



Rate Chart

Value Plan

(Annual Per Person Rates in ₹)

Age (in years)/ Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs
91 Days -17	5,136	5,385	5,422	6,145	6,636
18-35	8,067	8,463	8,523	9,676	10,458
36-40	9,537	10,005	10,075	11,440	12,367
41-45	10,156	10,656	10,730	12,187	13,176
46-50	13,973	14,657	14,753	16,761	18,126
51-55	18,483	19,388	19,514	22,174	23,982
56-60	22,621	23,729	23,884	27,145	29,362
61-65	31,739	33,223	33,394	37,910	40,993
66-70^	43,909	45,965	46,208	52,480	56,761
71+^	61,467	64,322	64,650	73,431	79,425

(Exclusive of taxes)

Geo Plan

(Annual Per Person Rates in ₹, rates applicable for Zone B)

Age (in years)/ Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs
91 Days -17	4,457	4,769	4,871	5,543	6,117
18-35	6,752	7,234	7,391	8,426	9,309
36-40	8,206	8,793	8,984	10,247	11,325
41-45	8,370	8,970	9,589	10,938	12,091
46-50	11,355	12,171	12,436	14,194	15,696
51-55	15,667	16,796	17,160	19,594	21,673
56-60	20,904	22,414	22,901	26,157	28,939
61-65	28,226	30,218	30,837	35,185	38,914
66-70^	38,423	41,123	41,966	47,892	52,975
71+^	55,935	59,843	61,069	69,705	77,111

(Exclusive of taxes)



Geo Plan (Annual Per Person Rates in ₹, rates applicable for Zone C)

Age (in years)/ Sum Insured	5 Lacs	7.5 Lacs	10 Lacs	15 Lacs	20 Lacs
91 Days -17	3,814	4,080	4,166	4,736	5,222
18-35	5,763	6,171	6,305	7,182	7,931
36-40	6,998	7,496	7,658	8,729	9,643
41-45	7,466	7,998	8,171	9,315	10,293
46-50	9,670	10,362	10,585	12,077	13,351
51-55	13,335	14,291	14,599	16,663	18,426
56-60	17,783	19,063	19,474	22,236	24,595
61-65	24,011	25,701	26,223	29,911	33,074
66-70 [^]	32,676	34,966	35,678	40,704	45,015
71+ [^]	47,557	50,871	51,906	59,231	65,512

(Exclusive of taxes)

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

(Exclusive of taxes)

[^] 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. Young Family Discount – 5%

- This discount is applicable only if all the Insured Persons covered are of age of 40 years or below at the time of first inception of the policy.
- This discount will be effective from the first year of the policy and will continue for the lifetime of the policy, irrespective of claims.
- This discount will be discontinued if, at any point during the policy year, a new member is added whose entry age in policy is 40 years of above.

b. 10% long term discount on premium in case insured opts policy term of 3 years

c. 5% long term discount on premium in case insured opts policy term of 2 years

d. Family floater discount on premium:

- 2 members - 20%



- 3 members - 28%
 - 3+ members - 32%
- e. 10% discount to all TATA Group employees

Note: The above mentioned discounts are added and applied on the base premium. The total of above discount(s) shall not exceed 40% under any Policy.

Discounts in lieu of optional cost sharing and discount under this section are multiplicative and in total shall not exceed 55% under any Policy.