

Tata AIG Crite-MediCare PREMIUM CHART

Gross Annual Premium (In ₹) per member (Exclusive of taxes) table by age (in Years) and Sum Insured (In₹)

Section A: Critical Illness

Critical Illness Cover without Health Check-up (per mille rate) for survival period of 15 days:

Age Band	Smart Half Century	Smart Century Premier
18	0.94	1.06
19-25	1.28	1.43
26-30	2.14	2.41
31-35	3.51	3.95
36-40	6.08	6.88
41-45	10.29	11.66
46-50	14.57	16.58
51-55	23.45	26.74
56-60	35.29	40.35
61-65	50.65	58.02
66-70	67.26	77.18
71+	98.51	113.74

Health Check-up for Critical Illness (Smart Half-Century)

Age/ SI (in ₹ lakhs)	5	10	15 to 200
0-18	134	269	385
19-25	134	269	383
26-30	134	268	383
31-35	134	268	383
36-40	266	532	762
41-45	265	529	755
46-50	263	525	751
51-55	388	775	1,108
56-60	380	760	1,086
61-65	371	742	1,058
66-70	360	722	1,029
71+	342	683	977

Health Check-up for Critical Illness (Smart Century Premier)

Age/ SI (in ₹ lakhs)	5	10	15 to 200
0-18	134	269	385
19-25	134	269	383
26-30	134	268	383
31-35	134	268	382
36-40	266	532	760
41-45	265	528	754
46-50	262	523	748
51-55	386	771	1,102
56-60	377	754	1,075
61-65	366	731	1,045
66-70	354	708	1,012
71+	332	666	951

Personal Accident Cover of Sum Insured ₹300,000 (applicable for Section A)

Age Band	Smart Half Century	Smart Century Premier
18	76.31	76.31
19-25	76.29	76.29
26-30	76.26	76.25
31-35	76.2	76.18
36-40	76.09	76.05
41-45	75.92	75.85
46-50	75.72	75.63
51-55	75.34	75.18
56-60	74.83	74.58
61-65	74.18	73.86
66-70	73.51	73.08
71+	72.22	71.58

Section B: Cancer 360 Degree - Indemnity Cover

Age/ SI (in ₹ lakhs)	5	10	15	20	25	30	35	40	45	50
0-18	229	420	558	615	672	707	742	776	811	846
19-25	306	543	702	803	908	971	1,034	1,096	1,159	1,222
26-30	448	771	963	1,151	1,342	1,456	1,571	1,685	1,800	1,914
31-35	642	1,083	1,323	1,628	1,938	2,124	2,310	2,496	2,682	2,868

TATA AIG General Insurance Company Limited

36-40	1,135	1,934	2,377	2,900	3,434	3,753	4,072	4,390	4,709	5,028
41-45	1,763	2,955	3,555	4,462	5,388	5,941	6,494	7,046	7,599	8,152
46-50	2,197	3,666	4,382	5,563	6,765	7,485	8,204	8,924	9,643	10,363
51-55	3,766	6,242	7,462	9,523	11,620	12,876	14,131	15,387	16,642	17,898
56-60	5,760	9,438	11,195	14,457	17,791	19,782	21,774	23,765	25,757	27,748
61-65	8,806	14,329	16,920	22,040	27,275	30,401	33,527	36,654	39,780	42,906
66-70	12,758	20,663	24,355	31,892	39,594	44,195	48,795	53,396	57,996	62,597
71+	19,554	31,515	37,178	48,877	60,834	67,976	75,118	82,261	89,403	96,545

