500,000	465	535	755	995	1,540	2,345	2,460	3,025	4,030	4,840	5,320	5,855	6,440	6,760
1,500,000	2,000,000	345	400	565	745	1,155	1,760	1,845	2,270	3,025	3,630	3,990	4,390	4,830	5,070
1,500,000	2,500,000	260	300	425	560	865	1,320	1,380	1,700	2,270	2,720	2,995	3,295	3,625	3,805
1,500,000	3,000,000	195	225	320	420	650	990	1,035	1,275	1,700	2,040	2,245	2,470	2,715	2,855
2,000,000	200,000	1,480	1,705	2,415	3,180	4,925	7,495	7,860	9,670	12,895	15,475	17,025	18,725	20,600	21,630
2,000,000	300,000	1,230	1,420	2,005	2,640	4,090	6,230	6,530	8,035	10,715	12,855	14,145	15,555	17,115	17,970
2,000,000	500,000	1,105	1,275	1,805	2,375	3,680	5,605	5,875	7,230	9,640	11,570	12,730	14,000	15,400	16,170
2,000,000	700,000	995	1,150	1,625	2,140	3,315	5,045	5,290	6,505	8,680	10,415	11,455	12,600	13,860	14,555

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
2,000,000	1,000,000	745	860	1,220	1,605	2,485	3,785	3,965	4,880	6,510	7,810	8,590	9,450	10,395	10,915
2,000,000	1,500,000	560	645	915	1,205	1,865	2,835	2,975	3,660	4,880	5,860	6,445	7,090	7,795	8,185
2,000,000	2,000,000	420	485	685	900	1,400	2,130	2,230	2,745	3,660	4,395	4,835	5,315	5,850	6,140
2,000,000	2,500,000	315	365	515	675	1,050	1,595	1,675	2,060	2,745	3,295	3,625	3,985	4,385	4,605
2,000,000	3,000,000	235	275	385	510	785	1,195	1,255	1,545	2,060	2,470	2,720	2,990	3,290	3,455
2,500,000	300,000	1,565	1,800	2,550	3,360	5,200	7,915	8,300	10,210	13,620	16,345	17,980	19,775	21,755	22,840
2,500,000	500,000	1,405	1,620	2,295	3,020	4,680	7,125	7,470	9,190	12,255	14,710	16,180	17,800	19,575	20,555
2,500,000	700,000	1,265	1,460	2,065	2,720	4,210	6,410	6,725	8,270	11,030	13,240	14,560	16,020	17,620	18,500
2,500,000	1,000,000	950	1,095	1,550	2,040	3,160	4,810	5,045	6,205	8,275	9,930	10,920	12,015	13,215	13,875
2,500,000	1,500,000	710	820	1,160	1,530	2,370	3,605	3,780	4,655	6,205	7,445	8,190	9,010	9,910	10,405
2,500,000	2,000,000	535	615	870	1,145	1,775	2,705	2,835	3,490	4,655	5,585	6,145	6,760	7,435	7,805
2,500,000	2,500,000	400	460	655	860	1,335	2,030	2,125	2,615	3,490	4,190	4,605	5,070	5,575	5,855
2,500,000	3,000,000	300	345	490	645	1,000	1,520	1,595	1,965	2,620	3,140	3,455	3,800	4,180	4,390
3,000,000	500,000	1,790	2,060	2,915	3,840	5,950	9,055	9,495	11,685	15,580	18,700	20,570	22,625	24,885	26,130
3,000,000	700,000	1,610	1,855	2,625	3,460	5,355	8,150	8,545	10,515	14,025	16,830	18,510	20,360	22,400	23,520
3,000,000	1,000,000	1,205	1,390	1,970	2,595	4,015	6,115	6,410	7,885	10,520	12,620	13,885	15,270	16,800	17,640
3,000,000	1,500,000	905	1,045	1,475	1,945	3,010	4,585	4,810	5,915	7,890	9,465	10,410	11,455	12,600	13,230
3,000,000	2,000,000	680	785	1,105	1,460	2,260	3,440	3,605	4,435	5,915	7,100	7,810	8,590	9,450	9,920
3,000,000	2,500,000	510	585	830	1,095	1,695	2,580	2,705	3,325	4,435	5,325	5,855	6,440	7,085	7,440
3,000,000	3,000,000	380	440	625	820	1,270	1,935	2,030	2,495	3,330	3,995	4,395	4,830	5,315	5,580
4,000,000	500,000	1,830	2,115	2,990	3,940	6,095	9,285	9,735	11,975	15,970	19,165	21,080	23,190	25,510	26,785
4,000,000	700,000	1,650	1,900	2,690	3,545	5,490	8,355	8,760	10,780	14,375	17,250	18,975	20,870	22,960	24,105
4,000,000	1,000,000	1,235	1,425	2,020	2,660	4,115	6,265	6,570	8,085	10,780	12,935	14,230	15,655	17,220	18,080
4,000,000	1,500,000	930	1,070	1,515	1,995	3,085	4,700	4,930	6,060	8,085	9,700	10,670	11,740	12,915	13,560
4,000,000	2,000,000	695	800	1,135	1,495	2,315	3,525	3,695	4,545	6,065	7,275	8,005	8,805	9,685	10,170
4,000,000	2,500,000	520	600	850	1,120	1,735	2,645	2,770	3,410	4,550	5,460	6,005	6,605	7,265	7,625
4,000,000	3,000,000	390	450	640	840	1,300	1,985	2,080	2,560	3,410	4,095	4,500	4,955	5,450	5,720
5,000,000	500,000	1,880	2,165	3,065	4,035	6,250	9,515	9,975	12,275	16,370	19,645	21,610	23,770	26,145	27,455
5,000,000	700,000	1,690	1,950	2,760	3,630	5,625	8,565	8,980	11,045	14,735	17,680	19,450	21,395	23,530	24,710
5,000,000	1,000,000	1,270	1,460	2,070	2,725	4,220	6,425	6,735	8,285	11,050	13,260	14,585	16,045	17,650	18,530
5,000,000	1,500,000	950	1,095	1,550	2,045	3,165	4,815	5,050	6,215	8,285	9,945	10,940	12,035	13,235	13,900
5,000,000	2,000,000	715	825	1,165	1,530	2,375	3,610	3,790	4,660	6,215	7,460	8,205	9,025	9,925	10,425
5,000,000	2,500,000	535	615	875	1,150	1,780	2,710	2,840	3,495	4,660	5,595	6,155	6,770	7,445	7,820

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
5,000,000	3,000,000	400	465	655	860	1,335	2,030	2,130	2,620	3,495	4,195	4,615	5,075	5,585	5,865
7,500,000	700,000	1,795	2,070	2,930	3,860	5,975	9,100	9,540	11,740	15,655	18,785	20,665	22,730	25,000	26,255
7,500,000	1,000,000	1,345	1,555	2,200	2,895	4,480	6,825	7,155	8,805	11,740	14,090	15,500	17,045	18,750	19,690
7,500,000	1,500,000	1,010	1,165	1,650	2,170	3,360	5,120	5,365	6,600	8,805	10,565	11,625	12,785	14,065	14,765
7,500,000	2,000,000	760	875	1,235	1,630	2,520	3,840	4,025	4,950	6,605	7,925	8,715	9,590	10,550	11,075
7,500,000	2,500,000	570	655	925	1,220	1,890	2,880	3,020	3,715	4,955	5,945	6,540	7,190	7,910	8,305
7,500,000	3,000,000	425	490	695	915	1,420	2,160	2,265	2,785	3,715	4,460	4,905	5,395	5,935	6,230
10,000,000	1,000,000	1,430	1,650	2,335	3,075	4,760	7,250	7,605	9,355	12,475	14,970	16,465	18,115	19,925	20,920
10,000,000	1,500,000	1,075	1,240	1,750	2,305	3,570	5,440	5,700	7,015	9,355	11,225	12,350	13,585	14,945	15,690
10,000,000	2,000,000	805	930	1,315	1,730	2,680	4,080	4,275	5,260	7,015	8,420	9,260	10,190	11,205	11,765
10,000,000	2,500,000	605	695	985	1,300	2,010	3,060	3,205	3,945	5,265	6,315	6,945	7,640	8,405	8,825
10,000,000	3,000,000	455	520	740	975	1,505	2,295	2,405	2,960	3,945	4,735	5,210	5,730	6,305	6,620

Super Top-Up Individual Basis (Quarterly Premium)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	330	380	540	710	1,095	1,670	1,750	2,155	2,875	3,450	3,795	4,175	4,590	4,820
300,000	300,000	275	315	445	590	910	1,390	1,455	1,790	2,390	2,865	3,150	3,465	3,815	4,005
300,000	500,000	210	240	340	445	690	1,050	1,105	1,355	1,810	2,170	2,390	2,630	2,890	3,035
300,000	700,000	135	155	215	285	440	670	705	865	1,155	1,385	1,525	1,680	1,845	1,940
400,000	200,000	360	415	585	775	1,200	1,825	1,910	2,350	3,135	3,765	4,140	4,555	5,010	5,260
400,000	300,000	300	345	490	640	995	1,515	1,590	1,955	2,605	3,125	3,440	3,785	4,160	4,370
400,000	500,000	225	260	370	485	755	1,150	1,205	1,480	1,975	2,370	2,605	2,870	3,155	3,315
400,000	700,000	145	165	235	310	480	735	770	945	1,260	1,515	1,665	1,830	2,015	2,115
500,000	200,000	400	460	650	860	1,330	2,025	2,120	2,610	3,480	4,175	4,595	5,055	5,560	5,835
500,000	300,000	330	385	540	715	1,105	1,680	1,760	2,170	2,890	3,470	3,815	4,200	4,620	4,850
500,000	500,000	250	290	410	540	835	1,275	1,335	1,645	2,190	2,630	2,895	3,185	3,500	3,675
500,000	700,000	160	185	260	345	535	815	855	1,050	1,400	1,680	1,845	2,030	2,235	2,345
500,000	1,000,000	120	140	195	260	400	610	640	785	1,050	1,260	1,385	1,525	1,675	1,760
500,000	1,500,000	90	105	145	195	300	455	480	590	785	945	1,040	1,145	1,255	1,320
500,000	2,000,000	70	80	110	145	225	345	360	445	590	710	780	855	945	990
500,000	2,500,000	50	60	85	110	170	255	270	330	445	530	585	645	705	740
1,000,000	200,000	530	610	865	1,140	1,765	2,690	2,820	3,470	4,625	5,550	6,105	6,715	7,390	7,755

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
1,000,000	300,000	440	510	720	945	1,465	2,235	2,340	2,880	3,845	4,610	5,070	5,580	6,135	6,445
1,000,000	500,000	335	385	545	720	1,110	1,695	1,775	2,185	2,915	3,495	3,845	4,230	4,655	4,885
1,000,000	700,000	215	245	350	460	710	1,080	1,135	1,395	1,860	2,230	2,455	2,700	2,970	3,120
1,000,000	1,000,000	160	185	260	345	530	810	850	1,045	1,395	1,675	1,840	2,025	2,230	2,340
1,000,000	1,500,000	120	140	195	260	400	610	640	785	1,045	1,255	1,380	1,520	1,670	1,755
1,000,000	2,000,000	90	105	145	195	300	455	480	590	785	940	1,035	1,140	1,255	1,315
1,000,000	2,500,000	70	80	110	145	225	340	360	440	590	705	775	855	940	985
1,000,000	3,000,000	50	60	85	110	170	255	270	330	440	530	585	640	705	740
1,500,000	200,000	615	710	1,005	1,325	2,050	3,120	3,270	4,025	5,370	6,440	7,085	7,795	8,575	9,005
1,500,000	300,000	510	590	835	1,100	1,700	2,590	2,720	3,345	4,460	5,350	5,885	6,475	7,125	7,480
1,500,000	500,000	460	530	750	990	1,530	2,335	2,445	3,010	4,015	4,815	5,300	5,830	6,410	6,730
1,500,000	700,000	415	480	675	890	1,380	2,100	2,200	2,710	3,615	4,335	4,770	5,245	5,770	6,060
1,500,000	1,000,000	310	360	505	670	1,035	1,575	1,650	2,030	2,710	3,250	3,575	3,935	4,325	4,545
1,500,000	1,500,000	235	270	380	500	775	1,180	1,240	1,525	2,030	2,440	2,680	2,950	3,245	3,410
1,500,000	2,000,000	175	200	285	375	580	885	930	1,145	1,525	1,830	2,010	2,215	2,435	2,555
1,500,000	2,500,000	130	150	215	280	435	665	695	855	1,145	1,370	1,510	1,660	1,825	1,915
1,500,000	3,000,000	100	115	160	210	325	500	520	645	855	1,030	1,130	1,245	1,370	1,440
2,000,000	200,000	745	860	1,215	1,600	2,480	3,780	3,960	4,875	6,500	7,800	8,580	9,435	10,380	10,900
2,000,000	300,000	620	715	1,010	1,330	2,060	3,140	3,290	4,050	5,400	6,480	7,125	7,840	8,625	9,055
2,000,000	500,000	555	645	910	1,200	1,855	2,825	2,960	3,645	4,860	5,830	6,415	7,055	7,760	8,150
2,000,000	700,000	500	580	820	1,080	1,670	2,540	2,665	3,280	4,375	5,250	5,775	6,350	6,985	7,335
2,000,000	1,000,000	375	435	615	810	1,250	1,905	2,000	2,460	3,280	3,935	4,330	4,765	5,240	5,500
2,000,000	1,500,000	280	325	460	605	940	1,430	1,500	1,845	2,460	2,950	3,245	3,570	3,930	4,125
2,000,000	2,000,000	210	245	345	455	705	1,070	1,125	1,385	1,845	2,215	2,435	2,680	2,945	3,095
2,000,000	2,500,000	160	185	260	340	530	805	845	1,040	1,385	1,660	1,825	2,010	2,210	2,320
2,000,000	3,000,000	120	135	195	255	395	605	630	780	1,040	1,245	1,370	1,505	1,660	1,740
2,500,000	300,000	790	910	1,285	1,690	2,620	3,990	4,185	5,145	6,865	8,235	9,060	9,965	10,960	11,510
2,500,000	500,000	710	815	1,155	1,525	2,360	3,590	3,765	4,630	6,175	7,410	8,155	8,970	9,865	10,360
2,500,000	700,000	640	735	1,040	1,370	2,120	3,230	3,390	4,170	5,560	6,670	7,340	8,070	8,880	9,325
2,500,000	1,000,000	480	550	780	1,030	1,590	2,425	2,540	3,125	4,170	5,005	5,505	6,055	6,660	6,990
2,500,000	1,500,000	360	415	585	770	1,195	1,820	1,905	2,345	3,125	3,755	4,130	4,540	4,995	5,245
2,500,000	2,000,000	270	310	440	580	895	1,365	1,430	1,760	2,345	2,815	3,095	3,405	3,745	3,935
2,500,000	2,500,000	200	235	330	435	670	1,020	1,070	1,320	1,760	2,110	2,320	2,555	2,810	2,950

