

IFFCO-TOKIO HOSPITAL DAILY CASH POLICY

Premium Illustration –

Scenario - Single Payment option when policyholder opting for 1year policy

Illustration 1 –

Age of the Members Insured	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 Benefit Period (Only one Benefit Period is available for the entire family)					
	Premium (Rs.)	Benefit period opted (days)	Daily Cash (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Benefit period opted (days)	Daily Cash (Rs.)	Premium (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Benefit period opted (days)	Daily Cash (Rs.)	
25 or less	959	60	1500											
26-35	1016	60	1500											
36-40	1149	60	1500	1149	5%	1092	60	1500	1149	25%	862	60	1500	
41-45	1202	60	1500	1202	5%	1142	60	1500	1202	0%	1202		1500	
46-50	1456	60	1500											
51-55	1,633	60	1500											
56-60	2,136	60	1500											
61-65	3,441	60	1500											
66 AND ABOVE	4,370	60	1500											
				Total Family Premium		2233				Total Family Premium		2064		

Illustration 2 -

Age of the Members Insured	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 (Benefit Period is available for each member of the family)					Coverage opted on family floater basis with overall Benefit Period (Only one Benefit Period is available for the entire family)					
	Premium (Rs.)	Benefit period opted (days)	Daily Cash (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Benefit period opted (days)	Daily Cash (Rs.)	Premium (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Benefit period opted (days)	Daily Cash (Rs.)	
25 or less	598	30	1000											
26-35	634	30	1000											
36-40	717	30	1000											
41-45	750	30	1000											
46-50	909	30	1000	909	5%	864	30	1000	909	25%	682	30	1000	
51-55	1,019	30	1000	1019	5%	968	30	1000	1019	0%	1019		1000	
56-60	1,333	30	1000											
61-65	2,147	30	1000											
66 AND ABOVE	2,727	30	1000											
				Total Family Premium		1832				Total Family Premium		1701		