



WITH YOU ALWAYS

Tata AIG General Insurance Company Ltd.

Peninsula Business Park, Tower A, 15th Floor, G. K. Marg,
Lower Parel, Mumbai - 400 013
Tel. No. +91 22 6669 9697 Fax: 022 6654 6464
IRDA Registration No.: 108
CIN: U85110MH2000PLC128425

MEDIPLUS

TARIFF SHEET

Annual Premium exclusive of service tax (All figures in INR)					
Sum Insured	500,000	500,000	500,000	500,000	500,000
Deductible	100,000	200,000	300,000	400,000	500,000
91 Days-35 Years	1,999	1,049	899	799	699
36-45 Years	2,750	1,500	1,400	1,300	1,200
46-60 Years	4,813	2,925	2,170	2,015	1,860
61-75 Years	10,106	5,704	3,472	2,519	2,325
>75 Years	24,053	14,254	9,090	6,894	6,640

Annual Premium inclusive of service tax (All figures in INR)					
Sum Insured	500,000	500,000	500,000	500,000	500,000
Deductible	100,000	200,000	300,000	400,000	500,000
91 Days-35 Years	2246	1179	1010	898	785
36-45 Years	3090	1685	1573	1461	1348
46-60 Years	5408	3287	2438	2264	2090
61-75 Years	11355	6409	3901	2830	2612
>75 Years	27026	16016	10214	7746	7461

- The premium mentioned is Annual Premium.
- All premium rates are exclusive & inclusive of service tax and applicable cess.
- Premium rates can be revised subject to approval from IRDA

Discounts:

- 1) Family Discount of 10% if 2 or more family members are covered under same policy.
- 2) 7.5% Discount on premium if Insured Person is paying premium of 2 years in advance.

For example:

- a) Proposed Insured Age 33 years opting for 2 year policy with Sum Insured of Rs 5 Lac and deductible Rs 2 Lac.

Calculation – $1,049 \times 2 \times 92.5\% = \text{Rs. } 1940.65/-$ plus taxes.

- b) Proposed Insured Age 35 years opting for 2 year policy with Sum Insured of Rs 5 Lac and deductible Rs 2 Lac.

Calculation – $(1,049+1,500) \times 92.5\% = \text{Rs. } 2357.82/-$ plus taxes.



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Loadings:

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from commencement date of the policy including subsequent renewal(s) with us. The Loading shall only be applied basis an outcome of our medical underwriting.

- We will inform you about the applicable risk loading through a counter offer letter. You need to revert to us with consent and additional premium (if any), within 15 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 15 days, we shall cancel your application and refund the premium paid without interest within next 7 days subject to deduction of the PPC charges, as applicable.
- We will not apply any additional loading on your policy premium at renewal based on claim experience.
- Please note that we will issue policy only after getting your consent.