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
2,500,000	3,000,000	150	175	245	325	505	765	805	990	1,320	1,585	1,740	1,915	2,105	2,215
3,000,000	500,000	900	1,040	1,470	1,935	3,000	4,565	4,785	5,890	7,850	9,420	10,365	11,400	12,540	13,170
3,000,000	700,000	810	935	1,325	1,740	2,700	4,105	4,305	5,300	7,065	8,480	9,330	10,260	11,285	11,850
3,000,000	1,000,000	610	700	990	1,305	2,025	3,080	3,230	3,975	5,300	6,360	6,995	7,695	8,465	8,890
3,000,000	1,500,000	455	525	745	980	1,515	2,310	2,425	2,980	3,975	4,770	5,245	5,770	6,350	6,665
3,000,000	2,000,000	340	395	560	735	1,140	1,735	1,815	2,235	2,980	3,580	3,935	4,330	4,760	5,000
3,000,000	2,500,000	255	295	420	550	855	1,300	1,365	1,675	2,235	2,685	2,950	3,245	3,570	3,750
3,000,000	3,000,000	190	220	315	415	640	975	1,020	1,255	1,675	2,010	2,215	2,435	2,680	2,810
4,000,000	500,000	925	1,065	1,505	1,985	3,070	4,680	4,905	6,035	8,050	9,660	10,625	11,685	12,855	13,495
4,000,000	700,000	830	960	1,355	1,785	2,765	4,210	4,415	5,430	7,245	8,690	9,560	10,520	11,570	12,150
4,000,000	1,000,000	625	720	1,015	1,340	2,075	3,160	3,310	4,075	5,435	6,520	7,170	7,890	8,675	9,110
4,000,000	1,500,000	470	540	765	1,005	1,555	2,370	2,485	3,055	4,075	4,890	5,380	5,915	6,510	6,835
4,000,000	2,000,000	350	405	570	755	1,165	1,775	1,860	2,290	3,055	3,665	4,035	4,435	4,880	5,125
4,000,000	2,500,000	265	305	430	565	875	1,330	1,395	1,720	2,290	2,750	3,025	3,330	3,660	3,845
4,000,000	3,000,000	195	230	320	425	655	1,000	1,050	1,290	1,720	2,065	2,270	2,495	2,745	2,885
5,000,000	500,000	945	1,090	1,545	2,035	3,150	4,795	5,030	6,185	8,250	9,900	10,890	11,980	13,175	13,835
5,000,000	700,000	850	985	1,390	1,830	2,835	4,315	4,525	5,565	7,425	8,910	9,800	10,780	11,860	12,450
5,000,000	1,000,000	640	735	1,040	1,375	2,125	3,235	3,395	4,175	5,570	6,680	7,350	8,085	8,895	9,340
5,000,000	1,500,000	480	555	780	1,030	1,595	2,430	2,545	3,130	4,175	5,010	5,515	6,065	6,670	7,005
5,000,000	2,000,000	360	415	585	770	1,195	1,820	1,910	2,350	3,130	3,760	4,135	4,550	5,005	5,255
5,000,000	2,500,000	270	310	440	580	895	1,365	1,430	1,760	2,350	2,820	3,100	3,410	3,750	3,940
5,000,000	3,000,000	200	235	330	435	675	1,025	1,075	1,320	1,760	2,115	2,325	2,560	2,815	2,955
7,500,000	700,000	905	1,045	1,475	1,945	3,010	4,585	4,810	5,915	7,890	9,465	10,415	11,455	12,600	13,230
7,500,000	1,000,000	680	785	1,105	1,460	2,260	3,440	3,605	4,435	5,915	7,100	7,810	8,590	9,450	9,920
7,500,000	1,500,000	510	585	830	1,095	1,695	2,580	2,705	3,325	4,435	5,325	5,855	6,445	7,085	7,440
7,500,000	2,000,000	380	440	625	820	1,270	1,935	2,030	2,495	3,330	3,995	4,395	4,830	5,315	5,580
7,500,000	2,500,000	285	330	465	615	955	1,450	1,520	1,870	2,495	2,995	3,295	3,625	3,985	4,185
7,500,000	3,000,000	215	250	350	460	715	1,090	1,140	1,405	1,870	2,245	2,470	2,720	2,990	3,140
10,000,000	1,000,000	720	830	1,175	1,550	2,400	3,655	3,830	4,715	6,285	7,545	8,300	9,130	10,040	10,540
10,000,000	1,500,000	540	625	880	1,160	1,800	2,740	2,875	3,535	4,715	5,660	6,225	6,845	7,530	7,905
10,000,000	2,000,000	405	470	660	870	1,350	2,055	2,155	2,650	3,535	4,245	4,665	5,135	5,650	5,930
10,000,000	2,500,000	305	350	495	655	1,010	1,540	1,615	1,990	2,650	3,185	3,500	3,850	4,235	4,450
10,000,000	3,000,000	230	265	370	490	760	1,155	1,210	1,490	1,990	2,385	2,625	2,890	3,175	3,335

Super Top-Up Individual Basis (Monthly Premium)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	111	128	180	237	368	560	587	722	963	1,156	1,271	1,399	1,538	1,615
300,000	300,000	92	106	150	197	305	465	488	600	800	960	1,056	1,162	1,278	1,342
300,000	500,000	70	80	114	150	232	353	370	455	607	728	801	881	969	1,017
300,000	700,000	44	51	72	95	148	225	236	290	387	465	511	562	618	649
400,000	200,000	121	139	197	259	401	611	641	788	1,051	1,261	1,387	1,526	1,679	1,763
400,000	300,000	100	116	163	215	333	508	532	655	873	1,048	1,152	1,268	1,395	1,464
400,000	500,000	76	88	124	163	253	385	403	496	662	794	874	961	1,057	1,110
400,000	700,000	48	56	79	104	161	246	258	317	423	507	558	614	675	709
500,000	200,000	134	154	218	288	445	678	711	874	1,166	1,400	1,539	1,693	1,863	1,956
500,000	300,000	111	128	181	239	370	563	590	726	969	1,163	1,279	1,407	1,547	1,625
500,000	500,000	84	97	137	181	280	427	448	551	735	881	970	1,067	1,173	1,232
500,000	700,000	54	62	88	116	179	273	286	352	469	563	619	681	749	786
500,000	1,000,000	40	47	66	87	134	204	214	264	352	422	464	511	562	590
500,000	1,500,000	30	35	49	65	101	153	161	198	264	316	348	383	421	442
500,000	2,000,000	23	26	37	49	76	115	121	148	198	237	261	287	316	332
500,000	2,500,000	17	20	28	37	57	86	90	111	148	178	196	215	237	249
1,000,000	200,000	178	205	290	382	592	901	945	1,162	1,550	1,860	2,046	2,251	2,476	2,599
1,000,000	300,000	148	170	241	317	492	748	785	965	1,288	1,545	1,700	1,870	2,057	2,159
1,000,000	500,000	112	129	183	241	373	567	595	732	976	1,171	1,288	1,417	1,559	1,637
1,000,000	700,000	72	83	117	154	238	362	380	467	623	748	823	905	995	1,045
1,000,000	1,000,000	54	62	87	115	178	272	285	350	467	561	617	679	746	784
1,000,000	1,500,000	40	46	66	86	134	204	214	263	350	421	463	509	560	588
1,000,000	2,000,000	30	35	49	65	100	153	160	197	263	315	347	382	420	441
1,000,000	2,500,000	23	26	37	49	75	115	120	148	197	237	260	286	315	331
1,000,000	3,000,000	17	20	28	36	56	86	90	111	148	177	195	215	236	248
1,500,000	200,000	206	238	337	444	687	1,046	1,096	1,349	1,799	2,159	2,375	2,612	2,873	3,017
1,500,000	300,000	171	198	280	368	570	869	911	1,121	1,494	1,793	1,973	2,170	2,387	2,506
1,500,000	500,000	154	178	252	332	513	782	820	1,009	1,345	1,614	1,775	1,953	2,148	2,256
1,500,000	700,000	139	160	227	298	462	704	738	908	1,210	1,453	1,598	1,758	1,933	2,030
1,500,000	1,000,000	104	120	170	224	347	528	553	681	908	1,089	1,198	1,318	1,450	1,522
1,500,000	1,500,000	78	90	127	168	260	396	415	511	681	817	899	989	1,088	1,142

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
1,500,000	2,000,000	59	68	96	126	195	297	311	383	511	613	674	741	816	856
1,500,000	2,500,000	44	51	72	94	146	223	233	287	383	460	506	556	612	642
1,500,000	3,000,000	33	38	54	71	110	167	175	215	287	345	379	417	459	482
2,000,000	200,000	250	288	408	537	831	1,266	1,327	1,633	2,178	2,613	2,875	3,162	3,478	3,652
2,000,000	300,000	208	239	339	446	691	1,052	1,103	1,357	1,809	2,171	2,388	2,627	2,890	3,034
2,000,000	500,000	187	216	305	401	622	946	992	1,221	1,628	1,954	2,149	2,364	2,601	2,731
2,000,000	700,000	168	194	274	361	559	852	893	1,099	1,465	1,759	1,934	2,128	2,341	2,458
2,000,000	1,000,000	126	145	206	271	420	639	670	824	1,099	1,319	1,451	1,596	1,755	1,843
2,000,000	1,500,000	95	109	154	203	315	479	502	618	824	989	1,088	1,197	1,317	1,382
2,000,000	2,000,000	71	82	116	152	236	359	377	464	618	742	816	898	987	1,037
2,000,000	2,500,000	53	61	87	114	177	270	283	348	464	556	612	673	741	778
2,000,000	3,000,000	40	46	65	86	133	202	212	261	348	417	459	505	555	583
2,500,000	300,000	264	304	430	567	878	1,337	1,402	1,724	2,300	2,760	3,036	3,339	3,673	3,857
2,500,000	500,000	237	274	387	510	790	1,203	1,261	1,552	2,070	2,484	2,732	3,005	3,306	3,471
2,500,000	700,000	214	246	349	459	711	1,083	1,135	1,397	1,863	2,235	2,459	2,705	2,975	3,124
2,500,000	1,000,000	160	185	261	344	533	812	852	1,048	1,397	1,677	1,844	2,029	2,231	2,343
2,500,000	1,500,000	120	139	196	258	400	609	639	786	1,048	1,257	1,383	1,521	1,674	1,757
2,500,000	2,000,000	90	104	147	194	300	457	479	589	786	943	1,037	1,141	1,255	1,318
2,500,000	2,500,000	68	78	110	145	225	343	359	442	589	707	778	856	941	988
2,500,000	3,000,000	51	58	83	109	169	257	269	331	442	531	584	642	706	741
3,000,000	500,000	302	348	492	649	1,004	1,529	1,604	1,973	2,631	3,157	3,473	3,820	4,202	4,413
3,000,000	700,000	272	313	443	584	904	1,376	1,443	1,776	2,368	2,842	3,126	3,438	3,782	3,971
3,000,000	1,000,000	204	235	332	438	678	1,032	1,082	1,332	1,776	2,131	2,344	2,579	2,837	2,978
3,000,000	1,500,000	153	176	249	328	508	774	812	999	1,332	1,598	1,758	1,934	2,127	2,234
3,000,000	2,000,000	115	132	187	246	381	581	609	749	999	1,199	1,319	1,451	1,596	1,675
3,000,000	2,500,000	86	99	140	185	286	435	457	562	749	899	989	1,088	1,197	1,257
3,000,000	3,000,000	64	74	105	139	214	327	342	421	562	674	742	816	898	942
4,000,000	500,000	309	357	505	665	1,030	1,568	1,644	2,022	2,697	3,236	3,560	3,916	4,307	4,523
4,000,000	700,000	278	321	454	598	927	1,411	1,479	1,820	2,427	2,913	3,204	3,524	3,877	4,070
4,000,000	1,000,000	209	241	341	449	695	1,058	1,109	1,365	1,820	2,184	2,403	2,643	2,908	3,053
4,000,000	1,500,000	157	181	256	337	521	794	832	1,024	1,365	1,638	1,802	1,982	2,181	2,290
4,000,000	2,000,000	117	136	192	252	391	595	624	768	1,024	1,229	1,352	1,487	1,636	1,717
4,000,000	2,500,000	88	102	144	189	293	446	468	576	768	922	1,014	1,115	1,227	1,288

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
4,000,000	3,000,000	66	76	108	142	220	335	351	432	576	691	760	836	920	966
5,000,000	500,000	317	366	517	682	1,055	1,607	1,685	2,073	2,764	3,317	3,649	4,014	4,415	4,636
5,000,000	700,000	285	329	466	613	950	1,446	1,516	1,865	2,488	2,985	3,284	3,612	3,974	4,172
5,000,000	1,000,000	214	247	349	460	712	1,085	1,137	1,399	1,866	2,239	2,463	2,709	2,980	3,129
5,000,000	1,500,000	161	185	262	345	534	813	853	1,049	1,399	1,679	1,847	2,032	2,235	2,347
5,000,000	2,000,000	120	139	196	259	401	610	640	787	1,050	1,259	1,385	1,524	1,676	1,760
5,000,000	2,500,000	90	104	147	194	301	458	480	590	787	945	1,039	1,143	1,257	1,320
5,000,000	3,000,000	68	78	111	146	225	343	360	443	590	708	779	857	943	990
7,500,000	700,000	303	350	495	652	1,009	1,536	1,611	1,982	2,643	3,172	3,489	3,838	4,222	4,433
7,500,000	1,000,000	227	262	371	489	757	1,152	1,208	1,487	1,983	2,379	2,617	2,879	3,167	3,325
7,500,000	1,500,000	171	197	278	367	568	864	906	1,115	1,487	1,784	1,963	2,159	2,375	2,494
7,500,000	2,000,000	128	148	209	275	426	648	680	836	1,115	1,338	1,472	1,619	1,781	1,870
7,500,000	2,500,000	96	111	157	206	319	486	510	627	836	1,004	1,104	1,214	1,336	1,403
7,500,000	3,000,000	72	83	117	155	239	365	382	470	627	753	828	911	1,002	1,052
10,000,000	1,000,000	242	279	394	519	804	1,224	1,284	1,579	2,106	2,528	2,780	3,059	3,364	3,533
10,000,000	1,500,000	181	209	296	390	603	918	963	1,185	1,580	1,896	2,085	2,294	2,523	2,649
10,000,000	2,000,000	136	157	222	292	452	689	722	888	1,185	1,422	1,564	1,720	1,892	1,987
10,000,000	2,500,000	102	118	166	219	339	517	542	666	889	1,066	1,173	1,290	1,419	1,490
10,000,000	3,000,000	76	88	125	164	254	387	406	500	667	800	880	968	1,065	1,118

Super Top-Up Individual Basis (2 Year Policy)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	2,500	2,885	4,075	5,370	8,315	12,660	13,270	16,330	21,775	26,135	28,745	31,620	34,785	36,520
300,000	300,000	2,075	2,395	3,385	4,460	6,905	10,515	11,025	13,565	18,090	21,710	23,880	26,270	28,895	30,340
300,000	500,000	1,575	1,815	2,565	3,380	5,235	7,970	8,360	10,285	13,715	16,460	18,105	19,915	21,905	23,000
300,000	700,000	1,005	1,160	1,640	2,160	3,345	5,090	5,335	6,565	8,755	10,505	11,555	12,710	13,985	14,685
400,000	200,000	2,725	3,145	4,450	5,860	9,070	13,810	14,480	17,815	23,760	28,515	31,365	34,500	37,955	39,850
400,000	300,000	2,265	2,610	3,695	4,865	7,535	11,475	12,030	14,800	19,740	23,690	26,055	28,660	31,530	33,105
400,000	500,000	1,720	1,980	2,800	3,690	5,715	8,700	9,120	11,220	14,965	17,960	19,755	21,730	23,905	25,100
400,000	700,000	1,095	1,265	1,790	2,355	3,645	5,555	5,825	7,165	9,555	11,465	12,610	13,870	15,260	16,020
500,000	200,000	3,025	3,490	4,935	6,500	10,065	15,325	16,070	19,770	26,370	31,640	34,805	38,285	42,115	44,220

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
500,000	300,000	2,515	2,900	4,100	5,400	8,365	12,730	13,350	16,425	21,905	26,285	28,915	31,805	34,985	36,735
500,000	500,000	1,905	2,195	3,110	4,095	6,340	9,650	10,120	12,450	16,605	19,930	21,920	24,115	26,525	27,850
500,000	700,000	1,215	1,400	1,985	2,615	4,045	6,160	6,460	7,950	10,600	12,720	13,995	15,395	16,930	17,780
500,000	1,000,000	910	1,055	1,485	1,960	3,035	4,620	4,845	5,960	7,950	9,540	10,495	11,545	12,700	13,335
500,000	1,500,000	685	790	1,115	1,470	2,275	3,465	3,635	4,470	5,960	7,155	7,870	8,655	9,525	10,000
500,000	2,000,000	515	590	840	1,105	1,710	2,600	2,725	3,355	4,475	5,365	5,905	6,495	7,145	7,500
500,000	2,500,000	385	445	630	830	1,280	1,950	2,045	2,515	3,355	4,025	4,425	4,870	5,355	5,625
1,000,000	200,000	4,020	4,640	6,560	8,640	13,380	20,365	21,360	26,275	35,045	42,050	46,255	50,880	55,970	58,770
1,000,000	300,000	3,340	3,855	5,450	7,175	11,115	16,920	17,740	21,830	29,110	34,930	38,425	42,270	46,495	48,820
1,000,000	500,000	2,530	2,920	4,130	5,440	8,425	12,830	13,450	16,550	22,070	26,485	29,130	32,045	35,250	37,015
1,000,000	700,000	1,615	1,865	2,635	3,475	5,380	8,190	8,585	10,565	14,090	16,905	18,595	20,455	22,500	23,625
1,000,000	1,000,000	1,210	1,400	1,980	2,605	4,035	6,140	6,440	7,925	10,565	12,680	13,945	15,340	16,875	17,720
1,000,000	1,500,000	910	1,050	1,485	1,955	3,025	4,605	4,830	5,945	7,925	9,510	10,460	11,505	12,660	13,290
1,000,000	2,000,000	685	785	1,115	1,465	2,270	3,455	3,620	4,455	5,945	7,130	7,845	8,630	9,495	9,970
1,000,000	2,500,000	510	590	835	1,100	1,700	2,590	2,715	3,345	4,460	5,350	5,885	6,470	7,120	7,475
1,000,000	3,000,000	385	440	625	825	1,275	1,945	2,040	2,505	3,345	4,010	4,415	4,855	5,340	5,605
1,500,000	200,000	4,665	5,385	7,610	10,030	15,525	23,640	24,790	30,495	40,670	48,805	53,690	59,055	64,960	68,210
1,500,000	300,000	3,875	4,470	6,325	8,330	12,900	19,640	20,590	25,335	33,785	40,545	44,600	49,060	53,965	56,665
1,500,000	500,000	3,490	4,025	5,690	7,500	11,610	17,675	18,535	22,800	30,410	36,490	40,140	44,155	48,570	50,995
1,500,000	700,000	3,140	3,620	5,125	6,750	10,445	15,905	16,680	20,520	27,370	32,840	36,125	39,735	43,710	45,895
1,500,000	1,000,000	2,355	2,715	3,840	5,060	7,835	11,930	12,510	15,390	20,525	24,630	27,095	29,805	32,785	34,420
1,500,000	1,500,000	1,765	2,040	2,880	3,795	5,875	8,950	9,385	11,545	15,395	18,475	20,320	22,350	24,590	25,815
1,500,000	2,000,000	1,325	1,530	2,160	2,845	4,405	6,710	7,035	8,655	11,545	13,855	15,240	16,765	18,440	19,365
1,500,000	2,500,000	995	1,145	1,620	2,135	3,305	5,035	5,280	6,495	8,660	10,390	11,430	12,575	13,830	14,525
1,500,000	3,000,000	745	860	1,215	1,600	2,480	3,775	3,955	4,870	6,495	7,795	8,570	9,430	10,375	10,890
2,000,000	200,000	5,650	6,515	9,215	12,140	18,800	28,620	30,010	36,920	49,240	59,085	64,995	71,495	78,645	82,575
2,000,000	300,000	4,690	5,415	7,655	10,085	15,615	23,775	24,930	30,675	40,905	49,085	53,995	59,395	65,335	68,600
2,000,000	500,000	4,225	4,875	6,890	9,075	14,055	21,395	22,440	27,605	36,815	44,175	48,595	53,455	58,800	61,740
2,000,000	700,000	3,800	4,385	6,205	8,170	12,650	19,260	20,190	24,845	33,135	39,760	43,735	48,110	52,920	55,565
2,000,000	1,000,000	2,850	3,290	4,650	6,125	9,485	14,445	15,145	18,635	24,850	29,820	32,800	36,080	39,690	41,675
2,000,000	1,500,000	2,140	2,465	3,490	4,595	7,115	10,835	11,360	13,975	18,635	22,365	24,600	27,060	29,765	31,255
2,000,000	2,000,000	1,605	1,850	2,615	3,445	5,335	8,125	8,520	10,480	13,980	16,775	18,450	20,295	22,325	23,440
2,000,000	2,500,000	1,200	1,390	1,960	2,585	4,000	6,095	6,390	7,860	10,485	12,580	13,840	15,225	16,745	17,580

