

Annexure 6

Premium Illustration

Illustration - 1

Narayana Aditi - Plan 1						
Tenure - 1 Year						
	Coverage opted on individual/Multi individual basis covering each member of the family separately (at a single point in time)			Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)		
	Coverage of Rs 1 Crore for Surgery or Surgical Procedure. Coverage of Rs 5 Lacs for Non-Surgery or Non-Surgical Procedure					
Age of the member	Premium (Rs)	GST (18%) (Rs)	Premium with GST (Rs)	Consolidated premium for all family members on floater basis (Rs)	GST (18%) (Rs)	Consolidated premium for all family members on floater basis with GST (Rs)
45	6,610	1,190	7,800	11,711	2,108	13,819
39	4,866	876	5,742			
9	2,929	527	3,456			
5	2,929	527	3,456			
	17,334	3,120	20,454			
	Premium (with GST) for all members of the family is Rs. 20,454 when each member is covered separately.			Premium (with GST) when policy is opted on floater basis is Rs. 13,819 on a family floater basis.		
Note:	Premiums shown are excluding stamp duty charges.					

Illustration - 2

Narayana Aditi - Plan 2						
Tenure - 1 Year						
	Coverage opted on individual/Multi individual basis covering each member of the family separately (at a single point in time)			Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)		
	Coverage of Rs 1 Crore for Surgery or Surgical Procedure. Coverage of Rs 5 Lacs for Non-Surgery or Non-Surgical Procedure					
Age of the member	Premium (Rs)	GST (18%) (Rs)	Premium with GST (Rs)	Consolidated premium for all family members on floater basis (Rs)	GST (18%) (Rs)	Consolidated premium for all family members on floater basis with GST (Rs)
45	6,746	1,214	7,960	11,955	2,152	14,107
39	4,966	894	5,860			
9	2,999	540	3,539			
5	2,999	540	3,539			
	17,710	3,187	20,898			
	Premium (with GST) for all members of the family is Rs. 20,898 when each member is covered separately.			Premium (with GST) when policy is opted on floater basis is Rs. 14,107 on a family floater basis.		
Note:	Premiums shown are excluding stamp duty charges.					