

Rate Chart

(Annual) Per Person Rates (₹) (Exclusive of taxes)

Zone A			
Age Band	5 Lakhs	10 Lakhs	25 Lakhs
61-65 Years	27,844	35,000	50,840
66-70 Years	34,940	44,023	64,210
71-75 Years	49,127	61,669	90,035
76-80 Years	73,664	91,295	1,33,729
81-85 Years	86,132	1,07,558	1,57,911
86-90 Years	1,03,359	1,29,165	1,89,809
91-95 Years	1,24,030	1,55,091	2,28,084
96+ Years	1,48,836	1,86,202	2,74,015

Zone A: Mumbai including MMR/ Thane, Delhi NCR/Faridabad/Ghaziabad, Ahmedabad, Surat and Baroda

Zone B			
Age Band	5 Lakhs	10 Lakhs	25 Lakhs
61-65 Years	25,274	31,686	45,886
66-70 Years	31,653	39,792	57,888
71-75 Years	44,479	55,718	81,147
76-80 Years	66,530	82,331	1,20,370
81-85 Years	77,749	96,951	1,42,089
86-90 Years	93,263	1,16,389	1,70,754
91-95 Years	1,11,878	1,39,714	2,05,148
96+ Years	1,34,216	1,67,703	2,46,422

Zone B: Hyderabad, Bengaluru, Kolkata, Indore, Chennai, Chandigarh/ Mohali/ Punchkula/Zirakpur, Pune/Pimpri Chinchwad and Rajkot

Zone C			
Age Band	5 Lakhs	10 Lakhs	25 Lakhs
61-65 Years	22,640	28,292	40,814
66-70 Years	28,284	35,458	51,416
71-75 Years	39,717	49,625	72,048
76-80 Years	59,223	73,153	1,06,697
81-85 Years	69,163	86,091	1,25,895
86-90 Years	82,922	1,03,309	1,51,250
91-95 Years	99,431	1,23,970	1,81,673
96+ Years	1,19,242	1,48,763	2,18,181

Zone C: Rest of India

(Annual) Per Person Rates (₹) (Inclusive of taxes)

Zone A			
Age Band	5 Lakhs	10 Lakhs	25 Lakhs
61-65 Years	32,856	41,300	59,991
66-70 Years	41,229	51,947	75,768
71-75 Years	57,970	72,769	1,06,241
76-80 Years	86,924	1,07,728	1,57,800
81-85 Years	1,01,636	1,26,918	1,86,335
86-90 Years	1,21,964	1,52,415	2,23,975
91-95 Years	1,46,355	1,83,007	2,69,139
96+ Years	1,75,626	2,19,718	3,23,338

Zone A: Mumbai including MMR/ Thane, Delhi NCR/Faridabad/Ghaziabad, Ahmedabad, Surat and Baroda

Zone B			
Age Band	5 Lakhs	10 Lakhs	25 Lakhs
61-65 Years	29,823	37,389	54,145
66-70 Years	37,351	46,955	68,308
71-75 Years	52,485	65,747	95,753
76-80 Years	78,505	97,151	1,42,037
81-85 Years	91,744	1,14,402	1,67,665

86-90 Years	1,10,050	1,37,339	2,01,490
91-95 Years	1,32,016	1,64,863	2,42,075
96+ Years	1,58,375	1,97,890	2,90,778

Zone B: Hyderabad, Bengaluru, Kolkata, Indore, Chennai, Chandigarh/ Mohali/ Panchkula/Zirakpur, Pune/Pimpri Chinchwad and Rajkot

Zone C			
Age Band	5 Lakhs	10 Lakhs	25 Lakhs
61-65 Years	26,715	33,385	48,161
66-70 Years	33,375	41,840	60,671
71-75 Years	46,866	58,558	85,017
76-80 Years	69,883	86,321	1,25,902
81-85 Years	81,612	1,01,587	1,48,556
86-90 Years	97,848	1,21,905	1,78,475
91-95 Years	1,17,329	1,46,285	2,14,374
96+ Years	1,40,706	1,75,540	2,57,454

Zone C: Rest of India

Discount Loading

Risk Loading

Up to 100% per medical condition/diagnosis, maximum of 150% per person.

Monthly Premium Payment Loading

Term of Policy	Loading%
1 year Policy	5.00%
2 year Policy	9.00%
3 year Policy	13.00%

Family Floater Discount

Particulars	Family Floater Discount
2 Members	20.00%

Long Term Discount

Policy Tenure	Discount
2 years	5.00%
3 years	10.00%

Tata Group Employee Discount

A discount of 10% is proposed for Tata Group Employees.