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
2,000,000	3,000,000	900	1,040	1,470	1,940	3,000	4,570	4,790	5,895	7,865	9,435	10,380	11,415	12,560	13,185
2,500,000	300,000	5,965	6,880	9,730	12,820	19,850	30,225	31,690	38,990	51,995	62,395	68,635	75,500	83,050	87,205
2,500,000	500,000	5,370	6,195	8,760	11,540	17,865	27,200	28,520	35,090	46,795	56,155	61,775	67,950	74,745	78,480
2,500,000	700,000	4,830	5,575	7,885	10,385	16,080	24,480	25,670	31,580	42,120	50,540	55,595	61,155	67,270	70,635
2,500,000	1,000,000	3,625	4,180	5,910	7,790	12,060	18,360	19,250	23,685	31,590	37,905	41,695	45,865	50,450	52,975
2,500,000	1,500,000	2,720	3,135	4,435	5,840	9,045	13,770	14,440	17,765	23,690	28,430	31,270	34,400	37,840	39,730
2,500,000	2,000,000	2,040	2,350	3,325	4,380	6,785	10,325	10,830	13,325	17,770	21,325	23,455	25,800	28,380	29,800
2,500,000	2,500,000	1,530	1,765	2,495	3,285	5,090	7,745	8,120	9,990	13,325	15,990	17,590	19,350	21,285	22,350
2,500,000	3,000,000	1,145	1,320	1,870	2,465	3,815	5,810	6,090	7,495	9,995	11,995	13,195	14,515	15,965	16,760
3,000,000	500,000	6,825	7,870	11,135	14,665	22,710	34,575	36,255	44,605	59,490	71,385	78,525	86,375	95,015	99,765
3,000,000	700,000	6,145	7,085	10,020	13,200	20,440	31,120	32,630	40,145	53,540	64,245	70,670	77,735	85,510	89,790
3,000,000	1,000,000	4,605	5,315	7,515	9,900	15,330	23,340	24,470	30,110	40,155	48,185	53,005	58,305	64,135	67,340
3,000,000	1,500,000	3,455	3,985	5,635	7,425	11,495	17,505	18,355	22,580	30,115	36,140	39,755	43,730	48,100	50,505
3,000,000	2,000,000	2,590	2,990	4,225	5,570	8,625	13,130	13,765	16,935	22,585	27,105	29,815	32,795	36,075	37,880
3,000,000	2,500,000	1,945	2,240	3,170	4,175	6,465	9,845	10,325	12,700	16,940	20,330	22,360	24,595	27,055	28,410
3,000,000	3,000,000	1,460	1,680	2,375	3,130	4,850	7,385	7,740	9,525	12,705	15,245	16,770	18,445	20,295	21,305
4,000,000	500,000	6,995	8,070	11,415	15,035	23,275	35,440	37,160	45,720	60,975	73,170	80,485	88,535	97,390	102,255
4,000,000	700,000	6,295	7,260	10,275	13,530	20,950	31,895	33,445	41,150	54,875	65,855	72,440	79,680	87,650	92,030
4,000,000	1,000,000	4,725	5,445	7,705	10,150	15,710	23,925	25,085	30,860	41,160	49,390	54,330	59,760	65,735	69,025
4,000,000	1,500,000	3,540	4,085	5,780	7,610	11,785	17,940	18,815	23,145	30,870	37,040	40,745	44,820	49,300	51,770
4,000,000	2,000,000	2,655	3,065	4,335	5,710	8,840	13,455	14,110	17,360	23,150	27,780	30,560	33,615	36,980	38,825
4,000,000	2,500,000	1,990	2,300	3,250	4,280	6,630	10,090	10,585	13,020	17,365	20,835	22,920	25,210	27,735	29,120
4,000,000	3,000,000	1,495	1,725	2,435	3,210	4,970	7,570	7,935	9,765	13,020	15,630	17,190	18,910	20,800	21,840
5,000,000	500,000	7,170	8,270	11,700	15,410	23,860	36,325	38,090	46,865	62,500	75,000	82,500	90,750	99,825	104,815
5,000,000	700,000	6,455	7,445	10,530	13,865	21,475	32,695	34,280	42,175	56,250	67,500	74,250	81,675	89,840	94,335
5,000,000	1,000,000	4,840	5,580	7,895	10,400	16,105	24,520	25,710	31,630	42,185	50,625	55,685	61,255	67,380	70,750
5,000,000	1,500,000	3,630	4,185	5,920	7,800	12,080	18,390	19,285	23,725	31,640	37,970	41,765	45,940	50,535	53,060
5,000,000	2,000,000	2,720	3,140	4,440	5,850	9,060	13,790	14,465	17,795	23,730	28,475	31,325	34,455	37,900	39,795
5,000,000	2,500,000	2,040	2,355	3,330	4,390	6,795	10,345	10,845	13,345	17,800	21,360	23,495	25,845	28,425	29,850
5,000,000	3,000,000	1,530	1,765	2,500	3,290	5,095	7,760	8,135	10,010	13,350	16,020	17,620	19,380	21,320	22,385
7,500,000	700,000	6,860	7,910	11,190	14,735	22,815	34,735	36,425	44,815	59,765	71,720	78,890	86,780	95,455	100,230
7,500,000	1,000,000	5,140	5,930	8,390	11,050	17,110	26,050	27,320	33,610	44,825	53,790	59,170	65,085	71,590	75,170
7,500,000	1,500,000	3,855	4,450	6,290	8,290	12,835	19,540	20,490	25,205	33,620	40,340	44,375	48,815	53,695	56,380

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
7,500,000	2,000,000	2,895	3,335	4,720	6,215	9,625	14,655	15,365	18,905	25,210	30,255	33,280	36,610	40,270	42,285
7,500,000	2,500,000	2,170	2,505	3,540	4,665	7,220	10,990	11,525	14,180	18,910	22,690	24,960	27,460	30,205	31,715
7,500,000	3,000,000	1,625	1,875	2,655	3,495	5,415	8,245	8,645	10,635	14,180	17,020	18,720	20,595	22,655	23,785
10,000,000	1,000,000	5,465	6,300	8,915	11,740	18,180	27,680	29,025	35,710	47,625	57,150	62,865	69,150	76,065	79,870
10,000,000	1,500,000	4,100	4,725	6,685	8,805	13,635	20,760	21,770	26,785	35,720	42,865	47,150	51,865	57,050	59,900
10,000,000	2,000,000	3,075	3,545	5,015	6,605	10,225	15,570	16,325	20,090	26,790	32,145	35,360	38,900	42,785	44,925
10,000,000	2,500,000	2,305	2,660	3,760	4,955	7,670	11,680	12,245	15,065	20,090	24,110	26,520	29,175	32,090	33,695
10,000,000	3,000,000	1,730	1,995	2,820	3,715	5,755	8,760	9,185	11,300	15,070	18,085	19,890	21,880	24,070	25,270

Super Top-Up Individual Basis (3 Year Policy)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	3,635	4,195	5,930	7,810	12,095	18,415	19,305	23,755	31,680	38,015	41,820	46,000	50,600	53,130
300,000	300,000	3,020	3,485	4,930	6,485	10,045	15,295	16,040	19,735	26,315	31,585	34,740	38,215	42,035	44,135
300,000	500,000	2,290	2,640	3,735	4,920	7,620	11,595	12,160	14,960	19,955	23,940	26,335	28,970	31,865	33,460
300,000	700,000	1,460	1,685	2,385	3,140	4,865	7,405	7,760	9,550	12,735	15,285	16,810	18,490	20,340	21,360
400,000	200,000	3,965	4,575	6,470	8,520	13,200	20,090	21,065	25,920	34,565	41,480	45,630	50,190	55,210	57,970
400,000	300,000	3,295	3,800	5,375	7,080	10,965	16,690	17,500	21,535	28,715	34,460	37,905	41,695	45,865	48,155
400,000	500,000	2,500	2,880	4,075	5,370	8,310	12,655	13,270	16,325	21,770	26,125	28,735	31,610	34,775	36,510
400,000	700,000	1,595	1,840	2,600	3,425	5,305	8,080	8,470	10,420	13,895	16,675	18,345	20,180	22,195	23,305
500,000	200,000	4,400	5,075	7,180	9,460	14,645	22,295	23,375	28,760	38,360	46,030	50,635	55,695	61,265	64,330
500,000	300,000	3,655	4,215	5,965	7,855	12,165	18,520	19,420	23,895	31,865	38,240	42,060	46,270	50,895	53,440

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
500,000	500,000	2,775	3,195	4,520	5,955	9,225	14,040	14,725	18,115	24,160	28,990	31,885	35,075	38,585	40,515
500,000	700,000	1,770	2,040	2,885	3,800	5,885	8,965	9,400	11,565	15,420	18,505	20,355	22,395	24,630	25,860
500,000	1,000,000	1,325	1,530	2,165	2,850	4,415	6,720	7,050	8,675	11,565	13,880	15,270	16,795	18,470	19,395
500,000	1,500,000	995	1,150	1,625	2,140	3,310	5,040	5,285	6,505	8,675	10,410	11,450	12,595	13,855	14,550
500,000	2,000,000	745	860	1,220	1,605	2,485	3,780	3,965	4,880	6,505	7,805	8,590	9,445	10,390	10,910
500,000	2,500,000	560	645	915	1,205	1,860	2,835	2,975	3,660	4,880	5,855	6,440	7,085	7,795	8,185
1,000,000	200,000	5,850	6,745	9,540	12,570	19,460	29,630	31,070	38,225	50,975	61,170	67,290	74,020	81,420	85,490
1,000,000	300,000	4,860	5,605	7,925	10,440	16,170	24,615	25,810	31,755	42,350	50,815	55,900	61,490	67,640	71,020
1,000,000	500,000	3,685	4,250	6,010	7,915	12,255	18,660	19,565	24,075	32,105	38,525	42,375	46,615	51,280	53,845
1,000,000	700,000	2,350	2,715	3,835	5,050	7,825	11,910	12,490	15,365	20,495	24,595	27,055	29,760	32,735	34,370
1,000,000	1,000,000	1,765	2,035	2,875	3,790	5,865	8,935	9,365	11,525	15,370	18,445	20,290	22,315	24,550	25,780
1,000,000	1,500,000	1,325	1,525	2,160	2,845	4,400	6,700	7,025	8,645	11,530	13,830	15,215	16,740	18,415	19,335
1,000,000	2,000,000	995	1,145	1,620	2,130	3,300	5,025	5,270	6,480	8,645	10,375	11,410	12,555	13,810	14,500
1,000,000	2,500,000	745	855	1,215	1,600	2,475	3,770	3,950	4,865	6,485	7,780	8,560	9,415	10,355	10,875
1,000,000	3,000,000	560	645	910	1,200	1,855	2,825	2,965	3,645	4,865	5,835	6,420	7,065	7,770	8,155
1,500,000	200,000	6,785	7,830	11,075	14,590	22,590	34,390	36,060	44,365	59,165	71,000	78,100	85,910	94,500	99,225
1,500,000	300,000	5,640	6,505	9,200	12,115	18,765	28,565	29,955	36,855	49,150	58,980	64,880	71,365	78,505	82,430
1,500,000	500,000	5,075	5,855	8,280	10,905	16,885	25,715	26,960	33,170	44,235	53,085	58,395	64,230	70,655	74,185
1,500,000	700,000	4,565	5,270	7,450	9,815	15,200	23,140	24,265	29,855	39,815	47,775	52,550	57,805	63,590	66,765

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
1,500,000	1,000,000	3,425	3,950	5,590	7,360	11,400	17,355	18,200	22,390	29,860	35,830	39,415	43,355	47,690	50,075
1,500,000	1,500,000	2,570	2,965	4,190	5,525	8,550	13,015	13,650	16,790	22,395	26,870	29,560	32,515	35,770	37,555
1,500,000	2,000,000	1,925	2,225	3,140	4,140	6,410	9,760	10,235	12,595	16,795	20,155	22,170	24,385	26,825	28,165
1,500,000	2,500,000	1,445	1,665	2,360	3,105	4,810	7,320	7,680	9,445	12,595	15,115	16,630	18,290	20,120	21,125
1,500,000	3,000,000	1,085	1,250	1,770	2,330	3,610	5,490	5,755	7,085	9,445	11,335	12,470	13,715	15,090	15,845
2,000,000	200,000	8,220	9,480	13,405	17,660	27,345	41,630	43,655	53,710	71,625	85,955	94,550	104,005	114,405	120,125
2,000,000	300,000	6,825	7,875	11,140	14,670	22,715	34,585	36,265	44,620	59,505	71,405	78,545	86,400	95,040	99,790
2,000,000	500,000	6,145	7,090	10,025	13,205	20,445	31,125	32,640	40,155	53,550	64,265	70,690	77,760	85,535	89,810
2,000,000	700,000	5,530	6,375	9,025	11,885	18,400	28,015	29,375	36,140	48,200	57,835	63,620	69,985	76,985	80,830
2,000,000	1,000,000	4,145	4,785	6,765	8,915	13,800	21,010	22,030	27,105	36,150	43,380	47,715	52,490	57,740	60,625
2,000,000	1,500,000	3,110	3,590	5,075	6,685	10,350	15,760	16,525	20,330	27,110	32,535	35,790	39,365	43,300	45,470
2,000,000	2,000,000	2,335	2,690	3,805	5,010	7,760	11,820	12,395	15,245	20,335	24,400	26,840	29,525	32,475	34,100
2,000,000	2,500,000	1,750	2,020	2,855	3,760	5,820	8,865	9,295	11,435	15,250	18,300	20,130	22,145	24,360	25,575
2,000,000	3,000,000	1,310	1,515	2,140	2,820	4,365	6,650	6,970	8,580	11,440	13,725	15,100	16,610	18,270	19,180
2,500,000	300,000	8,680	10,010	14,155	18,650	28,880	43,965	46,100	56,715	75,640	90,770	99,845	109,830	120,815	126,855
2,500,000	500,000	7,810	9,010	12,740	16,785	25,990	39,570	41,490	51,045	68,075	81,690	89,860	98,845	108,730	114,170
2,500,000	700,000	7,030	8,105	11,47	15,10	23,39	35,61	37,34	45,94	61,27	73,520	80,875	88,965	97,860	102,75

