



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Arogya Sanjeevani Policy, IFFCO-Tokio General Insurance Company Limited

UIN: IFFHLIP20161V011920

PREMIUM TABLE

Please note:

- a) The premium for the policy based on '**Individual Sum Insured**' adhere to premiums given in **Table A (below)** for each member.
- b) The premium for the policy based on '**Floater Sum Insured**' adhere to premium given in **Table A (below)** for Highest aged member and **Table B(below)** for other than highest aged members in the family.

Premium rates given below are in INR and are exclusive of GST.

Arogya Sanjeevani Yearly Premium

Table A: Premium Table

| SI/ Age (yrs.) | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | 76-80 | 81-85 | >85 |
|----------------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|
| 100000 | 1,848 | 2,393 | 2,916 | 3,788 | 5,953 | 9,565 | 13,534 | 17,139 | 21,033 | 26,874 |
| 150000 | 2,525 | 3,278 | 4,001 | 5,205 | 8,194 | 13,182 | 18,662 | 23,641 | 29,017 | 37,084 |
| 200000 | 3,285 | 4,273 | 5,221 | 6,802 | 10,725 | 17,272 | 24,463 | 30,998 | 38,054 | 48,640 |
| 250000 | 3,656 | 4,772 | 5,844 | 7,630 | 12,063 | 19,462 | 27,589 | 34,974 | 42,948 | 54,912 |
| 300000 | 4,210 | 5,515 | 6,769 | 8,857 | 14,041 | 22,693 | 32,197 | 40,833 | 50,157 | 64,147 |
| 350000 | 4,551 | 5,977 | 7,346 | 9,627 | 15,290 | 24,740 | 35,121 | 44,554 | 54,739 | 70,020 |
| 400000 | 4,750 | 6,245 | 7,680 | 10,071 | 16,007 | 25,913 | 36,795 | 46,683 | 57,359 | 73,377 |
| 450000 | 4,846 | 6,377 | 7,847 | 10,297 | 16,378 | 26,527 | 37,675 | 47,806 | 58,743 | 75,154 |
| 500000 | 5,088 | 6,692 | 8,234 | 10,801 | 17,175 | 27,813 | 39,499 | 50,117 | 61,581 | 78,782 |

Table B : Premium Table

| SI/ Age (yrs.) | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | 76-80 | 81-85 | >85 |
|----------------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|
| 100000 | 1,201 | 1,555 | 1,895 | 2,462 | 3,869 | 6,217 | 8,797 | 11,141 | 13,671 | 17,468 |
| 150000 | 1,641 | 2,131 | 2,600 | 3,383 | 5,326 | 8,569 | 12,130 | 15,367 | 18,861 | 24,104 |
| 200000 | 2,135 | 2,777 | 3,394 | 4,421 | 6,971 | 11,227 | 15,901 | 20,149 | 24,735 | 31,616 |
| 250000 | 2,376 | 3,102 | 3,798 | 4,959 | 7,841 | 12,650 | 17,933 | 22,733 | 27,916 | 35,693 |
| 300000 | 2,737 | 3,585 | 4,400 | 5,757 | 9,127 | 14,751 | 20,928 | 26,541 | 32,602 | 41,695 |
| 350000 | 2,958 | 3,885 | 4,775 | 6,258 | 9,938 | 16,081 | 22,829 | 28,960 | 35,580 | 45,513 |
| 400000 | 3,088 | 4,059 | 4,992 | 6,546 | 10,404 | 16,844 | 23,917 | 30,344 | 37,283 | 47,695 |
| 450000 | 3,150 | 4,145 | 5,101 | 6,693 | 10,646 | 17,243 | 24,489 | 31,074 | 38,183 | 48,850 |

| | | | | | | | | | | |
|--------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|
| | | | | | | | | | | |
| 500000 | 3,307 | 4,350 | 5,352 | 7,021 | 11,164 | 18,079 | 25,674 | 32,576 | 40,028 | 51,209 |

