

HEALTH INSURANCE POLICY – SENIOR CITIZENS					
Sum Insured	Domiciliary Hospitalisati on limit	61-65 YRS	66-70 yrs	71-75 yrs	76-80 yrs
50000	10000	2,950	3,600	4,000	5,000
75000	15000	3,725	4,550	4,950	6,150
100000	20000	4,500	5,500	5,900	7,300
125000	23750	5,350	6,750	7,175	8,850
150000	27250	6,200	8,000	8,450	10,400
175000	31250	6,900	8,675	9,525	11,700
200000	35000	7,600	9,350	10,600	13,000
225000	37500	8,200	10,125	11,525	14,175
250000	40000	8,800	10,900	12,450	15,350
275000	42500	9,350	11,575	13,250	16,325
300000	45000	9,900	12,250	14,050	17,300

- Note:
1. Service tax as applicable will be charged extra
 2. For PED of diabetes, hypertension & hyperlipidemia premium will be loaded by 10% each
 3. In the event of adverse claims experience, the company reserves the right to load premium at renewal, the maximum loading shall not exceed 200%
 4. Loading – If three or more claims are lodged during the two immediately preceding policy periods -
 - Upto 25% of Sum Insured – 25% loading on applicable premium
 - 26 to 50% of Sum Insured – 50% loading on applicable premium
 - 51 – 75% of Sum Insured – 75% loading on applicable premium
 - Above 75% - 90% of sum insured – 100% loading on applicable premium
 - Above 90% of sum insured - 150% loading on applicable premium
- This loading will be removed after three continuous claim free years.
- Renewals beyond 80 Yrs will be done at the same premium as 80 Yrs slab**