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
				0	5	0	0	0	0	0					5
2,500,000	1,000,000	5,270	6,080	8,600	11,330	17,540	26,710	28,005	34,455	45,950	55,145	60,660	66,720	73,395	77,060
2,500,000	1,500,000	3,955	4,560	6,450	8,500	13,160	20,030	21,005	25,845	34,460	41,355	45,490	50,040	55,045	57,795
2,500,000	2,000,000	2,965	3,420	4,835	6,370	9,865	15,025	15,755	19,380	25,850	31,020	34,120	37,530	41,285	43,345
2,500,000	2,500,000	2,225	2,565	3,625	4,780	7,400	11,270	11,815	14,535	19,385	23,260	25,590	28,145	30,960	32,510
2,500,000	3,000,000	1,665	1,925	2,720	3,585	5,550	8,450	8,860	10,900	14,540	17,450	19,190	21,110	23,220	24,385
3,000,000	500,000	9,930	11,450	16,195	21,335	33,035	50,295	52,740	64,890	86,535	103,845	114,230	125,650	138,215	145,125
3,000,000	700,000	8,935	10,305	14,575	19,205	29,730	45,270	47,465	58,400	77,885	93,460	102,805	113,085	124,395	130,615
3,000,000	1,000,000	6,700	7,730	10,935	14,400	22,300	33,950	35,600	43,800	58,410	70,095	77,105	84,815	93,295	97,960
3,000,000	1,500,000	5,025	5,795	8,200	10,800	16,725	25,465	26,700	32,850	43,810	52,570	57,830	63,610	69,970	73,470
3,000,000	2,000,000	3,770	4,350	6,150	8,100	12,545	19,100	20,025	24,640	32,855	39,430	43,370	47,710	52,480	55,105
3,000,000	2,500,000	2,825	3,260	4,610	6,075	9,405	14,325	15,020	18,480	24,645	29,570	32,525	35,780	39,360	41,330
3,000,000	3,000,000	2,120	2,445	3,460	4,555	7,055	10,745	11,265	13,860	18,480	22,180	24,395	26,835	29,520	30,995
4,000,000	500,000	10,175	11,740	16,600	21,870	33,860	51,555	54,060	66,510	88,700	106,440	117,085	128,795	141,670	148,755
4,000,000	700,000	9,160	10,565	14,945	19,680	30,475	46,400	48,655	59,860	79,830	95,795	105,375	115,915	127,505	133,880
4,000,000	1,000,000	6,870	7,925	11,205	14,765	22,855	34,800	36,490	44,895	59,875	71,845	79,030	86,935	95,630	100,410
4,000,000	1,500,000	5,155	5,945	8,405	11,07	17,14	26,10	27,37	33,67	44,90	53,885	59,275	65,200	71,720	75,310

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
					0	5	0	0	0	5					
4,000,000	2,000,000	3,865	4,455	6,305	8,305	12,855	19,575	20,525	25,255	33,680	40,415	44,455	48,900	53,790	56,480
4,000,000	2,500,000	2,895	3,340	4,725	6,230	9,645	14,680	15,395	18,940	25,260	30,310	33,345	36,675	40,345	42,360
4,000,000	3,000,000	2,175	2,510	3,545	4,670	7,230	11,010	11,545	14,205	18,945	22,735	25,005	27,505	30,255	31,770
5,000,000	500,000	10,430	12,030	17,015	22,415	34,710	52,845	55,410	68,170	90,915	109,100	120,010	132,015	145,215	152,475
5,000,000	700,000	9,390	10,830	15,315	20,175	31,240	47,560	49,870	61,355	81,825	98,190	108,010	118,810	130,690	137,225
5,000,000	1,000,000	7,040	8,120	11,490	15,130	23,430	35,670	37,400	46,015	61,370	73,645	81,010	89,110	98,020	102,920
5,000,000	1,500,000	5,280	6,090	8,615	11,345	17,575	26,755	28,050	34,515	46,025	55,235	60,755	66,830	73,515	77,190
5,000,000	2,000,000	3,960	4,570	6,460	8,510	13,180	20,065	21,040	25,885	34,520	41,425	45,565	50,125	55,135	57,895
5,000,000	2,500,000	2,970	3,425	4,845	6,385	9,885	15,050	15,780	19,415	25,890	31,070	34,175	37,595	41,355	43,420
5,000,000	3,000,000	2,230	2,570	3,635	4,785	7,415	11,285	11,835	14,560	19,415	23,300	25,630	28,195	31,015	32,565
7,500,000	700,000	9,975	11,505	16,275	21,435	33,190	50,530	52,985	65,190	86,940	104,330	114,760	126,235	138,860	145,805
7,500,000	1,000,000	7,480	8,630	12,205	16,080	24,890	37,900	39,740	48,895	65,205	78,245	86,070	94,675	104,145	109,355
7,500,000	1,500,000	5,610	6,470	9,155	12,060	18,670	28,425	29,805	36,670	48,905	58,685	64,555	71,010	78,110	82,015
7,500,000	2,000,000	4,210	4,855	6,865	9,045	14,000	21,320	22,355	27,500	36,675	44,015	48,415	53,255	58,580	61,510
7,500,000	2,500,000	3,155	3,640	5,150	6,785	10,500	15,985	16,765	20,625	27,510	33,010	36,310	39,945	43,935	46,135
7,500,000	3,000,000	2,365	2,730	3,860	5,085	7,875	11,99	12,57	15,47	20,63	24,755	27,235	29,960	32,955	34,600

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
							0	5	0	0					
10,000,000	1,000,000	7,950	9,165	12,970	17,080	26,450	40,265	42,225	51,945	69,280	83,140	91,450	100,595	110,655	116,185
10,000,000	1,500,000	5,965	6,875	9,725	12,810	19,835	30,200	31,665	38,960	51,960	62,355	68,585	75,445	82,990	87,140
10,000,000	2,000,000	4,470	5,155	7,295	9,605	14,875	22,650	23,750	29,220	38,970	46,765	51,440	56,585	62,245	65,355
10,000,000	2,500,000	3,355	3,865	5,470	7,205	11,160	16,990	17,810	21,915	29,225	35,075	38,580	42,440	46,680	49,015
10,000,000	3,000,000	2,515	2,900	4,105	5,405	8,370	12,740	13,360	16,435	21,920	26,305	28,935	31,830	35,010	36,760

B) TOP-UP VARIANT PREMIUM RATES (EXCLUDING GST)

Top-Up Individual Basis (1 Year Policy)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	1,160	1,340	1,890	2,490	3,860	5,875	6,160	7,580	10,110	12,130	13,345	14,675	16,145	16,950
300,000	300,000	965	1,110	1,570	2,070	3,205	4,880	5,120	6,295	8,395	10,075	11,085	12,195	13,415	14,085
300,000	500,000	730	840	1,190	1,570	2,430	3,700	3,880	4,775	6,365	7,640	8,405	9,245	10,170	10,675
300,000	700,000	465	540	760	1,000	1,550	2,365	2,475	3,045	4,065	4,875	5,365	5,900	6,490	6,815
400,000	200,000	1,265	1,460	2,065	2,720	4,210	6,410	6,720	8,270	11,030	13,235	14,560	16,015	17,615	18,495
400,000	300,000	1,050	1,210	1,715	2,260	3,500	5,325	5,585	6,870	9,165	10,995	12,095	13,305	14,635	15,365
400,000	500,000	795	920	1,300	1,715	2,650	4,035	4,235	5,210	6,945	8,335	9,170	10,085	11,095	11,650
400,000	700,000	510	585	830	1,095	1,695	2,580	2,705	3,325	4,435	5,320	5,855	6,440	7,080	7,435
500,000	200,000	1,405	1,620	2,290	3,020	4,675	7,115	7,460	9,175	12,240	14,685	16,155	17,770	19,550	20,525
500,000	300,000	1,165	1,345	1,905	2,505	3,880	5,910	6,195	7,625	10,165	12,200	13,420	14,765	16,240	17,050
500,000	500,000	885	1,020	1,445	1,900	2,945	4,480	4,700	5,780	7,710	9,250	10,175	11,190	12,310	12,930
500,000	700,000	565	650	920	1,215	1,880	2,860	3,000	3,690	4,920	5,905	6,495	7,145	7,860	8,250
500,000	1,000,000	425	490	690	910	1,410	2,145	2,250	2,770	3,690	4,430	4,870	5,360	5,895	6,190
500,000	1,500,000	320	365	520	680	1,055	1,610	1,685	2,075	2,770	3,320	3,655	4,020	4,420	4,640
500,000	2,000,000	240	275	390	510	795	1,205	1,265	1,555	2,075	2,490	2,740	3,015	3,315	3,480

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
500,000	2,500,000	180	205	290	385	595	905	950	1,165	1,555	1,870	2,055	2,260	2,485	2,610
1,000,000	200,000	1,865	2,155	3,045	4,010	6,210	9,455	9,915	12,195	16,265	19,520	21,470	23,620	25,980	27,280
1,000,000	300,000	1,550	1,790	2,530	3,330	5,160	7,855	8,235	10,130	13,515	16,215	17,835	19,620	21,580	22,660
1,000,000	500,000	1,175	1,355	1,915	2,525	3,910	5,955	6,245	7,680	10,245	12,295	13,520	14,875	16,360	17,180
1,000,000	700,000	750	865	1,225	1,610	2,495	3,800	3,985	4,905	6,540	7,845	8,630	9,495	10,445	10,965
1,000,000	1,000,000	565	650	920	1,210	1,870	2,850	2,990	3,675	4,905	5,885	6,475	7,120	7,835	8,225
1,000,000	1,500,000	420	485	690	905	1,405	2,140	2,240	2,760	3,680	4,415	4,855	5,340	5,875	6,170
1,000,000	2,000,000	315	365	515	680	1,055	1,605	1,680	2,070	2,760	3,310	3,640	4,005	4,405	4,625
1,000,000	2,500,000	240	275	385	510	790	1,200	1,260	1,550	2,070	2,485	2,730	3,005	3,305	3,470
1,000,000	3,000,000	180	205	290	385	590	900	945	1,165	1,550	1,860	2,050	2,255	2,480	2,600
1,500,000	200,000	2,165	2,500	3,535	4,655	7,205	10,975	11,505	14,155	18,880	22,655	24,920	27,410	30,155	31,660
1,500,000	300,000	1,800	2,075	2,935	3,865	5,985	9,115	9,560	11,760	15,685	18,820	20,700	22,770	25,050	26,300
1,500,000	500,000	1,620	1,870	2,640	3,480	5,390	8,205	8,600	10,585	14,115	16,940	18,630	20,495	22,545	23,670
1,500,000	700,000	1,455	1,680	2,380	3,130	4,850	7,385	7,740	9,525	12,705	15,245	16,770	18,445	20,290	21,305
1,500,000	1,000,000	1,095	1,260	1,785	2,350	3,635	5,540	5,805	7,145	9,525	11,435	12,575	13,835	15,215	15,980
1,500,000	1,500,000	820	945	1,335	1,760	2,730	4,155	4,355	5,360	7,145	8,575	9,430	10,375	11,415	11,985
1,500,000	2,000,000	615	710	1,005	1,320	2,045	3,115	3,265	4,020	5,360	6,430	7,075	7,780	8,560	8,985
1,500,000	2,500,000	460	530	750	990	1,535	2,335	2,450	3,015	4,020	4,825	5,305	5,835	6,420	6,740
1,500,000	3,000,000	345	400	565	745	1,150	1,750	1,835	2,260	3,015	3,615	3,980	4,375	4,815	5,055
2,000,000	200,000	2,625	3,025	4,280	5,635	8,725	13,285	13,930	17,140	22,855	27,425	30,170	33,185	36,505	38,330
2,000,000	300,000	2,180	2,515	3,555	4,680	7,250	11,035	11,570	14,235	18,985	22,785	25,060	27,570	30,325	31,840
2,000,000	500,000	1,960	2,260	3,200	4,215	6,525	9,930	10,415	12,815	17,085	20,505	22,555	24,810	27,295	28,655
2,000,000	700,000	1,765	2,035	2,880	3,790	5,870	8,940	9,375	11,530	15,380	18,455	20,300	22,330	24,565	25,790
2,000,000	1,000,000	1,325	1,525	2,160	2,845	4,405	6,705	7,030	8,650	11,535	13,840	15,225	16,750	18,425	19,345
2,000,000	1,500,000	995	1,145	1,620	2,135	3,300	5,030	5,270	6,485	8,650	10,380	11,420	12,560	13,815	14,510
2,000,000	2,000,000	745	860	1,215	1,600	2,475	3,770	3,955	4,865	6,490	7,785	8,565	9,420	10,365	10,880
2,000,000	2,500,000	560	645	910	1,200	1,860	2,830	2,965	3,650	4,865	5,840	6,425	7,065	7,770	8,160
2,000,000	3,000,000	420	485	685	900	1,395	2,120	2,225	2,735	3,650	4,380	4,820	5,300	5,830	6,120
2,500,000	300,000	2,770	3,195	4,515	5,950	9,215	14,030	14,710	18,095	24,135	28,960	31,860	35,045	38,550	40,475
2,500,000	500,000	2,490	2,875	4,065	5,355	8,295	12,625	13,240	16,285	21,720	26,065	28,675	31,540	34,695	36,430
2,500,000	700,000	2,245	2,585	3,660	4,820	7,465	11,365	11,915	14,660	19,550	23,460	25,805	28,385	31,225	32,785
2,500,000	1,000,000	1,680	1,940	2,745	3,615	5,595	8,520	8,935	10,995	14,660	17,595	19,355	21,290	23,420	24,590
2,500,000	1,500,000	1,260	1,455	2,060	2,710	4,200	6,390	6,700	8,245	10,995	13,195	14,515	15,965	17,565	18,440

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
2,500,000	2,000,000	945	1,090	1,545	2,035	3,150	4,795	5,025	6,185	8,250	9,895	10,885	11,975	13,170	13,830
2,500,000	2,500,000	710	820	1,155	1,525	2,360	3,595	3,770	4,640	6,185	7,420	8,165	8,980	9,880	10,375
2,500,000	3,000,000	530	615	870	1,145	1,770	2,695	2,830	3,480	4,640	5,565	6,125	6,735	7,410	7,780
3,000,000	500,000	3,170	3,655	5,170	6,810	10,540	16,050	16,830	20,705	27,610	33,135	36,450	40,090	44,100	46,305
3,000,000	700,000	2,850	3,290	4,650	6,125	9,485	14,445	15,145	18,635	24,850	29,820	32,805	36,085	39,690	41,675
3,000,000	1,000,000	2,140	2,465	3,490	4,595	7,115	10,835	11,360	13,975	18,640	22,365	24,600	27,060	29,770	31,255
3,000,000	1,500,000	1,605	1,850	2,615	3,445	5,335	8,125	8,520	10,480	13,980	16,775	18,450	20,295	22,325	23,445
3,000,000	2,000,000	1,200	1,390	1,960	2,585	4,000	6,095	6,390	7,860	10,485	12,580	13,840	15,225	16,745	17,580
3,000,000	2,500,000	900	1,040	1,470	1,940	3,000	4,570	4,795	5,895	7,865	9,435	10,380	11,415	12,560	13,185
3,000,000	3,000,000	675	780	1,105	1,455	2,250	3,430	3,595	4,420	5,895	7,075	7,785	8,565	9,420	9,890
4,000,000	500,000	3,245	3,745	5,295	6,980	10,805	16,450	17,250	21,220	28,300	33,965	37,360	41,095	45,205	47,465
4,000,000	700,000	2,920	3,370	4,770	6,280	9,725	14,805	15,525	19,100	25,470	30,565	33,625	36,985	40,685	42,720
4,000,000	1,000,000	2,190	2,530	3,575	4,710	7,295	11,105	11,645	14,325	19,105	22,925	25,215	27,740	30,515	32,040
4,000,000	1,500,000	1,645	1,895	2,680	3,535	5,470	8,330	8,735	10,745	14,330	17,195	18,915	20,805	22,885	24,030
4,000,000	2,000,000	1,235	1,420	2,010	2,650	4,100	6,245	6,550	8,060	10,745	12,895	14,185	15,605	17,165	18,020
4,000,000	2,500,000	925	1,065	1,510	1,985	3,075	4,685	4,910	6,045	8,060	9,670	10,640	11,705	12,875	13,515
4,000,000	3,000,000	695	800	1,130	1,490	2,310	3,515	3,685	4,530	6,045	7,255	7,980	8,775	9,655	10,140
5,000,000	500,000	3,330	3,840	5,430	7,150	11,075	16,860	17,680	21,750	29,010	34,810	38,295	42,125	46,335	48,650
5,000,000	700,000	2,995	3,455	4,885	6,435	9,970	15,175	15,910	19,575	26,110	31,330	34,465	37,910	41,700	43,785
5,000,000	1,000,000	2,245	2,590	3,665	4,830	7,475	11,380	11,935	14,685	19,580	23,500	25,850	28,435	31,275	32,840
5,000,000	1,500,000	1,685	1,945	2,750	3,620	5,605	8,535	8,950	11,010	14,685	17,625	19,385	21,325	23,455	24,630
5,000,000	2,000,000	1,265	1,460	2,060	2,715	4,205	6,400	6,715	8,260	11,015	13,215	14,540	15,995	17,590	18,475
5,000,000	2,500,000	950	1,095	1,545	2,035	3,155	4,800	5,035	6,195	8,260	9,915	10,905	11,995	13,195	13,855
5,000,000	3,000,000	710	820	1,160	1,525	2,365	3,600	3,775	4,645	6,195	7,435	8,180	8,995	9,895	10,390
7,500,000	700,000	3,185	3,670	5,195	6,840	10,590	16,125	16,905	20,800	27,740	33,290	36,615	40,280	44,305	46,525
7,500,000	1,000,000	2,385	2,755	3,895	5,130	7,945	12,090	12,680	15,600	20,805	24,965	27,465	30,210	33,230	34,890
7,500,000	1,500,000	1,790	2,065	2,920	3,850	5,955	9,070	9,510	11,700	15,605	18,725	20,595	22,660	24,925	26,170
7,500,000	2,000,000	1,345	1,550	2,190	2,885	4,470	6,800	7,135	8,775	11,705	14,045	15,450	16,995	18,690	19,625
7,500,000	2,500,000	1,005	1,160	1,645	2,165	3,350	5,100	5,350	6,580	8,780	10,535	11,585	12,745	14,020	14,720
7,500,000	3,000,000	755	870	1,230	1,625	2,515	3,825	4,010	4,935	6,585	7,900	8,690	9,560	10,515	11,040
10,000,000	1,000,000	2,535	2,925	4,140	5,450	8,440	12,850	13,475	16,575	22,105	26,530	29,180	32,100	35,305	37,075
10,000,000	1,500,000	1,905	2,195	3,105	4,090	6,330	9,635	10,105	12,430	16,580	19,895	21,885	24,075	26,480	27,805
10,000,000	2,000,000	1,425	1,645	2,325	3,065	4,745	7,225	7,580	9,325	12,435	14,920	16,415	18,055	19,860	20,855