Arogya Sanjeevani Half Yearly Premium Instalments

Table A: Premium Table

| SI/ Age (yrs.) | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | 76-80 | 81-85 | >85 |
|----------------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|
| 100000 | 941 | 1,218 | 1,484 | 1,928 | 3,030 | 4,869 | 6,889 | 8,725 | 10,706 | 13,680 |
| 150000 | 1,286 | 1,669 | 2,036 | 2,649 | 4,171 | 6,710 | 9,500 | 12,034 | 14,771 | 18,877 |
| 200000 | 1,672 | 2,175 | 2,658 | 3,462 | 5,459 | 8,792 | 12,453 | 15,779 | 19,371 | 24,760 |
| 250000 | 1,861 | 2,429 | 2,975 | 3,884 | 6,140 | 9,907 | 14,044 | 17,803 | 21,862 | 27,952 |
| 300000 | 2,143 | 2,808 | 3,446 | 4,509 | 7,148 | 11,552 | 16,390 | 20,786 | 25,532 | 32,653 |
| 350000 | 2,317 | 3,042 | 3,739 | 4,901 | 7,783 | 12,594 | 17,878 | 22,680 | 27,864 | 35,643 |
| 400000 | 2,418 | 3,179 | 3,909 | 5,127 | 8,148 | 13,191 | 18,730 | 23,763 | 29,198 | 37,352 |
| 450000 | 2,467 | 3,246 | 3,994 | 5,242 | 8,337 | 13,503 | 19,178 | 24,335 | 29,903 | 38,256 |
| 500000 | 2,590 | 3,407 | 4,191 | 5,498 | 8,743 | 14,158 | 20,106 | 25,511 | 31,347 | 40,103 |

Table B: Premium Table

| SI/ Age (yrs.) | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | 76-80 | 81-85 | >85 |
|----------------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|
| 100000 | 611 | 792 | 965 | 1,253 | 1,970 | 3,165 | 4,478 | 5,671 | 6,959 | 8,892 |
| 150000 | 836 | 1,085 | 1,324 | 1,722 | 2,711 | 4,362 | 6,175 | 7,822 | 9,601 | 12,270 |
| 200000 | 1,087 | 1,414 | 1,728 | 2,251 | 3,548 | 5,715 | 8,094 | 10,256 | 12,591 | 16,094 |
| 250000 | 1,210 | 1,579 | 1,934 | 2,524 | 3,991 | 6,439 | 9,129 | 11,572 | 14,210 | 18,169 |
| 300000 | 1,393 | 1,825 | 2,240 | 2,931 | 4,646 | 7,509 | 10,653 | 13,511 | 16,596 | 21,225 |
| 350000 | 1,506 | 1,978 | 2,431 | 3,185 | 5,059 | 8,186 | 11,621 | 14,742 | 18,112 | 23,168 |
| 400000 | 1,572 | 2,066 | 2,541 | 3,332 | 5,296 | 8,574 | 12,175 | 15,446 | 18,979 | 24,279 |
| 450000 | 1,603 | 2,110 | 2,596 | 3,407 | 5,419 | 8,777 | 12,466 | 15,818 | 19,437 | 24,866 |
| 500000 | 1,683 | 2,214 | 2,724 | 3,574 | 5,683 | 9,203 | 13,069 | 16,582 | 20,376 | 26,067 |

