

Rate Chart

For the purpose of premium computation, the country is categorized into following three Zones and premium payable under the policy will be computed based on the residential location/address as provided by the proposer/insured person.

(Annual)Per Person Rates (₹) (Exclusive of taxes)

Zone A										
Age Band	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs	200 Lakhs	300 Lakhs
91days -17yrs	7,205	7,947	8,730	9,016	9,300	10,467	12,688	14,198	18,791	22,984
18-35yrs	10,227	11,579	12,983	13,871	14,575	17,218	20,685	22,681	29,136	34,942
36-45yrs	12,820	13,876	15,427	16,530	17,318	20,056	25,377	28,119	36,413	43,727
46-50yrs	18,090	20,363	22,882	24,004	25,084	29,804	36,379	40,510	53,217	64,529
51-55yrs	22,092	24,799	27,831	29,153	30,426	35,964	45,015	50,323	66,685	81,314
56-60yrs	29,199	32,592	36,570	38,248	39,855	46,801	58,532	65,454	87,139	1,06,626
61-65yrs	38,235	42,525	47,819	50,002	52,094	61,092	77,767	87,135	1,17,174	1,44,354
66-70yrs	60,573	66,608	74,834	78,120	81,260	94,680	1,20,700	1,35,113	1,82,519	2,25,984
71+ yrs	74,264	80,995	91,110	95,102	98,900	1,15,106	1,46,261	1,63,305	2,20,515	2,73,069

Zone A: Mumbai (including Mumbai Metropolitan Region), Delhi (including National Capital Region, Faridabad, Ghaziabad), Ahmedabad, Surat & Baroda

Zone B										
Age Band	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs	200 Lakhs	300 Lakhs
91days -17yrs	6,306	6,961	7,629	7,873	8,116	9,116	11,161	12,526	16,583	20,278
18-35yrs	8,868	10,092	11,448	12,131	12,797	15,239	18,340	20,105	25,709	30,724
36-45yrs	10,869	12,282	13,654	14,630	15,329	17,750	22,707	25,186	32,505	38,914
46-50yrs	15,896	17,963	20,176	21,185	22,157	26,435	32,371	36,100	47,320	57,251

51-55yrs	19,425	21,881	24,539	25,721	26,862	31,853	40,001	44,799	59,276	72,153
56-60yrs	24,919	27,911	31,283	32,732	34,125	40,179	50,441	56,532	75,140	91,767
61-65yrs	32,557	36,317	40,790	42,664	44,463	52,247	66,678	74,887	1,00,626	1,23,809
66-70yrs	51,511	56,732	63,656	66,452	69,131	80,626	1,03,076	1,15,656	1,56,258	1,93,399
71+yrs	62,944	68,748	77,249	80,636	83,866	97,693	1,24,446	1,39,230	1,88,049	2,32,810

Zone B: Hyderabad (including Secunderabad), Bengaluru, Kolkata, Indore, Chennai, Chandigarh (including, Mohali, Panchkula, Zirakpur), Pune (including Pimpri Chinchwad) and Rajkot

Zone C										
Age Band	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs	200 Lakhs	300 Lakhs
91days-17yrs	5,430	5,995	6,545	6,746	6,947	7,775	9,588	10,803	14,306	17,486
18-35yrs	7,525	8,617	9,785	10,397	10,996	13,703	15,933	17,460	22,184	26,382
36-45yrs	9,620	11,043	12,424	13,118	13,792	16,821	19,747	21,929	28,157	33,550
46-50yrs	13,519	15,357	17,233	18,114	18,967	22,749	27,920	31,197	40,748	49,127
51-55yrs	16,524	18,701	20,944	21,970	22,962	27,340	34,424	38,649	51,002	61,902
56-60yrs	21,148	23,784	26,616	27,862	29,063	34,321	43,219	48,566	64,422	78,486
61-65yrs	27,507	30,794	34,536	36,134	37,673	44,370	56,792	63,962	85,849	1,05,447
66-70yrs	43,448	47,944	53,709	56,069	58,336	68,110	87,362	98,301	1,32,809	1,64,283
71+yrs	52,873	57,852	64,918	67,765	70,487	82,189	1,05,003	1,17,765	1,59,073	1,96,855

Zone C: Rest of India

(Annual) Per Person Rates (₹) (Inclusive of taxes 18%)