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
10,000,000	2,500,000	1,070	1,235	1,745	2,300	3,560	5,420	5,685	6,995	9,325	11,190	12,310	13,540	14,895	15,640
10,000,000	3,000,000	805	925	1,310	1,725	2,670	4,065	4,260	5,245	6,995	8,395	9,230	10,155	11,170	11,730

Top-Up Individual Basis (Half Yearly Premium)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	590	680	960	1,265	1,960	2,985	3,130	3,850	5,135	6,160	6,775	7,455	8,200	8,610
300,000	300,000	490	565	800	1,050	1,630	2,480	2,600	3,200	4,265	5,120	5,630	6,195	6,810	7,150
300,000	500,000	370	430	605	795	1,235	1,880	1,970	2,425	3,235	3,880	4,270	4,695	5,165	5,420
300,000	700,000	235	275	385	510	790	1,200	1,260	1,550	2,065	2,475	2,725	2,995	3,295	3,460
400,000	200,000	645	740	1,050	1,380	2,140	3,255	3,415	4,200	5,600	6,720	7,395	8,135	8,945	9,395
400,000	300,000	535	615	870	1,145	1,775	2,705	2,835	3,490	4,655	5,585	6,140	6,755	7,435	7,805
400,000	500,000	405	465	660	870	1,345	2,050	2,150	2,645	3,530	4,235	4,655	5,125	5,635	5,915
400,000	700,000	260	300	420	555	860	1,310	1,375	1,690	2,250	2,700	2,970	3,270	3,595	3,775
500,000	200,000	715	820	1,165	1,535	2,375	3,615	3,790	4,660	6,215	7,460	8,205	9,025	9,930	10,425
500,000	300,000	590	685	965	1,275	1,970	3,000	3,145	3,870	5,165	6,195	6,815	7,500	8,250	8,660
500,000	500,000	450	520	735	965	1,495	2,275	2,385	2,935	3,915	4,700	5,165	5,685	6,255	6,565
500,000	700,000	285	330	470	615	955	1,455	1,525	1,875	2,500	3,000	3,300	3,630	3,990	4,190
500,000	1,000,000	215	250	350	460	715	1,090	1,140	1,405	1,875	2,250	2,475	2,720	2,995	3,145
500,000	1,500,000	160	185	265	345	535	815	855	1,055	1,405	1,685	1,855	2,040	2,245	2,360
500,000	2,000,000	120	140	195	260	405	615	645	790	1,055	1,265	1,390	1,530	1,685	1,770
500,000	2,500,000	90	105	150	195	300	460	480	595	790	950	1,045	1,150	1,265	1,325
1,000,000	200,000	950	1,095	1,545	2,035	3,155	4,800	5,035	6,195	8,260	9,915	10,905	11,995	13,195	13,855
1,000,000	300,000	790	910	1,285	1,690	2,620	3,990	4,180	5,145	6,865	8,235	9,060	9,965	10,960	11,510
1,000,000	500,000	595	690	975	1,285	1,985	3,025	3,170	3,900	5,205	6,245	6,865	7,555	8,310	8,725
1,000,000	700,000	380	440	620	820	1,270	1,930	2,025	2,490	3,320	3,985	4,385	4,820	5,305	5,570
1,000,000	1,000,000	285	330	465	615	950	1,450	1,520	1,870	2,490	2,990	3,290	3,615	3,980	4,175
1,000,000	1,500,000	215	245	350	460	715	1,085	1,140	1,400	1,870	2,240	2,465	2,710	2,985	3,135
1,000,000	2,000,000	160	185	260	345	535	815	855	1,050	1,400	1,680	1,850	2,035	2,240	2,350
1,000,000	2,500,000	120	140	195	260	400	610	640	790	1,050	1,260	1,385	1,525	1,680	1,760
1,000,000	3,000,000	90	105	145	195	300	460	480	590	790	945	1,040	1,145	1,260	1,320
1,500,000	200,000	1,100	1,270	1,795	2,365	3,660	5,575	5,845	7,190	9,590	11,505	12,655	13,920	15,315	16,080

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
1,500,000	300,000	915	1,055	1,490	1,965	3,040	4,630	4,855	5,970	7,965	9,560	10,515	11,565	12,720	13,360
1,500,000	500,000	820	950	1,340	1,770	2,735	4,165	4,370	5,375	7,170	8,600	9,465	10,410	11,450	12,020
1,500,000	700,000	740	855	1,210	1,590	2,465	3,750	3,930	4,840	6,450	7,740	8,515	9,365	10,305	10,820
1,500,000	1,000,000	555	640	905	1,195	1,845	2,810	2,950	3,630	4,840	5,805	6,385	7,025	7,730	8,115
1,500,000	1,500,000	415	480	680	895	1,385	2,110	2,210	2,720	3,630	4,355	4,790	5,270	5,795	6,085
1,500,000	2,000,000	310	360	510	670	1,040	1,580	1,660	2,040	2,720	3,265	3,595	3,950	4,345	4,565
1,500,000	2,500,000	235	270	380	505	780	1,185	1,245	1,530	2,040	2,450	2,695	2,965	3,260	3,425
1,500,000	3,000,000	175	205	285	375	585	890	935	1,150	1,530	1,835	2,020	2,225	2,445	2,570
2,000,000	200,000	1,330	1,535	2,175	2,860	4,430	6,745	7,075	8,705	11,605	13,930	15,320	16,855	18,540	19,465
2,000,000	300,000	1,105	1,275	1,805	2,375	3,680	5,605	5,875	7,230	9,645	11,570	12,730	14,000	15,400	16,170
2,000,000	500,000	995	1,150	1,625	2,140	3,315	5,045	5,290	6,510	8,680	10,415	11,455	12,600	13,860	14,555
2,000,000	700,000	895	1,035	1,460	1,925	2,980	4,540	4,760	5,855	7,810	9,375	10,310	11,340	12,475	13,100
2,000,000	1,000,000	670	775	1,095	1,445	2,235	3,405	3,570	4,395	5,860	7,030	7,730	8,505	9,355	9,825
2,000,000	1,500,000	505	580	820	1,085	1,675	2,555	2,680	3,295	4,395	5,270	5,800	6,380	7,015	7,370
2,000,000	2,000,000	380	435	615	810	1,260	1,915	2,010	2,470	3,295	3,955	4,350	4,785	5,265	5,525
2,000,000	2,500,000	285	325	465	610	945	1,435	1,505	1,855	2,470	2,965	3,260	3,590	3,945	4,145
2,000,000	3,000,000	215	245	345	455	710	1,075	1,130	1,390	1,855	2,225	2,445	2,690	2,960	3,110
2,500,000	300,000	1,405	1,620	2,295	3,020	4,680	7,125	7,470	9,190	12,260	14,710	16,180	17,800	19,580	20,555
2,500,000	500,000	1,265	1,460	2,065	2,720	4,210	6,410	6,725	8,270	11,030	13,240	14,560	16,020	17,620	18,500
2,500,000	700,000	1,140	1,315	1,860	2,450	3,790	5,770	6,050	7,445	9,930	11,915	13,105	14,415	15,860	16,650
2,500,000	1,000,000	855	985	1,395	1,835	2,845	4,330	4,540	5,585	7,445	8,935	9,830	10,810	11,895	12,490
2,500,000	1,500,000	640	740	1,045	1,375	2,130	3,245	3,405	4,190	5,585	6,700	7,370	8,110	8,920	9,365
2,500,000	2,000,000	480	555	785	1,035	1,600	2,435	2,555	3,140	4,190	5,025	5,530	6,080	6,690	7,025
2,500,000	2,500,000	360	415	590	775	1,200	1,825	1,915	2,355	3,140	3,770	4,145	4,560	5,015	5,270
2,500,000	3,000,000	270	310	440	580	900	1,370	1,435	1,765	2,355	2,830	3,110	3,420	3,765	3,950
3,000,000	500,000	1,610	1,855	2,625	3,455	5,355	8,150	8,545	10,515	14,025	16,830	18,510	20,360	22,400	23,520
3,000,000	700,000	1,450	1,670	2,360	3,110	4,820	7,335	7,690	9,465	12,620	15,145	16,660	18,325	20,160	21,165
3,000,000	1,000,000	1,085	1,255	1,770	2,335	3,615	5,500	5,770	7,100	9,465	11,360	12,495	13,745	15,120	15,875
3,000,000	1,500,000	815	940	1,330	1,750	2,710	4,125	4,325	5,325	7,100	8,520	9,370	10,310	11,340	11,905
3,000,000	2,000,000	610	705	995	1,315	2,035	3,095	3,245	3,995	5,325	6,390	7,030	7,730	8,505	8,930
3,000,000	2,500,000	460	530	745	985	1,525	2,320	2,435	2,995	3,995	4,790	5,270	5,800	6,380	6,695
3,000,000	3,000,000	345	395	560	740	1,145	1,740	1,825	2,245	2,995	3,595	3,955	4,350	4,785	5,025
4,000,000	500,000	1,650	1,900	2,690	3,545	5,485	8,355	8,760	10,780	14,375	17,250	18,975	20,870	22,960	24,105

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
4,000,000	700,000	1,485	1,710	2,420	3,190	4,940	7,520	7,885	9,700	12,935	15,525	17,075	18,785	20,660	21,695
4,000,000	1,000,000	1,115	1,285	1,815	2,390	3,705	5,640	5,915	7,275	9,705	11,645	12,805	14,090	15,495	16,270
4,000,000	1,500,000	835	965	1,360	1,795	2,780	4,230	4,435	5,455	7,275	8,730	9,605	10,565	11,620	12,205
4,000,000	2,000,000	625	720	1,020	1,345	2,085	3,170	3,325	4,090	5,460	6,550	7,205	7,925	8,715	9,155
4,000,000	2,500,000	470	540	765	1,010	1,565	2,380	2,495	3,070	4,095	4,910	5,405	5,945	6,540	6,865
4,000,000	3,000,000	350	405	575	755	1,170	1,785	1,870	2,300	3,070	3,685	4,050	4,455	4,905	5,150
5,000,000	500,000	1,690	1,950	2,760	3,630	5,625	8,565	8,980	11,045	14,735	17,680	19,450	21,395	23,530	24,710
5,000,000	700,000	1,520	1,755	2,480	3,270	5,060	7,705	8,080	9,940	13,260	15,910	17,505	19,255	21,180	22,240
5,000,000	1,000,000	1,140	1,315	1,860	2,450	3,795	5,780	6,060	7,455	9,945	11,935	13,125	14,440	15,885	16,680
5,000,000	1,500,000	855	985	1,395	1,840	2,850	4,335	4,545	5,595	7,460	8,950	9,845	10,830	11,915	12,510
5,000,000	2,000,000	640	740	1,045	1,380	2,135	3,250	3,410	4,195	5,595	6,715	7,385	8,120	8,935	9,380
5,000,000	2,500,000	480	555	785	1,035	1,600	2,440	2,555	3,145	4,195	5,035	5,540	6,090	6,700	7,035
5,000,000	3,000,000	360	415	590	775	1,200	1,830	1,920	2,360	3,145	3,775	4,155	4,570	5,025	5,275
7,500,000	700,000	1,615	1,865	2,635	3,475	5,380	8,190	8,585	10,565	14,090	16,905	18,595	20,455	22,500	23,630
7,500,000	1,000,000	1,210	1,400	1,980	2,605	4,035	6,140	6,440	7,925	10,565	12,680	13,950	15,340	16,875	17,720
7,500,000	1,500,000	910	1,050	1,485	1,955	3,025	4,605	4,830	5,940	7,925	9,510	10,460	11,505	12,660	13,290
7,500,000	2,000,000	680	785	1,115	1,465	2,270	3,455	3,620	4,455	5,945	7,130	7,845	8,630	9,495	9,970
7,500,000	2,500,000	510	590	835	1,100	1,700	2,590	2,715	3,345	4,460	5,350	5,885	6,475	7,120	7,475
7,500,000	3,000,000	385	440	625	825	1,275	1,945	2,040	2,505	3,345	4,010	4,415	4,855	5,340	5,605
10,000,000	1,000,000	1,290	1,485	2,100	2,770	4,285	6,525	6,845	8,420	11,225	13,475	14,820	16,300	17,930	18,830
10,000,000	1,500,000	965	1,115	1,575	2,075	3,215	4,895	5,130	6,315	8,420	10,105	11,115	12,225	13,450	14,120
10,000,000	2,000,000	725	835	1,180	1,555	2,410	3,670	3,850	4,735	6,315	7,580	8,335	9,170	10,085	10,590
10,000,000	2,500,000	545	625	885	1,170	1,810	2,755	2,885	3,550	4,735	5,685	6,250	6,875	7,565	7,945
10,000,000	3,000,000	410	470	665	875	1,355	2,065	2,165	2,665	3,550	4,265	4,690	5,160	5,675	5,955

Top-Up Individual Basis (Quarterly Premium)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	295	345	485	640	990	1,505	1,575	1,940	2,585	3,105	3,415	3,755	4,130	4,340
300,000	300,000	245	285	400	530	820	1,250	1,310	1,610	2,150	2,580	2,835	3,120	3,435	3,605
300,000	500,000	185	215	305	400	620	945	995	1,220	1,630	1,955	2,150	2,365	2,600	2,735
300,000	700,000	120	140	195	255	395	605	635	780	1,040	1,250	1,375	1,510	1,660	1,745

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
400,000	200,000	325	375	530	695	1,080	1,640	1,720	2,115	2,825	3,385	3,725	4,100	4,510	4,735
400,000	300,000	270	310	440	580	895	1,365	1,430	1,760	2,345	2,815	3,095	3,405	3,745	3,935
400,000	500,000	205	235	335	440	680	1,035	1,085	1,335	1,780	2,135	2,345	2,580	2,840	2,980
400,000	700,000	130	150	210	280	435	660	690	850	1,135	1,360	1,500	1,650	1,815	1,905
500,000	200,000	360	415	585	770	1,195	1,820	1,910	2,350	3,130	3,760	4,135	4,550	5,005	5,255
500,000	300,000	300	345	485	640	995	1,510	1,585	1,950	2,600	3,125	3,435	3,780	4,155	4,365
500,000	500,000	225	260	370	485	755	1,145	1,200	1,480	1,975	2,365	2,605	2,865	3,150	3,310
500,000	700,000	145	165	235	310	480	730	765	945	1,260	1,510	1,660	1,830	2,010	2,110
500,000	1,000,000	110	125	175	235	360	550	575	710	945	1,135	1,245	1,370	1,510	1,585
500,000	1,500,000	80	95	135	175	270	410	430	530	710	850	935	1,030	1,130	1,190
500,000	2,000,000	60	70	100	130	205	310	325	400	530	640	700	770	850	890
500,000	2,500,000	45	55	75	100	150	230	245	300	400	480	525	580	635	670
1,000,000	200,000	480	550	780	1,025	1,590	2,420	2,535	3,120	4,165	4,995	5,495	6,045	6,650	6,980
1,000,000	300,000	395	460	645	850	1,320	2,010	2,110	2,595	3,460	4,150	4,565	5,020	5,525	5,800
1,000,000	500,000	300	345	490	645	1,000	1,525	1,600	1,965	2,620	3,145	3,460	3,805	4,190	4,395
1,000,000	700,000	190	220	315	415	640	975	1,020	1,255	1,675	2,010	2,210	2,430	2,675	2,805
1,000,000	1,000,000	145	165	235	310	480	730	765	940	1,255	1,505	1,655	1,820	2,005	2,105
1,000,000	1,500,000	110	125	175	230	360	545	575	705	940	1,130	1,245	1,365	1,505	1,580
1,000,000	2,000,000	80	95	130	175	270	410	430	530	705	845	930	1,025	1,130	1,185
1,000,000	2,500,000	60	70	100	130	200	310	325	395	530	635	700	770	845	890
1,000,000	3,000,000	45	50	75	100	150	230	240	300	395	475	525	575	635	665
1,500,000	200,000	555	640	905	1,190	1,845	2,810	2,945	3,625	4,830	5,800	6,380	7,015	7,715	8,105
1,500,000	300,000	460	530	750	990	1,530	2,335	2,445	3,010	4,015	4,815	5,300	5,830	6,410	6,730
1,500,000	500,000	415	480	675	890	1,380	2,100	2,200	2,710	3,610	4,335	4,770	5,245	5,770	6,060
1,500,000	700,000	375	430	610	800	1,240	1,890	1,980	2,440	3,250	3,900	4,290	4,720	5,195	5,450
1,500,000	1,000,000	280	325	455	600	930	1,415	1,485	1,830	2,440	2,925	3,220	3,540	3,895	4,090
1,500,000	1,500,000	210	240	340	450	700	1,065	1,115	1,370	1,830	2,195	2,415	2,655	2,920	3,065
1,500,000	2,000,000	155	180	255	340	525	795	835	1,030	1,370	1,645	1,810	1,990	2,190	2,300
1,500,000	2,500,000	120	135	195	255	395	600	625	770	1,030	1,235	1,360	1,495	1,645	1,725
1,500,000	3,000,000	90	100	145	190	295	450	470	580	770	925	1,020	1,120	1,230	1,295
2,000,000	200,000	670	775	1,095	1,440	2,235	3,400	3,565	4,385	5,850	7,020	7,720	8,495	9,345	9,810
2,000,000	300,000	555	645	910	1,200	1,855	2,825	2,960	3,645	4,860	5,830	6,415	7,055	7,760	8,150
2,000,000	500,000	500	580	820	1,080	1,670	2,540	2,665	3,280	4,375	5,250	5,775	6,350	6,985	7,335

