

## SUKSHMA HOSPI-CASH (MICRO-INSURANCE PRODUCT)

Premium Tables in INR (Premiums with Goods and Services Tax of 18%)

5 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	45	65
Rs. 200 / day	86	130
Rs. 300 / day	129	195
Rs. 400 / day	170	257
Rs. 500 / day	212	322
Rs. 600 / day	254	387
Rs. 700 / day	295	450
Rs. 800 / day	337	514
Rs. 900 / day	379	579
Rs. 1000 / day	424	644

10 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	50	70
Rs. 200 / day	98	136
Rs. 300 / day	145	204
Rs. 400 / day	192	271
Rs. 500 / day	241	340
Rs. 600 / day	290	406
Rs. 700 / day	337	472
Rs. 800 / day	385	542
Rs. 900 / day	433	608
Rs. 1000 / day	480	676

15 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	54	74
Rs. 200 / day	107	148
Rs. 300 / day	160	219
Rs. 400 / day	214	294
Rs. 500 / day	267	366
Rs. 600 / day	319	438
Rs. 700 / day	372	511
Rs. 800 / day	425	585
Rs. 900 / day	478	657
Rs. 1000 / day	531	729

20 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	59	79
Rs. 200 / day	117	157
Rs. 300 / day	173	235
Rs. 400 / day	231	310
Rs. 500 / day	288	389
Rs. 600 / day	345	467
Rs. 700 / day	402	543
Rs. 800 / day	461	621
Rs. 900 / day	518	699
Rs. 1000 / day	576	775

25 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	64	83
Rs. 200 / day	124	164
Rs. 300 / day	188	247
Rs. 400 / day	248	328
Rs. 500 / day	309	409
Rs. 600 / day	372	492
Rs. 700 / day	433	573
Rs. 800 / day	493	655
Rs. 900 / day	556	738
Rs. 1000 / day	617	819

### Premium Loading for Optional Coverage:

- Maternity with 9 months waiting period applicable:** Loading of 30% on the premium for all the plan limits.
- Maternity without 9 months waiting period applicable:** Loading of 40% on the premium for all the plan limits. Maternity Benefit loading will be applicable to the corresponding female member only, if opted.
- Pre-existing disease cover:** Pre-existing disease loading of 20% on the premium will be applicable to the corresponding family member only.
- Convalescence Benefit**  
Age Band wise Individual Premium Table: Premiums with Goods and Services Tax of 18%.

Per day Benefit	Convalescence Benefit Amount	Up to 45 years	Above 45 years
Rs. 100 / day to Rs. 400 / day	Rs. 1000	Rs. 5	Rs. 18
Rs. 500 / day to Rs. 700 / day	Rs. 1500	Rs. 7	Rs. 26
Rs. 800 / day to Rs. 1000 / day	Rs. 2000	Rs. 8	Rs. 34

### 5. Deductible:

Deductible option	Discount Rate
1 Day	6%
2 Days	20%
3 Days	35%

Note: The premiums given above are inclusive of 18% Goods and Services Tax.

- For Kerala without GST registration – GST applicable is 19%.
- For Kerala with GST registration and for other states – GST applicable is 18%.

### Family Floater Premium

Premium for the primary insured remains at actuals from the individual table.

For remaining dependant members, discounts applicable are as per the table below (on their respective individual premium):

Plan Limit	Family Floater Discount			
	2nd member	3rd member	4th member	5th member
5 days	9.00%	12.50%	15.50%	18.25%
10 days	6.50%	7.50%	8.25%	9.25%
15 days	5.75%	6.00%	6.50%	6.75%
20 days	5.40%	5.60%	5.80%	6.00%
25 days	5.30%	5.40%	5.60%	5.70%

Primary member/ Proposer will always be the member with the highest age. For calculation of Family Floater premium, the discount is applied in the descending order of age of the persons covered in the family

Disclaimer: For detailed information on this product, terms and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Tax Benefits are subject to change due to change in tax laws. *Insurance is the subject matter of solicitation.*

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