

SUKSHMA HOSPI-CASH (MICRO-INSURANCE PRODUCT)

Premium Tables in INR (exclusive of Goods and Services Tax)

5 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	38	55
Rs. 200 / day	73	110
Rs. 300 / day	109	165
Rs. 400 / day	144	218
Rs. 500 / day	180	273
Rs. 600 / day	215	328
Rs. 700 / day	250	381
Rs. 800 / day	286	436
Rs. 900 / day	321	491
Rs. 1000 / day	359	546

10 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	42	59
Rs. 200 / day	83	115
Rs. 300 / day	123	173
Rs. 400 / day	163	230
Rs. 500 / day	204	288
Rs. 600 / day	246	344
Rs. 700 / day	286	400
Rs. 800 / day	326	459
Rs. 900 / day	367	515
Rs. 1000 / day	407	573

15 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	46	63
Rs. 200 / day	91	125
Rs. 300 / day	136	186
Rs. 400 / day	181	249
Rs. 500 / day	226	310
Rs. 600 / day	270	371
Rs. 700 / day	315	433
Rs. 800 / day	360	496
Rs. 900 / day	405	557
Rs. 1000 / day	450	618

20 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	50	67
Rs. 200 / day	99	133
Rs. 300 / day	147	199
Rs. 400 / day	196	263
Rs. 500 / day	244	330
Rs. 600 / day	292	396
Rs. 700 / day	341	460
Rs. 800 / day	391	526
Rs. 900 / day	439	592
Rs. 1000 / day	488	657

25 days		
Per day Benefit	Up to 45 years (in Rs.)	Above 45 years (in Rs.)
Rs. 100 / day	54	70
Rs. 200 / day	105	139
Rs. 300 / day	159	209
Rs. 400 / day	210	278
Rs. 500 / day	262	347
Rs. 600 / day	315	417
Rs. 700 / day	367	486
Rs. 800 / day	418	555
Rs. 900 / day	471	625
Rs. 1000 / day	523	694

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: Premium rates are exclusive of Goods & Services Tax.

Per day Benefit	Convalescence Benefit Amount	Up to 45 years	Above 45 years
Rs. 100 / day to Rs. 400 / day	Rs. 1000	Rs. 4	Rs. 15
Rs. 500 / day to Rs. 700 / day	Rs. 1500	Rs. 6	Rs. 22
Rs. 800 / day to Rs. 1000 / day	Rs. 2000	Rs. 7	Rs. 29

5. Deductible:

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

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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