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
2,000,000	700,000	450	520	735	970	1,505	2,290	2,400	2,950	3,935	4,725	5,195	5,715	6,285	6,600
2,000,000	1,000,000	340	390	555	730	1,125	1,715	1,800	2,215	2,950	3,540	3,895	4,285	4,715	4,950
2,000,000	1,500,000	255	295	415	545	845	1,285	1,350	1,660	2,215	2,655	2,925	3,215	3,535	3,715
2,000,000	2,000,000	190	220	310	410	635	965	1,010	1,245	1,660	1,995	2,190	2,410	2,650	2,785
2,000,000	2,500,000	145	165	235	305	475	725	760	935	1,245	1,495	1,645	1,810	1,990	2,090
2,000,000	3,000,000	105	125	175	230	355	545	570	700	935	1,120	1,235	1,355	1,490	1,565
2,500,000	300,000	710	815	1,155	1,525	2,360	3,590	3,765	4,630	6,175	7,410	8,155	8,970	9,865	10,360
2,500,000	500,000	640	735	1,040	1,370	2,120	3,230	3,390	4,170	5,560	6,670	7,340	8,070	8,880	9,325
2,500,000	700,000	575	660	935	1,235	1,910	2,910	3,050	3,750	5,005	6,005	6,605	7,265	7,990	8,390
2,500,000	1,000,000	430	495	700	925	1,430	2,180	2,285	2,815	3,750	4,505	4,955	5,450	5,995	6,295
2,500,000	1,500,000	325	370	525	695	1,075	1,635	1,715	2,110	2,815	3,375	3,715	4,085	4,495	4,720
2,500,000	2,000,000	240	280	395	520	805	1,225	1,285	1,585	2,110	2,535	2,785	3,065	3,370	3,540
2,500,000	2,500,000	180	210	295	390	605	920	965	1,185	1,585	1,900	2,090	2,300	2,530	2,655
2,500,000	3,000,000	135	155	220	295	455	690	725	890	1,185	1,425	1,565	1,725	1,895	1,990
3,000,000	500,000	810	935	1,325	1,740	2,700	4,105	4,305	5,300	7,065	8,480	9,330	10,260	11,285	11,850
3,000,000	700,000	730	840	1,190	1,570	2,430	3,695	3,875	4,770	6,360	7,630	8,395	9,235	10,160	10,665
3,000,000	1,000,000	545	630	895	1,175	1,820	2,775	2,905	3,575	4,770	5,725	6,295	6,925	7,620	8,000
3,000,000	1,500,000	410	475	670	880	1,365	2,080	2,180	2,685	3,580	4,295	4,720	5,195	5,715	6,000
3,000,000	2,000,000	310	355	500	660	1,025	1,560	1,635	2,010	2,685	3,220	3,540	3,895	4,285	4,500
3,000,000	2,500,000	230	265	375	495	770	1,170	1,225	1,510	2,010	2,415	2,655	2,920	3,215	3,375
3,000,000	3,000,000	175	200	280	370	575	875	920	1,130	1,510	1,810	1,990	2,190	2,410	2,530
4,000,000	500,000	830	960	1,355	1,785	2,765	4,210	4,415	5,430	7,245	8,690	9,560	10,520	11,570	12,150
4,000,000	700,000	750	865	1,220	1,605	2,490	3,790	3,975	4,890	6,520	7,825	8,605	9,465	10,410	10,935
4,000,000	1,000,000	560	645	915	1,205	1,865	2,840	2,980	3,665	4,890	5,865	6,455	7,100	7,810	8,200
4,000,000	1,500,000	420	485	685	905	1,400	2,130	2,235	2,750	3,665	4,400	4,840	5,325	5,855	6,150
4,000,000	2,000,000	315	365	515	680	1,050	1,600	1,675	2,060	2,750	3,300	3,630	3,995	4,395	4,610
4,000,000	2,500,000	235	275	385	510	790	1,200	1,255	1,545	2,065	2,475	2,725	2,995	3,295	3,460
4,000,000	3,000,000	180	205	290	380	590	900	945	1,160	1,545	1,855	2,040	2,245	2,470	2,595
5,000,000	500,000	850	980	1,390	1,830	2,835	4,315	4,525	5,565	7,425	8,910	9,800	10,780	11,860	12,450
5,000,000	700,000	765	885	1,250	1,645	2,550	3,885	4,070	5,010	6,680	8,020	8,820	9,700	10,675	11,205
5,000,000	1,000,000	575	665	940	1,235	1,915	2,915	3,055	3,760	5,010	6,015	6,615	7,275	8,005	8,405
5,000,000	1,500,000	430	495	705	925	1,435	2,185	2,290	2,820	3,760	4,510	4,960	5,460	6,005	6,305
5,000,000	2,000,000	325	375	530	695	1,075	1,640	1,720	2,115	2,820	3,385	3,720	4,095	4,500	4,730

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
5,000,000	2,500,000	245	280	395	520	805	1,230	1,290	1,585	2,115	2,535	2,790	3,070	3,375	3,545
5,000,000	3,000,000	180	210	295	390	605	920	965	1,190	1,585	1,905	2,095	2,300	2,535	2,660
7,500,000	700,000	815	940	1,330	1,750	2,710	4,125	4,325	5,325	7,100	8,520	9,370	10,310	11,340	11,905
7,500,000	1,000,000	610	705	995	1,315	2,035	3,095	3,245	3,995	5,325	6,390	7,030	7,730	8,505	8,930
7,500,000	1,500,000	460	530	745	985	1,525	2,320	2,435	2,995	3,995	4,790	5,270	5,800	6,380	6,700
7,500,000	2,000,000	345	395	560	740	1,145	1,740	1,825	2,245	2,995	3,595	3,955	4,350	4,785	5,025
7,500,000	2,500,000	260	295	420	555	860	1,305	1,370	1,685	2,245	2,695	2,965	3,260	3,590	3,765
7,500,000	3,000,000	195	225	315	415	645	980	1,025	1,265	1,685	2,020	2,225	2,445	2,690	2,825
10,000,000	1,000,000	650	750	1,060	1,395	2,160	3,290	3,450	4,240	5,660	6,790	7,470	8,215	9,035	9,490
10,000,000	1,500,000	485	560	795	1,045	1,620	2,465	2,585	3,180	4,245	5,090	5,600	6,160	6,775	7,115
10,000,000	2,000,000	365	420	595	785	1,215	1,850	1,940	2,385	3,180	3,820	4,200	4,620	5,085	5,335
10,000,000	2,500,000	275	315	445	590	910	1,385	1,455	1,790	2,385	2,865	3,150	3,465	3,810	4,005
10,000,000	3,000,000	205	235	335	440	685	1,040	1,090	1,340	1,790	2,150	2,365	2,600	2,860	3,000

Top-Up Individual Basis (Monthly Premium)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	99	115	162	214	331	504	528	650	867	1,040	1,144	1,259	1,385	1,454
300,000	300,000	83	95	135	178	275	419	439	540	720	864	951	1,046	1,150	1,208
300,000	500,000	63	72	102	135	208	317	333	409	546	655	721	793	872	916
300,000	700,000	40	46	65	86	133	203	212	261	348	418	460	506	557	585
400,000	200,000	109	125	177	233	361	550	576	709	946	1,135	1,249	1,373	1,511	1,586
400,000	300,000	90	104	147	194	300	457	479	589	786	943	1,037	1,141	1,255	1,318
400,000	500,000	68	79	112	147	227	346	363	447	596	715	786	865	952	999
400,000	700,000	44	50	71	94	145	221	232	285	380	456	502	552	607	638
500,000	200,000	120	139	196	259	401	610	640	787	1,050	1,260	1,386	1,524	1,677	1,760
500,000	300,000	100	115	163	215	333	507	531	654	872	1,046	1,151	1,266	1,393	1,462
500,000	500,000	76	87	124	163	252	384	403	496	661	793	873	960	1,056	1,109
500,000	700,000	48	56	79	104	161	245	257	316	422	506	557	613	674	708
500,000	1,000,000	36	42	59	78	121	184	193	237	317	380	418	460	505	531
500,000	1,500,000	27	31	44	59	91	138	145	178	237	285	313	345	379	398
500,000	2,000,000	20	24	33	44	68	104	109	134	178	214	235	258	284	299

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
500,000	2,500,000	15	18	25	33	51	78	81	100	134	160	176	194	213	224
1,000,000	200,000	160	185	261	344	533	811	850	1,046	1,395	1,674	1,841	2,025	2,228	2,339
1,000,000	300,000	133	153	217	286	442	674	706	869	1,159	1,391	1,530	1,683	1,851	1,943
1,000,000	500,000	101	116	164	217	335	511	535	659	879	1,054	1,160	1,276	1,403	1,473
1,000,000	700,000	64	74	105	138	214	326	342	420	561	673	740	814	896	940
1,000,000	1,000,000	48	56	79	104	161	244	256	315	421	505	555	611	672	705
1,000,000	1,500,000	36	42	59	78	120	183	192	237	315	379	416	458	504	529
1,000,000	2,000,000	27	31	44	58	90	138	144	177	237	284	312	344	378	397
1,000,000	2,500,000	20	23	33	44	68	103	108	133	177	213	234	258	283	298
1,000,000	3,000,000	15	18	25	33	51	77	81	100	133	160	176	193	213	223
1,500,000	200,000	186	214	303	399	618	941	987	1,214	1,619	1,943	2,137	2,351	2,586	2,715
1,500,000	300,000	154	178	252	332	513	782	820	1,008	1,345	1,614	1,775	1,953	2,148	2,256
1,500,000	500,000	139	160	227	298	462	704	738	908	1,210	1,453	1,598	1,758	1,933	2,030
1,500,000	700,000	125	144	204	269	416	633	664	817	1,089	1,307	1,438	1,582	1,740	1,827
1,500,000	1,000,000	94	108	153	201	312	475	498	613	817	980	1,079	1,186	1,305	1,370
1,500,000	1,500,000	70	81	115	151	234	356	373	459	613	735	809	890	979	1,028
1,500,000	2,000,000	53	61	86	113	175	267	280	345	460	552	607	667	734	771
1,500,000	2,500,000	40	46	65	85	132	200	210	258	345	414	455	501	551	578
1,500,000	3,000,000	30	34	48	64	99	150	158	194	259	310	341	375	413	434
2,000,000	200,000	225	259	367	483	748	1,139	1,195	1,470	1,960	2,352	2,587	2,846	3,131	3,287
2,000,000	300,000	187	215	305	401	622	946	992	1,221	1,628	1,954	2,149	2,364	2,601	2,731
2,000,000	500,000	168	194	274	361	559	852	893	1,099	1,465	1,759	1,934	2,128	2,341	2,458
2,000,000	700,000	151	175	247	325	504	767	804	989	1,319	1,583	1,741	1,915	2,107	2,212
2,000,000	1,000,000	113	131	185	244	378	575	603	742	989	1,187	1,306	1,436	1,580	1,659
2,000,000	1,500,000	85	98	139	183	283	431	452	556	742	890	979	1,077	1,185	1,244
2,000,000	2,000,000	64	74	104	137	212	323	339	417	556	668	734	808	889	933
2,000,000	2,500,000	48	55	78	103	159	243	254	313	417	501	551	606	667	700
2,000,000	3,000,000	36	41	59	77	119	182	191	235	313	376	413	454	500	525
2,500,000	300,000	237	274	387	510	790	1,203	1,261	1,552	2,070	2,484	2,732	3,005	3,306	3,471
2,500,000	500,000	214	247	349	459	711	1,083	1,135	1,397	1,863	2,235	2,459	2,705	2,975	3,124
2,500,000	700,000	192	222	314	413	640	974	1,022	1,257	1,677	2,012	2,213	2,434	2,678	2,812
2,500,000	1,000,000	144	166	235	310	480	731	766	943	1,257	1,509	1,660	1,826	2,008	2,109
2,500,000	1,500,000	108	125	177	233	360	548	575	707	943	1,132	1,245	1,369	1,506	1,582

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
2,500,000	2,000,000	81	94	132	174	270	411	431	530	707	849	934	1,027	1,130	1,186
2,500,000	2,500,000	61	70	99	131	203	308	323	398	530	637	700	770	847	890
2,500,000	3,000,000	46	53	74	98	152	231	243	298	398	477	525	578	635	667
3,000,000	500,000	272	313	443	584	904	1,376	1,443	1,776	2,368	2,842	3,126	3,438	3,782	3,971
3,000,000	700,000	245	282	399	525	814	1,239	1,299	1,598	2,131	2,557	2,813	3,094	3,404	3,574
3,000,000	1,000,000	183	212	299	394	610	929	974	1,199	1,598	1,918	2,110	2,321	2,553	2,681
3,000,000	1,500,000	138	159	224	296	458	697	731	899	1,199	1,439	1,582	1,741	1,915	2,010
3,000,000	2,000,000	103	119	168	222	343	523	548	674	899	1,079	1,187	1,305	1,436	1,508
3,000,000	2,500,000	77	89	126	166	257	392	411	506	674	809	890	979	1,077	1,131
3,000,000	3,000,000	58	67	95	125	193	294	308	379	506	607	668	734	808	848
4,000,000	500,000	278	321	454	598	927	1,411	1,479	1,820	2,427	2,913	3,204	3,524	3,877	4,071
4,000,000	700,000	251	289	409	539	834	1,270	1,331	1,638	2,184	2,621	2,884	3,172	3,489	3,663
4,000,000	1,000,000	188	217	307	404	625	952	999	1,228	1,638	1,966	2,163	2,379	2,617	2,748
4,000,000	1,500,000	141	163	230	303	469	714	749	921	1,229	1,475	1,622	1,784	1,963	2,061
4,000,000	2,000,000	106	122	173	227	352	536	562	691	922	1,106	1,216	1,338	1,472	1,546
4,000,000	2,500,000	79	91	129	170	264	402	421	518	691	829	912	1,004	1,104	1,159
4,000,000	3,000,000	60	69	97	128	198	301	316	389	518	622	684	753	828	869
5,000,000	500,000	285	329	466	613	950	1,446	1,516	1,865	2,488	2,985	3,284	3,612	3,974	4,172
5,000,000	700,000	257	296	419	552	855	1,301	1,365	1,679	2,239	2,687	2,956	3,251	3,576	3,755
5,000,000	1,000,000	193	222	314	414	641	976	1,023	1,259	1,679	2,015	2,217	2,438	2,682	2,816
5,000,000	1,500,000	144	167	236	311	481	732	768	944	1,259	1,511	1,663	1,829	2,012	2,112
5,000,000	2,000,000	108	125	177	233	361	549	576	708	945	1,134	1,247	1,372	1,509	1,584
5,000,000	2,500,000	81	94	133	175	270	412	432	531	708	850	935	1,029	1,132	1,188
5,000,000	3,000,000	61	70	99	131	203	309	324	398	531	638	701	772	849	891
7,500,000	700,000	273	315	445	587	908	1,383	1,450	1,784	2,379	2,855	3,140	3,454	3,800	3,990
7,500,000	1,000,000	205	236	334	440	681	1,037	1,087	1,338	1,784	2,141	2,355	2,591	2,850	2,992
7,500,000	1,500,000	154	177	250	330	511	778	816	1,003	1,338	1,606	1,766	1,943	2,137	2,244
7,500,000	2,000,000	115	133	188	247	383	583	612	753	1,004	1,204	1,325	1,457	1,603	1,683
7,500,000	2,500,000	86	100	141	186	287	437	459	564	753	903	994	1,093	1,202	1,262
7,500,000	3,000,000	65	75	106	139	215	328	344	423	565	677	745	820	902	947
10,000,000	1,000,000	218	251	355	467	724	1,102	1,155	1,421	1,896	2,275	2,502	2,753	3,028	3,179
10,000,000	1,500,000	163	188	266	351	543	826	867	1,066	1,422	1,706	1,877	2,065	2,271	2,385
10,000,000	2,000,000	122	141	200	263	407	620	650	800	1,066	1,280	1,408	1,548	1,703	1,788