Arogya Sanjeevani Quarterly Premium Instalments

Table A: Premium Table

| SI/ Age (yrs.) | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | 76-80 | 81-85 | >85 |
|----------------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|
| 100000 | 475 | 614 | 749 | 973 | 1,529 | 2,457 | 3,476 | 4,402 | 5,402 | 6,902 |
| 150000 | 649 | 842 | 1,027 | 1,337 | 2,104 | 3,386 | 4,793 | 6,072 | 7,452 | 9,524 |
| 200000 | 844 | 1,097 | 1,341 | 1,747 | 2,754 | 4,436 | 6,283 | 7,961 | 9,773 | 12,492 |
| 250000 | 939 | 1,225 | 1,501 | 1,959 | 3,098 | 4,998 | 7,085 | 8,982 | 11,030 | 14,102 |
| 300000 | 1,081 | 1,416 | 1,738 | 2,275 | 3,606 | 5,828 | 8,269 | 10,487 | 12,881 | 16,474 |
| 350000 | 1,169 | 1,535 | 1,887 | 2,472 | 3,927 | 6,354 | 9,020 | 11,442 | 14,058 | 17,983 |
| 400000 | 1,220 | 1,604 | 1,972 | 2,586 | 4,111 | 6,655 | 9,450 | 11,989 | 14,731 | 18,845 |
| 450000 | 1,244 | 1,638 | 2,015 | 2,644 | 4,206 | 6,813 | 9,676 | 12,277 | 15,086 | 19,301 |
| 500000 | 1,307 | 1,719 | 2,115 | 2,774 | 4,411 | 7,143 | 10,144 | 12,871 | 15,815 | 20,233 |

Table B: Premium Table

| SI/ Age (yrs.) | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | 76-80 | 81-85 | >85 |
|----------------|------|-------|-------|-------|-------|-------|-------|-------|--------|--------|
| 100000 | 308 | 399 | 487 | 632 | 994 | 1,597 | 2,259 | 2,861 | 3,511 | 4,486 |
| 150000 | 422 | 547 | 668 | 869 | 1,368 | 2,201 | 3,115 | 3,947 | 4,844 | 6,190 |
| 200000 | 548 | 713 | 872 | 1,135 | 1,790 | 2,883 | 4,084 | 5,175 | 6,352 | 8,120 |
| 250000 | 610 | 797 | 975 | 1,274 | 2,014 | 3,249 | 4,606 | 5,838 | 7,169 | 9,167 |
| 300000 | 703 | 921 | 1,130 | 1,479 | 2,344 | 3,788 | 5,375 | 6,816 | 8,373 | 10,708 |
| 350000 | 760 | 998 | 1,226 | 1,607 | 2,552 | 4,130 | 5,863 | 7,438 | 9,138 | 11,689 |
| 400000 | 793 | 1,042 | 1,282 | 1,681 | 2,672 | 4,326 | 6,142 | 7,793 | 9,575 | 12,249 |
| 450000 | 809 | 1,065 | 1,310 | 1,719 | 2,734 | 4,428 | 6,289 | 7,980 | 9,806 | 12,546 |
| 500000 | 849 | 1,117 | 1,374 | 1,803 | 2,867 | 4,643 | 6,594 | 8,366 | 10,280 | 13,151 |

Arogya Sanjeevani Monthly Premium Instalments

Table A: Premium Table

| SI/ Age (yrs.) | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | 76-80 | 81-85 | >85 |
|----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 100000 | 159 | 206 | 251 | 326 | 513 | 824 | 1,166 | 1,476 | 1,811 | 2,314 |
| 150000 | 217 | 282 | 345 | 448 | 706 | 1,135 | 1,607 | 2,036 | 2,499 | 3,194 |
| 200000 | 283 | 368 | 450 | 586 | 924 | 1,487 | 2,107 | 2,670 | 3,277 | 4,189 |

| | | | | | | | | | | |
|--------|-----|-----|-----|-----|-------|-------|-------|-------|-------|-------|
| | | | | | | | | | | |
| 250000 | 315 | 411 | 503 | 657 | 1,039 | 1,676 | 2,376 | 3,012 | 3,699 | 4,729 |
| 300000 | 363 | 475 | 583 | 763 | 1,209 | 1,954 | 2,773 | 3,517 | 4,320 | 5,525 |
| 350000 | 392 | 515 | 633 | 829 | 1,317 | 2,131 | 3,025 | 3,837 | 4,714 | 6,030 |
| 400000 | 409 | 538 | 661 | 867 | 1,379 | 2,232 | 3,169 | 4,020 | 4,940 | 6,319 |
| 450000 | 417 | 549 | 676 | 887 | 1,411 | 2,285 | 3,245 | 4,117 | 5,059 | 6,472 |
| 500000 | 438 | 576 | 709 | 930 | 1,479 | 2,395 | 3,402 | 4,316 | 5,304 | 6,785 |