Zone A										
Age Band	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs	200 Lakhs	300 Lakhs
91days -17yrs	8,502	9,377	10,301	10,639	10,974	12,351	14,972	16,754	22,173	27,121
18-35yrs	12,068	13,663	15,320	16,368	17,199	20,317	24,408	26,764	34,380	41,232
36-45yrs	15,128	16,374	18,204	19,505	20,435	23,666	29,945	33,180	42,967	51,598
46-50yrs	21,346	24,028	27,001	28,325	29,599	35,169	42,927	47,802	62,796	76,144
51-55yrs	26,069	29,263	32,841	34,401	35,903	42,438	53,118	59,381	78,688	95,951
56-60yrs	34,455	38,459	43,153	45,133	47,029	55,225	69,068	77,236	1,02,824	1,25,819
61-65yrs	45,117	50,180	56,426	59,002	61,471	72,089	91,765	1,02,819	1,38,265	1,70,338
66-70yrs	71,476	78,597	88,304	92,182	95,887	1,11,722	1,42,426	1,59,433	2,15,372	2,66,661
71+ yrs	87,632	95,574	1,07,510	1,12,220	1,16,702	1,35,825	1,72,588	1,92,700	2,60,208	3,22,221

Zone A: Mumbai (including Mumbai Metropolitan Region), Delhi (including National Capital Region, Faridabad, Ghaziabad), Ahmedabad, Surat & Baroda

Zone B										
Age Band	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs	200 Lakhs	300 Lakhs
91days -17yrs	7,441	8,214	9,002	9,290	9,577	10,757	13,170	14,781	19,568	23,928
18-35yrs	10,464	11,909	13,509	14,315	15,100	17,982	21,641	23,724	30,337	36,254
36-45yrs	12,825	14,493	16,112	17,263	18,088	20,945	26,794	29,719	38,356	45,919
46-50yrs	18,757	21,196	23,808	24,998	26,145	31,193	38,198	42,598	55,838	67,556
51-55yrs	22,922	25,820	28,956	30,351	31,697	37,587	47,201	52,863	69,946	85,141

56-60yrs	29,404	32,935	36,914	38,624	40,268	47,411	59,520	66,708	88,665	108,285
61-65yrs	38,417	42,854	48,132	50,344	52,466	61,651	78,680	88,367	1,18,739	1,46,095
66-70yrs	60,783	66,944	75,114	78,413	81,575	95,139	1,21,630	1,36,474	1,84,384	2,28,211
71+yrs	74,274	81,123	91,154	95,150	98,962	1,15,278	1,46,846	1,64,291	2,21,898	2,74,716

Zone B: Hyderabad (including Secunderabad), Bengaluru, Kolkata, Indore, Chennai, Chandigarh (including, Mohali, Panchkula, Zirakpur), Pune (including Pimpri Chinchwad) and Rajkot

Zone C										
Age Band	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs	200 Lakhs	300 Lakhs
91days-17yrs	6,407	7,074	7,723	7,960	8,197	9,175	11,314	12,748	16,881	20,633
18-35yrs	8,880	10,168	11,546	12,268	12,975	16,170	18,801	20,603	26,177	31,131
36-45yrs	11,352	13,031	14,660	15,479	16,275	19,849	23,301	25,876	33,225	39,589
46-50yrs	15,952	18,121	20,335	21,375	22,381	26,844	32,946	36,812	48,083	57,970
51-55yrs	19,498	22,067	24,714	25,925	27,095	32,261	40,620	45,606	60,182	73,044
56-60yrs	24,955	28,065	31,407	32,877	34,294	40,499	50,998	57,308	76,018	92,613
61-65yrs	32,458	36,337	40,752	42,638	44,454	52,357	67,015	75,475	1,01,302	1,24,427
66-70yrs	51,269	56,574	63,377	66,161	68,836	80,370	1,03,087	1,15,995	1,56,715	1,93,854
71+yrs	62,390	68,265	76,603	79,963	83,175	96,983	1,23,904	1,38,963	1,87,706	2,32,289

Zone C: Rest of India

Risk Loading

Up to 100% per medical condition/diagnosis, maximum of 150% per person.

Monthly Premium Payment Loading

Term of Policy	Loading%
1 year Policy	5.00%
2 year Policy	9.00%
3 year Policy	13.00%

Family Floater Discount

Particulars	Family Floater Discount
2 Members	20.00%
3 Members	28.00%
3+ Members	32.00%

Long Term Discount

Policy Tenure	Discount
2 years	5.00%
3 years	10.00%

Tata Group Employee Discount

A discount of 10% is proposed for Tata Group Employees.

'Global Cover for Planned Hospitalization' special condition discount

2% discount is applicable in lieu of non-availability of 'Global Cover for Planned Hospitalization', subject to conditions as specified in the policy document.