



**THE ORIENTAL INSURANCE COMPANY LIMITED,**

Regd. Office : Oriental House, P.B. No. 7037, A-25/27, Asaf Ali Road, New Delhi - 110 002

Premium Chart: Oriental Super Health Top Up (Individual Basis)(excluding GST)							
Age Group	Deductible	Sum Insured			Final Premium		
0-35	300000	300000	500000		1,814	2,495	0
	500000	500000	700000		1,553	1,826	0
	600000	600000	800000		1,426	1,683	0
	800000	800000	1000000		1,415	1,688	0
	1000000	1000000	1500000		1,437	2,093	0
	1500000	1000000	1500000		1,352	2,007	0
	1800000	1000000	1200000		1,332	1,594	0
	2000000	1000000	2000000	3000000	1,320	2,556	3,725
36-45	300000	300000	500000		2,628	3,520	0
	500000	500000	700000		1,975	2,285	0
	600000	600000	800000		1,741	2,033	0
	800000	800000	1000000		1,601	1,896	0
	1000000	1000000	1500000		1,591	2,317	0
	1500000	1000000	1500000		1,478	2,203	0
	1800000	1000000	1200000		1,466	1,756	0
	2000000	1000000	2000000	3000000	1,461	2,841	4,158
46-60	300000	300000	500000		3,724	4,739	0
	500000	500000	700000		2,530	2,946	0
	600000	600000	800000		2,356	2,696	0
	800000	800000	1000000		2,275	2,628	0
	1000000	1000000	1500000		2,131	3,042	0
	1500000	1000000	1500000		1,994	2,905	0
	1800000	1000000	1200000		2,006	2,372	0
	2000000	1000000	2000000	3000000	2,019	3,756	5,416
61 and above	300000	300000	500000		6,775	8,449	0
	500000	500000	700000		4,210	5,270	0
	600000	600000	800000		4,210	5,106	0
	800000	800000	1000000		4,734	5,505	0
	1000000	1000000	1500000		4,734	6,194	0
	1500000	1000000	1500000		3,540	4,734	0
	1800000	1000000	1200000		3,090	3,540	0
	2000000	1000000	2000000	3000000	2,851	4,997	7,075

**Taxes as applicable shall be extra.**

\*means the age completed as on the date of the policy inception/renewal. So, for a person aged 45 years 364 days, completed age would be 45 years and premium would be charged on the age of 45years, not that of 46years.

Premium(Premium including GST)							
Age Group	Deductible	Sum Insured			Final Premium		
0-35	300000	300000	500000		2141	2944	0
	500000	500000	700000		1833	2155	0
	600000	600000	800000		1683	1986	0
	800000	800000	1000000		1670	1992	0
	1000000	1000000	1500000		1696	2470	0
	1500000	1000000	1500000		1595	2368	0
	1800000	1000000	1200000		1572	1881	0
	2000000	1000000	2000000	3000000	1558	3016	4396
36-45	300000	300000	500000		3101	4154	0
	500000	500000	700000		2331	2696	0
	600000	600000	800000		2054	2399	0
	800000	800000	1000000		1889	2237	0
	1000000	1000000	1500000		1877	2734	0
	1500000	1000000	1500000		1744	2600	0
	1800000	1000000	1200000		1730	2072	0
	2000000	1000000	2000000	3000000	1724	3352	4906
46-60	300000	300000	500000		4394	5592	0
	500000	500000	700000		2985	3476	0
	600000	600000	800000		2780	3181	0
	800000	800000	1000000		2685	3516	0
	1000000	1000000	1500000		2515	3590	0
	1500000	1000000	1500000		2353	3428	0
	1800000	1000000	1200000		2367	2799	0
	2000000	1000000	2000000	3000000	2382	4432	6391
61 and above	300000	300000	500000		7995	9970	0
	500000	500000	700000		4968	6219	0
	600000	600000	800000		4968	6025	0
	800000	800000	1000000		5586	7309	0
	1000000	1000000	1500000		5586	7309	0
	1500000	1000000	1500000		4177	5586	0
	1800000	1000000	1200000		3646	4177	0

	2000000	1000000	2000000	3000000	3364	5896	8349
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## ii. FAMILY FLOATER PLAN:

The above table of rates as applicable in case of Individual Plan shall apply. Only the basis of charging premium in case of a family floater Plan would be as stated below:

Insured Member's age	Premium to be charged
Member with highest age	100% of the premium as applicable to that age & Deductible/Sum Insured combination.
Member with second highest age	50% of the premium as applicable to that age & Deductible/Sum Insured combination.
All other members with lower ages	40% of the premium as applicable to that age & Deductible/Sum Insured combination.

**IMP:** The Policy gets triggered only when the aggregate of all the claims, or any single claim, in any Policy period exceed(s) the Deductible opted under the Policy.

## iii. Loadings / Discounts applicable in relevant cases:

### a. Loadings:

- For new entrants above the age of 65 years and upto 70 years –10%. This loading of 10% on premium will apply on every subsequent renewal as well.
- For Removal of Room rent limits – loading depending upon the Deductible chosen, as given below shall apply:

Deductible (INR)	Additional Premium to be charged
Upto 5,00,000	20% of applicable premium as per table above
6,00,000- 10,00,000	10% of applicable premium as per table above
15,00,000 and above	5% of applicable premium as per table above

### b. Discounts:

- Family Discount (If two or more family members are covered in an Individual Plan) - 10% to each member
- Loyalty Discount -10%. Available only in respect of the insured member who has

Company's retail Health insurance policy / Bancassurance Health policy

iii. Staff Discount (serving and retired)-33%. This discount will be allowed to the family members as well.

iv. Portal Discount – 10%, subject to maximum of Rs.2000. This discount is available if the Policy is taken On-line using our Portal and where no intermediary is involved and is not available on renewals.

**NOTE:**

i. All loadings and discounts shall be applied successively in the same order as they appear above and not on cumulative basis.

ii. First the loadings, given above and as applicable shall apply

iii. Then subsequently, on the loaded premium (if applicable), the discounts shall be applied.