Age/ SI (in ₹ lakhs)	55	60	65	70	75	80	85	90	95	100
0-18	880	914	949	983	1,017	1,106	1,195	1,284	1,373	1,462
19-25	1,284	1,347	1,409	1,472	1,534	1,695	1,856	2,018	2,179	2,340
26-30	2,028	2,142	2,257	2,371	2,485	2,780	3,075	3,370	3,665	3,960
31-35	3,053	3,238	3,424	3,609	3,794	4,273	4,752	5,231	5,710	6,189
36-40	5,346	5,664	5,981	6,299	6,617	7,439	8,261	9,082	9,904	10,726
41-45	8,703	9,254	9,804	10,355	10,906	12,334	13,762	15,190	16,618	18,046
46-50	11,078	11,794	12,509	13,225	13,940	15,804	17,668	19,532	21,396	23,260
51-55	19,147	20,397	21,646	22,896	24,145	27,393	30,640	33,888	37,135	40,383
56-60	29,732	31,715	33,699	35,682	37,666	42,800	47,934	53,067	58,201	63,335
61-65	46,021	49,136	52,250	55,365	58,480	66,540	74,599	82,659	90,718	98,778
66-70	67,180	71,763	76,346	80,929	85,512	97,373	1,09,233	1,21,094	1,32,954	1,44,815
71+	1,03,660	1,10,774	1,17,889	1,25,003	1,32,118	1,50,530	1,68,942	1,87,353	2,05,765	2,24,177

Age/ SI (in ₹ lakhs)	105	110	115	120	125	130	135	140	145	150
0-18	1,524	1,585	1,647	1,708	1,770	1,831	1,893	1,954	2,016	2,077
19-25	2,452	2,564	2,675	2,787	2,899	3,011	3,123	3,234	3,346	3,458
26-30	4,165	4,369	4,574	4,778	4,983	5,187	5,392	5,596	5,801	6,005
31-35	6,521	6,852	7,184	7,516	7,848	8,179	8,511	8,843	9,174	9,506
36-40	11,295	11,864	12,434	13,003	13,572	14,141	14,710	15,280	15,849	16,418
41-45	19,034	20,021	21,009	21,996	22,984	23,972	24,959	25,947	26,934	27,922
46-50	24,546	25,831	27,117	28,403	29,689	30,974	32,260	33,546	34,831	36,117
51-55	42,626	44,869	47,111	49,354	51,597	53,840	56,083	58,325	60,568	62,811
56-60	66,890	70,445	74,000	77,555	81,111	84,666	88,221	91,776	95,331	98,886
61-65	1,04,360	1,09,941	1,15,523	1,21,104	1,26,686	1,32,268	1,37,849	1,43,431	1,49,012	1,54,594
66-70	1,53,028	1,61,242	1,69,455	1,77,668	1,85,882	1,94,095	2,02,308	2,10,521	2,18,735	2,26,948
71+	2,36,927	2,49,678	2,62,428	2,75,178	2,87,928	3,00,679	3,13,429	3,26,179	3,38,930	3,51,680

TATA AIG General Insurance Company Limited

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Age/ SI (in ₹ lakhs)	155	160	165	170	175	180	185	190	195	200
0-18	2,115	2,152	2,190	2,228	2,266	2,303	2,341	2,379	2,416	2,454
19-25	3,526	3,595	3,663	3,732	3,800	3,868	3,937	4,005	4,074	4,142
26-30	6,130	6,254	6,379	6,504	6,629	6,753	6,878	7,003	7,127	7,252
31-35	9,709	9,912	10,114	10,317	10,520	10,723	10,926	11,128	11,331	11,534
36-40	16,766	17,114	17,462	17,810	18,158	18,505	18,853	19,201	19,549	19,897
41-45	28,526	29,129	29,733	30,336	30,940	31,544	32,147	32,751	33,354	33,958
46-50	36,903	37,688	38,474	39,260	40,046	40,831	41,617	42,403	43,188	43,974
51-55	64,182	65,552	66,923	68,294	69,665	71,035	72,406	73,777	75,147	76,518
56-60	1,01,059	1,03,232	1,05,404	1,07,577	1,09,750	1,11,923	1,14,096	1,16,268	1,18,441	1,20,614
61-65	1,58,005	1,61,416	1,64,827	1,68,238	1,71,650	1,75,061	1,78,472	1,81,883	1,85,294	1,88,705
66-70	2,31,968	2,36,987	2,42,007	2,47,026	2,52,046	2,57,065	2,62,085	2,67,104	2,72,124	2,77,143
71+	3,59,472	3,67,264	3,75,057	3,82,849	3,90,641	3,98,433	4,06,225	4,14,018	4,21,810	4,29,602

