

Rate Chart

PER PERSON ANNUAL PERMIUM IN ₹ (EXCLUSIVE OF GST)

Zone A					
Age(in years)/ Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs
91 Days -17	5,162	5,496	5,604	6,282	6,496
18-35	7,937	8,359	8,521	9,511	10,158
36-40	9,642	10,044	10,440	11,549	12,210
41-45	10,397	10,832	11,255	12,456	13,171
46-50	14,556	15,058	15,585	17,572	17,939
51-55	19,222	20,173	20,715	22,989	23,517
56-60	23,465	24,589	24,701	27,199	28,589
61-65	29,541	30,988	31,059	34,563	35,935
66-70^	45,939	48,847	48,970	55,088	57,075
71+^	57,384	60,484	61,848	69,472	71,197

Zone A: Mumbai (including Mumbai Metropolitan Region), Delhi (including National Capital Region, Faridabad, Ghaziabad), Ahmedabad, Surat & Baroda

Zone B					
Age(in years)/ Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs
91 Days -17	4,812	5,236	5,276	6,007	6,219
18-35	6,851	7,330	7,990	8,998	9,417
36-40	8,267	8,816	9,761	11,081	11,413
41-45	8,912	9,507	10,520	11,949	12,308
46-50	13,342	14,186	14,683	16,530	17,029
51-55	17,017	18,057	18,367	20,496	21,379
56-60	20,767	21,943	22,068	24,959	25,659
61-65	25,918	27,940	28,101	31,021	32,676
66-70^	40,227	43,964	44,171	49,756	51,669
71+^	50,822	53,256	55,524	61,152	64,902

Zone B: Hyderabad (including Secunderabad), Bengaluru, Kolkata, Indore, Chennai, Chandigarh (including, Mohali, Panchkula, Zirakpur), Pune (including Pimpri Chinchwad) and Rajkot

Zone C					
Age(in years)/ Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs
91 Days -17	4,050	4,310	4,377	4,951	5,098
18-35	6,273	6,506	6,742	7,632	7,786
36-40	7,575	7,991	8,097	9,244	9,594
41-45	8,160	8,611	8,719	9,961	10,340
46-50	11,306	11,849	12,071	13,456	14,196
51-55	15,284	15,577	15,767	17,888	18,486
56-60	18,241	19,160	19,479	21,303	22,140
61-65	22,905	24,183	24,238	27,154	28,358
66-70 [^]	35,391	37,360	37,552	41,610	44,115
71+ [^]	44,959	46,577	47,759	54,191	55,598

Zone C: Rest of India

Accidental Death Benefit (Optional Cover)

Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs
Annual Per Person Rates in ₹	279	418	558	836	1,115

[^] Premium rates for age above 65 is for renewal.

GST of 18% will be applied over and above these base rates.

Discounts on premium:

- a. Long Term Discount
 - 10% discount on premium in case insured opts policy term of 3 years
 - 5% discount on premium in case insured opts policy term of 2 years

Long term discount shall only be applicable on single premium payment mode.

- b. Family Floater Discount on premium
 - 2 members - 20%
 - 3 members - 28%
 - 3+ members - 32%
- c. 10% discount to all TATA Group employees