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
10,000,000	2,500,000	92	106	150	197	305	465	487	600	800	960	1,056	1,161	1,277	1,341
10,000,000	3,000,000	69	79	112	148	229	349	366	450	600	720	792	871	958	1,006

Top-Up Individual Basis (2 Year Policy)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	2,250	2,595	3,670	4,830	7,485	11,390	11,945	14,695	19,600	23,520	25,870	28,460	31,305	32,870
300,000	300,000	1,870	2,155	3,050	4,015	6,215	9,465	9,925	12,210	16,280	19,540	21,490	23,640	26,005	27,305
300,000	500,000	1,415	1,635	2,310	3,045	4,715	7,175	7,525	9,255	12,345	14,810	16,295	17,925	19,715	20,700
300,000	700,000	905	1,045	1,475	1,940	3,010	4,580	4,800	5,910	7,880	9,455	10,400	11,440	12,585	13,215
400,000	200,000	2,455	2,830	4,005	5,270	8,165	12,430	13,035	16,035	21,385	25,665	28,230	31,050	34,160	35,865
400,000	300,000	2,040	2,350	3,325	4,380	6,785	10,325	10,830	13,320	17,765	21,320	23,450	25,795	28,375	29,795
400,000	500,000	1,545	1,780	2,520	3,320	5,145	7,830	8,210	10,100	13,470	16,165	17,780	19,555	21,515	22,590
400,000	700,000	985	1,140	1,610	2,120	3,280	5,000	5,240	6,445	8,600	10,315	11,350	12,485	13,730	14,420
500,000	200,000	2,720	3,140	4,440	5,850	9,060	13,795	14,465	17,795	23,730	28,480	31,325	34,460	37,905	39,800
500,000	300,000	2,260	2,610	3,690	4,860	7,525	11,460	12,015	14,780	19,715	23,660	26,020	28,625	31,490	33,060
500,000	500,000	1,715	1,975	2,795	3,685	5,705	8,685	9,110	11,205	14,945	17,935	19,730	21,700	23,875	25,065
500,000	700,000	1,095	1,260	1,785	2,350	3,640	5,545	5,815	7,155	9,540	11,450	12,595	13,855	15,240	16,000
500,000	1,000,000	820	950	1,340	1,765	2,730	4,160	4,360	5,365	7,155	8,585	9,445	10,390	11,430	12,000
500,000	1,500,000	615	710	1,005	1,325	2,050	3,120	3,270	4,025	5,365	6,440	7,085	7,790	8,570	9,000
500,000	2,000,000	460	530	755	995	1,535	2,340	2,455	3,020	4,025	4,830	5,315	5,845	6,430	6,750
500,000	2,500,000	345	400	565	745	1,150	1,755	1,840	2,265	3,020	3,625	3,985	4,385	4,820	5,060
1,000,000	200,000	3,620	4,175	5,905	7,775	12,040	18,330	19,220	23,650	31,540	37,845	41,630	45,795	50,375	52,890
1,000,000	300,000	3,005	3,465	4,905	6,460	10,005	15,225	15,965	19,645	26,200	31,440	34,585	38,045	41,845	43,940
1,000,000	500,000	2,280	2,630	3,715	4,895	7,580	11,545	12,105	14,895	19,860	23,835	26,220	28,840	31,725	33,310
1,000,000	700,000	1,455	1,680	2,375	3,125	4,840	7,370	7,725	9,505	12,680	15,215	16,735	18,410	20,250	21,265
1,000,000	1,000,000	1,090	1,260	1,780	2,345	3,630	5,525	5,795	7,130	9,510	11,410	12,550	13,805	15,190	15,950
1,000,000	1,500,000	820	945	1,335	1,760	2,720	4,145	4,345	5,350	7,130	8,560	9,415	10,355	11,390	11,960
1,000,000	2,000,000	615	710	1,000	1,320	2,040	3,110	3,260	4,010	5,350	6,420	7,060	7,765	8,545	8,970
1,000,000	2,500,000	460	530	750	990	1,530	2,330	2,445	3,010	4,010	4,815	5,295	5,825	6,410	6,725
1,000,000	3,000,000	345	395	560	745	1,150	1,750	1,835	2,255	3,010	3,610	3,970	4,370	4,805	5,045
1,500,000	200,000	4,200	4,845	6,850	9,025	13,975	21,275	22,310	27,445	36,605	43,925	48,320	53,150	58,465	61,390

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
1,500,000	300,000	3,490	4,025	5,690	7,495	11,610	17,675	18,535	22,800	30,410	36,490	40,140	44,155	48,570	51,000
1,500,000	500,000	3,140	3,620	5,120	6,750	10,450	15,910	16,680	20,520	27,370	32,840	36,125	39,740	43,710	45,895
1,500,000	700,000	2,825	3,260	4,610	6,075	9,400	14,315	15,010	18,470	24,630	29,560	32,510	35,765	39,340	41,310
1,500,000	1,000,000	2,120	2,445	3,455	4,555	7,050	10,735	11,260	13,850	18,475	22,170	24,385	26,825	29,505	30,980
1,500,000	1,500,000	1,590	1,835	2,595	3,415	5,290	8,055	8,445	10,390	13,855	16,625	18,290	20,115	22,130	23,235
1,500,000	2,000,000	1,190	1,375	1,945	2,560	3,965	6,040	6,335	7,790	10,390	12,470	13,715	15,090	16,595	17,425
1,500,000	2,500,000	895	1,030	1,460	1,920	2,975	4,530	4,750	5,845	7,795	9,350	10,285	11,315	12,450	13,070
1,500,000	3,000,000	670	775	1,095	1,440	2,230	3,395	3,560	4,380	5,845	7,015	7,715	8,485	9,335	9,805
2,000,000	200,000	5,085	5,865	8,295	10,925	16,920	25,755	27,010	33,230	44,315	53,180	58,495	64,345	70,780	74,320
2,000,000	300,000	4,225	4,870	6,890	9,075	14,055	21,400	22,435	27,605	36,815	44,175	48,595	53,455	58,800	61,740
2,000,000	500,000	3,800	4,385	6,200	8,170	12,650	19,255	20,195	24,845	33,130	39,760	43,735	48,110	52,920	55,565
2,000,000	700,000	3,420	3,945	5,580	7,350	11,385	17,330	18,175	22,360	29,820	35,785	39,360	43,300	47,630	50,010
2,000,000	1,000,000	2,565	2,960	4,185	5,515	8,540	13,000	13,630	16,770	22,365	26,835	29,520	32,475	35,720	37,505
2,000,000	1,500,000	1,925	2,220	3,140	4,135	6,405	9,750	10,225	12,575	16,775	20,130	22,140	24,355	26,790	28,130
2,000,000	2,000,000	1,445	1,665	2,355	3,100	4,800	7,310	7,670	9,430	12,580	15,095	16,605	18,265	20,095	21,100
2,000,000	2,500,000	1,080	1,250	1,765	2,325	3,600	5,485	5,750	7,075	9,435	11,320	12,455	13,700	15,070	15,825
2,000,000	3,000,000	810	935	1,325	1,745	2,700	4,115	4,310	5,305	7,075	8,490	9,340	10,275	11,305	11,865
2,500,000	300,000	5,370	6,195	8,760	11,540	17,865	27,200	28,520	35,090	46,800	56,155	61,770	67,950	74,745	78,485
2,500,000	500,000	4,830	5,575	7,880	10,385	16,080	24,480	25,670	31,580	42,115	50,540	55,595	61,155	67,270	70,635
2,500,000	700,000	4,350	5,015	7,095	9,345	14,470	22,030	23,100	28,420	37,905	45,485	50,035	55,040	60,545	63,570
2,500,000	1,000,000	3,260	3,760	5,320	7,010	10,855	16,525	17,325	21,320	28,430	34,115	37,530	41,280	45,405	47,675
2,500,000	1,500,000	2,445	2,820	3,990	5,260	8,140	12,395	12,995	15,990	21,320	25,585	28,145	30,960	34,055	35,760
2,500,000	2,000,000	1,835	2,115	2,995	3,940	6,105	9,295	9,745	11,990	15,990	19,190	21,110	23,220	25,540	26,820
2,500,000	2,500,000	1,375	1,585	2,245	2,960	4,580	6,970	7,310	8,990	11,995	14,390	15,830	17,415	19,155	20,115
2,500,000	3,000,000	1,030	1,190	1,685	2,220	3,435	5,230	5,485	6,745	8,995	10,795	11,875	13,060	14,365	15,085
3,000,000	500,000	6,145	7,085	10,020	13,200	20,440	31,120	32,630	40,145	53,540	64,245	70,670	77,740	85,510	89,785
3,000,000	700,000	5,530	6,375	9,020	11,880	18,395	28,005	29,365	36,130	48,185	57,820	63,605	69,965	76,960	80,810
3,000,000	1,000,000	4,145	4,785	6,765	8,910	13,795	21,005	22,025	27,095	36,140	43,365	47,705	52,475	57,720	60,605
3,000,000	1,500,000	3,110	3,585	5,075	6,680	10,345	15,755	16,520	20,325	27,105	32,525	35,775	39,355	43,290	45,455
3,000,000	2,000,000	2,330	2,690	3,805	5,010	7,760	11,815	12,390	15,245	20,330	24,395	26,830	29,515	32,465	34,090
3,000,000	2,500,000	1,750	2,015	2,855	3,760	5,820	8,860	9,295	11,430	15,245	18,295	20,125	22,135	24,350	25,570
3,000,000	3,000,000	1,310	1,515	2,140	2,820	4,365	6,645	6,970	8,575	11,435	13,720	15,095	16,605	18,265	19,175
4,000,000	500,000	6,295	7,265	10,270	13,530	20,950	31,895	33,445	41,150	54,875	65,855	72,440	79,680	87,650	92,030

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
4,000,000	700,000	5,665	6,535	9,245	12,175	18,855	28,705	30,100	37,035	49,390	59,270	65,195	71,715	78,885	82,830
4,000,000	1,000,000	4,250	4,900	6,935	9,135	14,140	21,530	22,575	27,775	37,045	44,450	48,895	53,785	59,165	62,120
4,000,000	1,500,000	3,190	3,675	5,200	6,850	10,605	16,145	16,930	20,830	27,780	33,340	36,670	40,340	44,370	46,590
4,000,000	2,000,000	2,390	2,755	3,900	5,135	7,955	12,110	12,700	15,625	20,835	25,005	27,505	30,255	33,280	34,945
4,000,000	2,500,000	1,790	2,070	2,925	3,855	5,965	9,085	9,525	11,720	15,625	18,755	20,630	22,690	24,960	26,205
4,000,000	3,000,000	1,345	1,550	2,195	2,890	4,475	6,815	7,145	8,790	11,720	14,065	15,470	17,020	18,720	19,655
5,000,000	500,000	6,455	7,445	10,530	13,870	21,475	32,695	34,280	42,175	56,250	67,500	74,250	81,675	89,840	94,335
5,000,000	700,000	5,810	6,700	9,475	12,480	19,325	29,425	30,855	37,960	50,625	60,750	66,825	73,505	80,855	84,900
5,000,000	1,000,000	4,355	5,025	7,110	9,360	14,495	22,070	23,140	28,470	37,965	45,560	50,120	55,130	60,645	63,675
5,000,000	1,500,000	3,265	3,770	5,330	7,020	10,870	16,550	17,355	21,355	28,475	34,170	37,590	41,350	45,480	47,755
5,000,000	2,000,000	2,450	2,825	4,000	5,265	8,155	12,415	13,015	16,015	21,360	25,630	28,190	31,010	34,110	35,820
5,000,000	2,500,000	1,840	2,120	3,000	3,950	6,115	9,310	9,760	12,010	16,020	19,220	21,145	23,260	25,585	26,865
5,000,000	3,000,000	1,380	1,590	2,250	2,960	4,585	6,980	7,320	9,010	12,015	14,415	15,855	17,445	19,185	20,145
7,500,000	700,000	6,170	7,120	10,070	13,260	20,535	31,265	32,780	40,330	53,790	64,545	71,000	78,100	85,910	90,205
7,500,000	1,000,000	4,630	5,340	7,550	9,945	15,400	23,445	24,585	30,250	40,340	48,410	53,250	58,575	64,435	67,655
7,500,000	1,500,000	3,470	4,005	5,665	7,460	11,550	17,585	18,440	22,685	30,255	36,310	39,940	43,930	48,325	50,740
7,500,000	2,000,000	2,605	3,005	4,250	5,595	8,665	13,190	13,830	17,015	22,690	27,230	29,950	32,950	36,245	38,055
7,500,000	2,500,000	1,955	2,255	3,185	4,195	6,495	9,890	10,375	12,760	17,020	20,425	22,465	24,710	27,185	28,540
7,500,000	3,000,000	1,465	1,690	2,390	3,145	4,870	7,420	7,780	9,570	12,765	15,315	16,850	18,535	20,390	21,405
10,000,000	1,000,000	4,920	5,670	8,025	10,570	16,365	24,915	26,125	32,140	42,860	51,435	56,580	62,235	68,460	71,885
10,000,000	1,500,000	3,690	4,255	6,015	7,925	12,275	18,685	19,590	24,105	32,145	38,575	42,435	46,675	51,345	53,910
10,000,000	2,000,000	2,765	3,190	4,515	5,945	9,205	14,015	14,695	18,080	24,110	28,930	31,825	35,010	38,510	40,435
10,000,000	2,500,000	2,075	2,390	3,385	4,460	6,905	10,510	11,020	13,560	18,080	21,700	23,870	26,255	28,880	30,325
10,000,000	3,000,000	1,555	1,795	2,540	3,345	5,180	7,880	8,265	10,170	13,565	16,275	17,900	19,690	21,660	22,745

Top-Up Individual Basis (3 Year Policy)

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
300,000	200,000	3,270	3,775	5,335	7,030	10,885	16,570	17,375	21,380	28,510	34,215	37,635	41,400	45,540	47,815
300,000	300,000	2,72	3,135	4,435	5,840	9,040	13,76	14,43	17,76	23,68	28,42	31,265	34,390	37,830	39,725

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
		0					5	5	0	5	5				
300,000	500,000	2,060	2,375	3,360	4,425	6,855	10,435	10,945	13,465	17,960	21,545	23,705	26,075	28,680	30,115
300,000	700,000	1,315	1,520	2,145	2,825	4,375	6,665	6,985	8,595	11,460	13,755	15,130	16,645	18,310	19,225
400,000	200,000	3,570	4,120	5,825	7,670	11,880	18,080	18,960	23,325	31,110	37,330	41,065	45,170	49,690	52,175
400,000	300,000	2,965	3,420	4,835	6,370	9,865	15,025	15,750	19,380	25,845	31,015	34,115	37,525	41,280	43,340
400,000	500,000	2,250	2,590	3,670	4,830	7,480	11,390	11,940	14,690	19,595	23,510	25,865	28,450	31,295	32,860
400,000	700,000	1,435	1,655	2,340	3,085	4,775	7,270	7,625	9,375	12,510	15,010	16,510	18,160	19,975	20,975
500,000	200,000	3,960	4,565	6,460	8,510	13,180	20,065	21,040	25,885	34,520	41,425	45,570	50,125	55,140	57,895
500,000	300,000	3,290	3,795	5,370	7,070	10,950	16,670	17,480	21,505	28,680	34,415	37,855	41,645	45,805	48,095
500,000	500,000	2,495	2,875	4,070	5,360	8,300	12,635	13,250	16,305	21,745	26,090	28,700	31,570	34,730	36,465
500,000	700,000	1,590	1,835	2,595	3,420	5,300	8,070	8,460	10,410	13,880	16,655	18,320	20,155	22,165	23,275
500,000	1,000,000	1,195	1,380	1,945	2,565	3,975	6,050	6,345	7,805	10,410	12,490	13,740	15,115	16,625	17,460
500,000	1,500,000	895	1,035	1,460	1,925	2,980	4,535	4,755	5,855	7,805	9,365	10,305	11,335	12,470	13,095
500,000	2,000,000	675	775	1,095	1,445	2,235	3,405	3,570	4,390	5,855	7,025	7,730	8,500	9,350	9,820
500,000	2,500,000	505	580	820	1,085	1,675	2,550	2,675	3,295	4,390	5,270	5,795	6,375	7,015	7,365
1,000,000	200,000	5,265	6,070	8,590	11,310	17,515	26,665	27,960	34,405	45,880	55,055	60,560	66,615	73,280	76,940
1,000,000	300,000	4,375	5,045	7,135	9,395	14,550	22,150	23,230	28,580	38,115	45,735	50,310	55,340	60,875	63,920
1,000,000	500,000	3,315	3,825	5,405	7,125	11,030	16,795	17,610	21,665	28,895	34,675	38,140	41,955	46,150	48,460