Section C: Hospital Cash Benefit (For ₹500 per day without Prolonged Hospitalization)

Age Band	Max No. of Days		
	30	60	180
0-18	189	223	254
19-25	200	235	268
26-30	210	247	283
31-35	284	334	382
36-40	358	421	481
41-45	462	544	621
46-50	566	666	760
51-55	653	769	878
56-60	719	846	966
61-65	791	931	1,063
66-70	949	1,117	1,275
71+	1,138	1,340	1,530

Note: Gross Premium for other Sum Insured (in multiple of ₹500's) can be found by multiplying the above rates

Prolonged Hospitalization Cash Benefit:

Age Band	Gross Premium(₹)
0-18	57.38
19-25	60.57
26-30	63.77
31-35	86.17
36-40	108.58
41-45	140.11
46-50	171.62
51-55	198.22
56-60	218.03
61-65	239.83
66-70	287.80
71+	345.35

Section D: Wellsurance Cover (Optional)

Age/Plan	Classic	Supreme	Elite
18	277	312	597
19-25	315	355	680
26-30	343	386	738
31-35	363	411	783
36-40	392	442	845
41-45	406	458	875
46-50	428	483	922
51-55	440	495	946
56-60	462	522	995
61-65	472	532	1,017
66-70	480	543	1,035
71+	489	551	1,052

Gross Annual Premium (In ₹) per member (Inclusive of taxes 18%) table by age (in Years) and Sum Insured (In ₹)
Section A: Critical Illness
Critical Illness Cover without Health Check-up (per mille rate) for survival period of 15 days:

Age Band	Smart Half Century	Smart Century Premier
18	1.11	1.25
19-25	1.51	1.69
26-30	2.53	2.84

31-35	4.14	4.66
36-40	7.17	8.12
41-45	12.14	13.76
46-50	17.19	19.56
51-55	27.67	31.55
56-60	41.64	47.61
61-65	59.77	68.46
66-70	79.37	91.07
71+	116.24	134.21

Health Check-up for Critical Illness (Smart Half-Century)

Age/ SI (in ₹ lakhs)	5	10	15 to 200
0-18	158.12	317.42	454.3
19-25	158.12	317.42	451.94
26-30	158.12	316.24	451.94
31-35	158.12	316.24	451.94
36-40	313.88	627.76	899.16
41-45	312.7	624.22	890.9
46-50	310.34	619.5	886.18
51-55	457.84	914.5	1307.44
56-60	448.4	896.8	1281.48
61-65	437.78	875.56	1248.44
66-70	424.8	851.96	1214.22
71+	403.56	805.94	1152.86

Health Check-up for Critical Illness (Smart Century Premier)

Age/ SI (in ₹ lakhs)	5	10	15 to 200
0-18	158.12	317.42	454.3
19-25	158.12	317.42	451.94
26-30	158.12	316.24	451.94
31-35	158.12	316.24	450.76
36-40	313.88	627.76	896.8
41-45	312.7	623.04	889.72
46-50	309.16	617.14	882.64
51-55	455.48	909.78	1300.36
56-60	444.86	889.72	1268.5
61-65	431.88	862.58	1233.1
66-70	417.72	835.44	1194.16
71+	391.76	785.88	1122.18

Personal Accident Cover of Sum Insured ₹300,000 (applicable for Section A)

