



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

MediSenior - TARIFF SHEET

Annual Premium exclusive of service tax (All figures in INR)			
Age Group / Sum Insured (Rs.)	2,00,000	3,00,000	5,00,000
61-65 Yrs	11,932	14,615	22,553
66-70 Yrs	15,137	19,201	30,719
71-75 Yrs	18,367	23,986	39,428
76-80 Yrs	24,219	31,629	52,125
81-85 Yrs	32,051	42,433	70,849
> 85 Yrs	42,497	57,032	96,402

Annual Premium inclusive of service tax (All figures in INR)			
Age Group / Sum Insured (Rs.)	2,00,000	3,00,000	5,00,000
61-65 Yrs	13,407	16,421	25,341
66-70 Yrs	17,008	21,574	34,516
71-75 Yrs	20,637	26,951	44,301
76-80 Yrs	27,212	35,538	58,568
81-85 Yrs	36,013	47,678	79,606
> 85 Yrs	47,750	64,081	1,08,317

- 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
- 7.5% Discount on premium if Insured Person is paying premium of 2 years in advance.

For example:

- (1) Proposed Insured Age 64 years opting for 2 year policy with Basic Sum Insured of Rs 3 Lac.
Calculation – $14,615 \times 2 \times (100-7.5) \% = \text{Rs. } 27039/-$ plus taxes.
- (2) Proposed Insured Age 65 years opting for 2 year policy with Basic Sum Insured of Rs 3 Lac.
Calculation – $(14,615+19,201) \times (100-7.5) \% = \text{Rs. } 31280/-$ plus taxes.

Discounts:

- Family Discount of 5% if 2 family members are covered under the same policy.
- A 5% non cumulative discount will be offered on the renewal premium payable under the Policy after every CLAIM FREE Policy Year, provided that the Policy is renewed with Us and without a break.

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



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

of the policy including subsequent renewal(s) with us or on the receipt of the request of increase in Basic sum insured (for the increased Basic sum insured).

- 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 within next 7 days.
- Please note that we will issue policy only after getting your consent.