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
1,000,000	700,000	2,115	2,440	3,450	4,545	7,040	10,720	11,240	13,830	18,445	22,135	24,345	26,780	29,460	30,930
1,000,000	1,000,000	1,585	1,830	2,590	3,410	5,280	8,040	8,430	10,375	13,835	16,600	18,260	20,085	22,095	23,200
1,000,000	1,500,000	1,190	1,375	1,940	2,560	3,960	6,030	6,325	7,780	10,375	12,450	13,695	15,065	16,570	17,400
1,000,000	2,000,000	895	1,030	1,455	1,920	2,970	4,525	4,740	5,835	7,780	9,335	10,270	11,300	12,430	13,050
1,000,000	2,500,000	670	770	1,090	1,440	2,230	3,390	3,555	4,375	5,835	7,005	7,705	8,475	9,320	9,785
1,000,000	3,000,000	500	580	820	1,080	1,670	2,545	2,670	3,285	4,380	5,250	5,775	6,355	6,990	7,340
1,500,000	200,000	6,110	7,045	9,965	13,130	20,330	30,950	32,455	39,925	53,250	63,900	70,290	77,315	85,050	89,300
1,500,000	300,000	5,075	5,855	8,280	10,905	16,885	25,710	26,960	33,170	44,235	53,085	58,390	64,230	70,655	74,185
1,500,000	500,000	4,565	5,270	7,450	9,815	15,200	23,140	24,265	29,855	39,810	47,775	52,555	57,810	63,590	66,765
1,500,000	700,000	4,110	4,740	6,705	8,835	13,680	20,825	21,835	26,870	35,830	43,000	47,295	52,025	57,230	60,090
1,500,000	1,000,000	3,080	3,555	5,030	6,625	10,260	15,620	16,380	20,150	26,875	32,245	35,475	39,020	42,920	45,065
1,500,000	1,500,000	2,315	2,670	3,770	4,970	7,695	11,715	12,285	15,110	20,155	24,185	26,605	29,265	32,190	33,800
1,500,000	2,000,000	1,735	2,000	2,830	3,725	5,770	8,785	9,210	11,335	15,115	18,140	19,955	21,950	24,145	25,350
1,500,000	2,500,000	1,300	1,500	2,120	2,795	4,330	6,590	6,910	8,500	11,335	13,605	14,965	16,465	18,110	19,015
1,500,000	3,000,000	975	1,125	1,590	2,095	3,245	4,940	5,180	6,375	8,505	10,200	11,225	12,345	13,580	14,260
2,000,000	200,000	7,395	8,530	12,065	15,895	24,610	37,470	39,290	48,340	64,465	77,360	85,095	93,605	102,965	108,110
2,000,000	300,000	6,145	7,090	10,025	13,205	20,445	31,130	32,640	40,160	53,555	64,265	70,690	77,760	85,535	89,810
2,000,000	500,000	5,53	6,380	9,020	11,88	18,40	28,01	29,37	36,14	48,19	57,84	63,620	69,985	76,980	80,830

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
		0			5	0	5	5	0	5	0				
2,000,000	700,000	4,980	5,740	8,120	10,695	16,560	25,215	26,435	32,525	43,380	52,055	57,260	62,985	69,285	72,750
2,000,000	1,000,000	3,730	4,305	6,090	8,020	12,420	18,910	19,830	24,395	32,535	39,040	42,945	47,240	51,965	54,560
2,000,000	1,500,000	2,800	3,230	4,565	6,015	9,315	14,185	14,870	18,295	24,400	29,280	32,210	35,430	38,970	40,920
2,000,000	2,000,000	2,100	2,420	3,425	4,510	6,985	10,635	11,155	13,720	18,300	21,960	24,155	26,570	29,230	30,690
2,000,000	2,500,000	1,575	1,820	2,570	3,385	5,240	7,980	8,365	10,290	13,725	16,470	18,120	19,930	21,925	23,015
2,000,000	3,000,000	1,180	1,365	1,925	2,540	3,930	5,985	6,275	7,720	10,295	12,355	13,590	14,945	16,440	17,260
2,500,000	300,000	7,810	9,010	12,740	16,785	25,990	39,570	41,490	51,045	68,075	81,690	89,860	98,845	108,730	114,170
2,500,000	500,000	7,030	8,110	11,465	15,105	23,390	35,610	37,340	45,940	61,270	73,520	80,875	88,960	97,855	102,750
2,500,000	700,000	6,325	7,295	10,320	13,595	21,050	32,050	33,605	41,345	55,145	66,170	72,790	80,065	88,075	92,475
2,500,000	1,000,000	4,745	5,475	7,740	10,195	15,785	24,040	25,205	31,010	41,355	49,630	54,590	60,050	66,055	69,355
2,500,000	1,500,000	3,560	4,105	5,805	7,650	11,840	18,030	18,905	23,260	31,015	37,220	40,940	45,035	49,540	52,020
2,500,000	2,000,000	2,670	3,080	4,355	5,735	8,880	13,520	14,180	17,440	23,265	27,915	30,705	33,780	37,155	39,015
2,500,000	2,500,000	2,005	2,310	3,265	4,305	6,660	10,140	10,635	13,080	17,450	20,935	23,030	25,330	27,865	29,260
2,500,000	3,000,000	1,500	1,730	2,450	3,225	4,995	7,605	7,975	9,810	13,085	15,705	17,270	19,000	20,900	21,945
3,000,000	500,000	8,935	10,305	14,575	19,200	29,730	45,270	47,465	58,400	77,885	93,460	102,805	113,085	124,395	130,615
3,000,000	700,000	8,04	9,275	13,12	17,28	26,76	40,74	42,72	52,56	70,09	84,11	92,525	101,77	111,95	117,55

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
		0		0	5	0	0	0	0	5	5		5	5	5
3,000,000	1,000,000	6,030	6,960	9,840	12,960	20,070	30,555	32,040	39,420	52,570	63,085	69,395	76,330	83,965	88,165
3,000,000	1,500,000	4,525	5,215	7,380	9,720	15,050	22,920	24,030	29,565	39,430	47,315	52,045	57,250	62,975	66,125
3,000,000	2,000,000	3,390	3,915	5,535	7,290	11,290	17,190	18,020	22,175	29,570	35,485	39,035	42,935	47,230	49,595
3,000,000	2,500,000	2,545	2,935	4,150	5,470	8,465	12,890	13,520	16,630	22,180	26,615	29,275	32,200	35,425	37,195
3,000,000	3,000,000	1,910	2,200	3,110	4,100	6,350	9,670	10,135	12,470	16,635	19,960	21,955	24,150	26,570	27,895
4,000,000	500,000	9,160	10,565	14,940	19,680	30,475	46,400	48,655	59,860	79,830	95,800	105,375	115,915	127,505	133,880
4,000,000	700,000	8,245	9,505	13,450	17,715	27,430	41,760	43,790	53,875	71,845	86,215	94,840	104,320	114,755	120,490
4,000,000	1,000,000	6,185	7,130	10,085	13,285	20,570	31,320	32,840	40,405	53,885	64,660	71,130	78,240	86,065	90,370
4,000,000	1,500,000	4,640	5,350	7,565	9,965	15,430	23,490	24,630	30,305	40,415	48,495	53,345	58,680	64,550	67,775
4,000,000	2,000,000	3,480	4,010	5,675	7,475	11,570	17,620	18,475	22,730	30,310	36,375	40,010	44,010	48,415	50,830
4,000,000	2,500,000	2,605	3,010	4,255	5,605	8,680	13,215	13,855	17,045	22,735	27,280	30,010	33,010	36,310	38,125
4,000,000	3,000,000	1,955	2,255	3,190	4,205	6,510	9,910	10,390	12,785	17,050	20,460	22,505	24,755	27,230	28,595
5,000,000	500,000	9,390	10,825	15,315	20,175	31,235	47,560	49,870	61,355	81,825	98,190	108,010	118,810	130,695	137,225
5,000,000	700,000	8,450	9,745	13,785	18,155	28,115	42,805	44,880	55,220	73,645	88,370	97,210	106,930	117,620	123,505
5,000,000	1,000,000	6,335	7,310	10,340	13,615	21,085	32,105	33,660	41,415	55,230	66,280	72,910	80,200	88,220	92,625
5,000,000	1,500,000	4,75	5,480	7,755	10,21	15,81	24,08	25,24	31,06	41,42	49,71	54,680	60,150	66,165	69,470

Sum Insured	Deductible	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	>101
		0			5	5	0	5	0	5	0				
5,000,000	2,000,000	3,565	4,110	5,815	7,660	11,860	18,055	18,935	23,295	31,070	37,280	41,010	45,110	49,620	52,105
5,000,000	2,500,000	2,675	3,085	4,360	5,745	8,895	13,545	14,200	17,475	23,300	27,960	30,755	33,835	37,220	39,080
5,000,000	3,000,000	2,005	2,315	3,270	4,310	6,670	10,155	10,650	13,105	17,475	20,970	23,070	25,375	27,910	29,310
7,500,000	700,000	8,980	10,355	14,650	19,290	29,870	45,480	47,685	58,670	78,245	93,895	103,285	113,615	124,975	131,225
7,500,000	1,000,000	6,730	7,765	10,985	14,470	22,405	34,110	35,765	44,005	58,685	70,420	77,465	85,210	93,730	98,420
7,500,000	1,500,000	5,050	5,825	8,240	10,850	16,805	25,580	26,825	33,000	44,015	52,815	58,100	63,910	70,300	73,815
7,500,000	2,000,000	3,790	4,370	6,180	8,140	12,600	19,185	20,120	24,750	33,010	39,610	43,570	47,930	52,725	55,360
7,500,000	2,500,000	2,840	3,275	4,635	6,105	9,450	14,390	15,090	18,565	24,760	29,710	32,680	35,950	39,545	41,520
7,500,000	3,000,000	2,130	2,455	3,475	4,575	7,090	10,790	11,315	13,925	18,565	22,280	24,510	26,960	29,660	31,140
10,000,000	1,000,000	7,155	8,250	11,670	15,375	23,805	36,240	38,000	46,755	62,350	74,825	82,305	90,535	99,590	104,570
10,000,000	1,500,000	5,365	6,190	8,755	11,530	17,855	27,180	28,500	35,065	46,765	56,115	61,730	67,900	74,690	78,425
10,000,000	2,000,000	4,025	4,640	6,565	8,645	13,390	20,385	21,375	26,300	35,075	42,085	46,295	50,925	56,020	58,820
10,000,000	2,500,000	3,020	3,480	4,925	6,485	10,045	15,290	16,030	19,725	26,305	31,565	34,720	38,195	42,015	44,115
10,000,000	3,000,000	2,265	2,610	3,695	4,865	7,530	11,465	12,025	14,790	19,730	23,675	26,040	28,645	31,510	33,085

C) OPTIONAL COVER – WAIVER OF DEDUCTIBLE PREMIUM RATES (EXCLUDING GST)

WOD- Individual (1 Year Policy)

Deductible	30 days	60 days	90 days
200,000	240	400	560
300,000	280	470	655
500,000	340	565	795
700,000	420	695	975
1,000,000	450	755	1,055
1,500,000	525	875	1,225
2,000,000	635	1,055	1,480
2,500,000	805	1,345	1,880
3,000,000	1,025	1,710	2,390

WOD - Individual (Half Yearly Premium)

Deductible	30 days	60 days	90 days
200,000	122	203	284
300,000	142	239	333
500,000	173	287	404
700,000	213	353	495
1,000,000	229	383	536
1,500,000	267	444	622
2,000,000	322	536	752
2,500,000	409	683	955
3,000,000	521	868	1,214

WOD - Individual (Quarterly Premium)

Deductible	30 days	60 days	90 days
200,000	61	102	143
300,000	72	120	168
500,000	87	145	203
700,000	107	178	250
1,000,000	115	193	270
1,500,000	134	224	314
2,000,000	163	270	379
2,500,000	206	344	481
3,000,000	262	438	612

WOD- Individual (Monthly Premium)

Deductible	30 days	60 days	90 days
200,000	21	34	48
300,000	24	40	56
500,000	29	48	68
700,000	36	60	84
1,000,000	39	65	90
1,500,000	45	75	105
2,000,000	54	90	127
2,500,000	69	115	161
3,000,000	88	147	205

WOD- Individual (2 Year Policy)

Deductible	30 days	60 days	90 days
200,000	465	775	1,085
300,000	545	910	1,270
500,000	660	1,095	1,540
700,000	815	1,350	1,890
1,000,000	875	1,465	2,045
1,500,000	1,020	1,695	2,375
2,000,000	1,230	2,045	2,870
2,500,000	1,560	2,610	3,645
3,000,000	1,985	3,315	4,635

WOD - Individual (3 Year Policy)

Deductible	30 days	60 days	90 days
200,000	675	1,130	1,580
300,000	790	1,325	1,850
500,000	960	1,595	2,240
700,000	1,185	1,960	2,750
1,000,000	1,270	2,130	2,975
1,500,000	1,480	2,470	3,455
2,000,000	1,790	2,975	4,175
2,500,000	2,270	3,795	5,305
3,000,000	2,890	4,825	6,740

Premium for a floater policy - Family member “Other than highest age” shall be given a discount of 35% on the tabulated rates.

DISCOUNTS

1 Family Discount: In case of Individual basis, Insured can avail family Discount on total premium as per the following scale depending upon the total number of insured persons covered under the policy at inception of the cover.

- 2 (two) Family Members --5%
- 3 (three) or more Family Members --10%

2. Discount for Co-payment

On availing the option of co-pay, the insured can obtain the discount on premium as follows:

Co-payment Percentage	Discount
10%	10%
20%	20%
25%	25%

3. Other Discounts -

- a) **Discount for employees covered under a Group Mediclaim Policy:** All the employees covered under a Group Mediclaim Policy will be eligible for upto 10% discount.
- b) **Direct/ Online discount:** Upto 10% discount in policy premium is permitted for all customers who buy policy directly through IFFCO-TOKIO website/walk-in.
- c) **Employee discount:** Upto 20% discount for all employees of IFFCO-TOKIO.
- d) **Woman proposer discount:** Upto 5% discount for woman proposers
- e) **Loyalty Discount:** Upto 10% discount in policy premium for all customers holding any other insurance policy of IFFCO-TOKIO.

Note: All the above discounts (3a to 3e) are on cumulative basis and cannot exceed a total of 25%. However, the discount in lieu of reward points will be over and above the 25% limit.

Premium Illustrations –

Illustration 1 - Illustration for Super Top-up policy

Illustration for Super Top-up policy	Coverage opted on individual basis covering each member of the family separately (at a single point in 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)				
Age of the Members Insured	Premium (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)	Premium (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)
0-25	1,560	500,000	200,000										
26-35	1,800	500,000	200,000	1,800	5%	1,710	500,000	200,000	1,800	35%	1,170	500,000	200,000
36-45	2,545	500,000	200,000	2,545	5%	2,418	500,000	200,000	2,545	0%	2,545		
46-55	3,355	500,000	200,000										
56-60	5,190	500,000	200,000										
61-65	7,905	500,000	200,000										
66-70	8,290	500,000	200,000										
71-75	10,195	500,000	200,000										
76-80	13,600	500,000	200,000										
81-85	16,320	500,000	200,000										
86-90	17,950	500,000	200,000										

91-95	19,745	500,000	200,000		
96-100	21,720	500,000	200,000		
>101	22,805	500,000	200,000		
				Total Family Premium	4,128
				Total Family Premium	3,715

Illustration 2 - Illustration for Top-up policy

Illustration for Top-up policy	Coverage opted on individual basis covering each member of the family separately (at a single point in 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)				
Age of the Members Insured	Premium (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)	Premium (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Deductible (Rs.)
0-25	1,175	1,000,000	500,000										
26-35	1,355	1,000,000	500,000	1,355	5%	1,287	1,000,000	500,000	1,355	35%	881	1,000,000	500,000
36-45	1,915	1,000,000	500,000	1,915	5%	1,819	1,000,000	500,000	1,915	0%	1,915		
46-55	2,525	1,000,000	500,000										
56-60	3,910	1,000,000	500,000										
61-65	5,955	1,000,000	500,000										
66-70	6,245	1,000,000	500,000										
71-75	7,680	1,000,000	500,000										

76-80	10,245	1,000,000	500,000		
81-85	12,295	1,000,000	500,000		
86-90	13,520	1,000,000	500,000		
91-95	14,875	1,000,000	500,000		
96-100	16,360	1,000,000	500,000		
>101	17,180	1,000,000	500,000		
				Total Family Premium	3,107
				Total Family Premium	2,796