Age Band	Smart Half Century	Smart Century Premier
18	90.05	90.05
19-25	90.02	90.02
26-30	89.99	89.98
31-35	89.92	89.89
36-40	89.79	89.74
41-45	89.59	89.50
46-50	89.35	89.24
51-55	88.90	88.71
56-60	88.30	88.00
61-65	87.53	87.15
66-70	86.74	86.23
71+	85.22	84.46

Section B: Cancer 360 Degree - Indemnity Cover

Age/ SI (in ₹ lakhs)	5	10	15	20	25	30	35	40	45	50
0-18	270	496	658	726	793	834	876	916	957	998
19-25	361	641	828	948	1,071	1,146	1,220	1,293	1,368	1,442
26-30	529	910	1,136	1,358	1,584	1,718	1,854	1,988	2,124	2,259
31-35	758	1,278	1,561	1,921	2,287	2,506	2,726	2,945	3,165	3,384
36-40	1,339	2,282	2,805	3,422	4,052	4,429	4,805	5,180	5,557	5,933
41-45	2,080	3,487	4,195	5,265	6,358	7,010	7,663	8,314	8,967	9,619
46-50	2,592	4,326	5,171	6,564	7,983	8,832	9,681	10,530	11,379	12,228
51-55	4,444	7,366	8,805	11,237	13,712	15,194	16,675	18,157	19,638	21,120
56-60	6,797	11,137	13,210	17,059	20,993	23,343	25,693	28,043	30,393	32,743
61-65	10,391	16,908	19,966	26,007	32,185	35,873	39,562	43,252	46,940	50,629
66-70	15,054	24,382	28,739	37,633	46,721	52,150	57,578	63,007	68,435	73,864
71+	23,074	37,188	43,870	57,675	71,784	80,212	88,639	97,068	105,496	113,923

Age/ SI (in ₹ lakhs)	55	60	65	70	75	80	85	90	95	100
0-18	1,038	1,079	1,120	1,160	1,200	1,305	1,410	1,515	1,620	1,725
19-25	1,515	1,589	1,663	1,737	1,810	2,000	2,190	2,381	2,571	2,761
26-30	2,393	2,528	2,663	2,798	2,932	3,280	3,629	3,977	4,325	4,673
31-35	3,603	3,821	4,040	4,259	4,477	5,042	5,607	6,173	6,738	7,303
36-40	6,308	6,684	7,058	7,433	7,808	8,778	9,748	10,717	11,687	12,657
41-45	10,270	10,920	11,569	12,219	12,869	14,554	16,239	17,924	19,609	21,294

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46-50	13,072	13,917	14,761	15,606	16,449	18,649	20,848	23,048	25,247	27,447
51-55	22,593	24,068	25,542	27,017	28,491	32,324	36,155	39,988	43,819	47,652
56-60	35,084	37,424	39,765	42,105	44,446	50,504	56,562	62,619	68,677	74,735
61-65	54,305	57,980	61,655	65,331	69,006	78,517	88,027	97,538	107,047	116,558
66-70	79,272	84,680	90,088	95,496	100,904	114,900	128,895	142,891	156,886	170,882
71+	122,319	130,713	139,109	147,504	155,899	177,625	199,352	221,077	242,803	264,529

Age/ SI (in ₹ lakhs)	105	110	115	120	125	130	135	140	145	150
0-18	1,798	1,870	1,943	2,015	2,089	2,161	2,234	2,306	2,379	2,451
19-25	2,893	3,026	3,157	3,289	3,421	3,553	3,685	3,816	3,948	4,080
26-30	4,915	5,155	5,397	5,638	5,880	6,121	6,363	6,603	6,845	7,086
31-35	7,695	8,085	8,477	8,869	9,261	9,651	10,043	10,435	10,825	11,217
36-40	13,328	14,000	14,672	15,344	16,015	16,686	17,358	18,030	18,702	19,373
41-45	22,460	23,625	24,791	25,955	27,121	28,287	29,452	30,617	31,782	32,948
46-50	28,964	30,481	31,998	33,516	35,033	36,549	38,067	39,584	41,101	42,618
51-55	50,299	52,945	55,591	58,238	60,884	63,531	66,178	68,824	71,470	74,117
56-60	78,930	83,125	87,320	91,515	95,711	99,906	104,101	108,296	112,491	116,685
61-65	123,145	129,730	136,317	142,903	149,489	156,076	162,662	169,249	175,834	182,421
66-70	180,573	190,266	199,957	209,648	219,341	229,032	238,723	248,415	258,107	267,799
71+	279,574	294,620	309,665	324,710	339,755	354,801	369,846	384,891	399,937	414,982