Table B: Premium Table

| SI/ Age (yrs.) | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66-70 | 71-75 | 76-80 | 81-85 | >85 |
|----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 100000 | 103 | 134 | 163 | 212 | 333 | 535 | 758 | 959 | 1,177 | 1,504 |
| 150000 | 141 | 184 | 224 | 291 | 459 | 738 | 1,045 | 1,323 | 1,624 | 2,076 |
| 200000 | 184 | 239 | 292 | 381 | 600 | 967 | 1,369 | 1,735 | 2,130 | 2,723 |
| 250000 | 205 | 267 | 327 | 427 | 675 | 1,089 | 1,544 | 1,958 | 2,404 | 3,074 |
| 300000 | 236 | 309 | 379 | 496 | 786 | 1,270 | 1,802 | 2,286 | 2,808 | 3,591 |
| 350000 | 255 | 335 | 411 | 539 | 856 | 1,385 | 1,966 | 2,494 | 3,064 | 3,920 |
| 400000 | 266 | 350 | 430 | 564 | 896 | 1,451 | 2,060 | 2,613 | 3,211 | 4,108 |
| 450000 | 271 | 357 | 439 | 576 | 917 | 1,485 | 2,109 | 2,676 | 3,288 | 4,207 |
| 500000 | 285 | 375 | 461 | 605 | 961 | 1,557 | 2,211 | 2,806 | 3,447 | 4,410 |

Discounts:

A. Discounts for '**Individual Sum Insured**' variant are:

(i) **Family Discount** available at the inception of the policy is mentioned below:

- a) 2 Family Members – 10% discount on total premium
- b) 3 or more Family Members – 20% discount on total premium

(ii) **Discount for customers already covered under their employers' Group Medclaim Policy provided by ITGI**

All the employees covered under the Group Medclaim Policy of IFFCO TOKIO will be eligible for discount as per below mentioned slabs –

| Sum Insured opted under Arogya Sanjeevani | Discount |
|---|------------------|
| Rs 4(Four)lakh and above | 10%(ten percent) |

- (iii) **Existing Customer Discount:** 10% (ten percent) discount in policy premium for all customers holding any other insurance policy of IFFCO TOKIO.
- (iv) **ITGI Employee Discount:** 20% (twenty percent) discount for all employees of IFFCO TOKIO.
- (v) 10% (ten percent) discount in policy premium is permitted for all customers who buy policy directly through IFFCO-TOKIO website/Walk-in.

Note: All the above mentioned discounts are on cumulative basis and cannot exceed a total of 25% (twenty-five) percent

B. Discounts for 'Floater Sum Insured' variant are:

- (i) **Discount for customers already covered under their employers' Group Medclaim Policy provided by ITGI**
All the employees covered under the Group Medclaim Policy of IFFCO TOKIO will be eligible for discount as per below mentioned slabs –

| Product Type | Sum Insured opted under Arogya Sanjeevani | Discount |
|-------------------|---|------------------|
| Arogya Sanjeevani | Rs 4(Four)lakh and above | 10%(ten percent) |

- (ii) **Existing Customer Discount:** 10% (ten percent) discount in policy premium for all customers holding any other insurance policy of IFFCO TOKIO.
- (iii) **ITGI Employee Discount:** 20% (twenty percent) discount for all employees of IFFCO TOKIO.
- (iv) 10% (ten percent) discount in policy premium is permitted for all customers who buy policy directly through IFFCO-TOKIO website/Walk-in.

Note: All the above mentioned discounts are on cumulative basis and cannot exceed a total of 25% (twenty-five) percent