Age/ SI (in ₹ lakhs)	155	160	165	170	175	180	185	190	195	200
0-18	2,496	2,539	2,584	2,629	2,674	2,718	2,762	2,807	2,851	2,896
19-25	4,161	4,242	4,322	4,404	4,484	4,564	4,646	4,726	4,807	4,888
26-30	7,233	7,380	7,527	7,675	7,822	7,969	8,116	8,264	8,410	8,557
31-35	11,457	11,696	11,935	12,174	12,414	12,653	12,893	13,131	13,371	13,610
36-40	19,784	20,195	20,605	21,016	21,426	21,836	22,247	22,657	23,068	23,478
41-45	33,661	34,372	35,085	35,796	36,509	37,222	37,933	38,646	39,358	40,070
46-50	43,546	44,472	45,399	46,327	47,254	48,181	49,108	50,036	50,962	51,889
51-55	75,735	77,351	78,969	80,587	82,205	83,821	85,439	87,057	88,673	90,291
56-60	119,250	121,814	124,377	126,941	129,505	132,069	134,633	137,196	139,760	142,325
61-65	186,446	190,471	194,496	198,521	202,547	206,572	210,597	214,622	218,647	222,672
66-70	273,722	279,645	285,568	291,491	297,414	303,337	309,260	315,183	321,106	327,029
71+	424,177	433,372	442,567	451,762	460,956	470,151	479,346	488,541	497,736	506,930

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Section C: Hospital Cash Benefit (For ₹500 per day without Prolonged Hospitalization)

Age Band	Max No. of Days		
	30	60	180
0-18	223	263	300
19-25	236	277	316
26-30	248	291	334
31-35	335	394	451
36-40	422	497	568
41-45	545	642	733
46-50	668	786	897
51-55	771	907	1036
56-60	848	998	1140
61-65	933	1099	1254
66-70	1120	1318	1505
71+	1343	1581	1805

Note: Gross Premium for other Sum Insured (in multiple of ₹500's) can be found by multiplying the above rates

Prolonged Hospitalization Cash Benefit:

Age Band	Gross Premium(₹)
0-18	67.71
19-25	71.47
26-30	75.25
31-35	101.68
36-40	128.12
41-45	165.33
46-50	202.51
51-55	233.90
56-60	257.28
61-65	283.00
66-70	339.60
71+	407.51

Section D: Wellsurance Cover (Optional)

Age/Plan	Classic	Supreme	Elite
18	327	368	704
19-25	372	419	802
26-30	405	455	871
31-35	428	485	924
36-40	463	522	997

41-45	479	540	1033
46-50	505	570	1088
51-55	519	584	1116
56-60	545	616	1174
61-65	557	628	1200
66-70	566	641	1221
71+	577	650	1241

Discounts

1. E-Policy discount – 2.5%
2. TATA AIG Customer discount-2.5%
3. Multi-cover discount-2.5%
4. TATA group Employee discount -5%
5. Multi-Individual discount: More than 2 persons – 7.5%
6. Long term discount:
 - 2 year policy – 5%
 - 3 year policy – 10%

Loadings

Survival Period loading: (only applicable for Critical Illness cover)

- a) 7 days- 5%
- b) 0 days- 7.5%