

Benefit Illustration in respect of policies offered on individual and family floater basis- Arogya Sanjeevani Policy-Oriental

Members	Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one Sum Insured is available for the entire family)			
		Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any (Rs.)	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, if any (Rs.)	Premium after discount (Rs.)	Sum Insured (Rs.)
1. (father)	70 years	15,667	1,00,000	15,667	0%	15,667	1,00,000	13534	0%	13,534	1,00,000
2.(mother)	65 years	12,449	1,00,000	12,449	10%	11,204	1,00,000	10780	0%	10,780	1,00,000
3.(mother-in-law)	60 years	7,880	1,00,000	7,880	10%	7,092	1,00,000	8354	10%	7,519	1,00,000
4. (proposer)	46 years	5,789	1,00,000	5,789	10%	5,210	1,00,000	4187	50%	2,094	1,00,000
5.(spouse)	40 years	4,011	1,00,000	4,011	10%	3,610	1,00,000	3455	50%	1,728	1,00,000
6.(child)	21 years	2,551	1,00,000	2,551	10%	2,296	1,00,000	3048	50%	1,524	1,00,000
7. (child)	17 years	2,281	1,00,000	2,281	10%	2,053	1,00,000	1872	50%	936	1,00,000
	TOTAL	50,628	6,00,000	50,628		44,836	6,00,000	45230		38,115	1,00,000
		Total Premium for all members of the family is Rs. 50,628/- , when each member is covered separately. Sum Insured available for each individual is Rs. 1,00,000/- .		Total Premium for all members of the family is Rs. 44,836/- , when they are covered under a single policy. Sum Insured available for each individual is Rs. 1,00,000/- .				Total Premium when policy is opted on floater basis is Rs. 38,115/- . Sum Insured available for the entire family is Rs. 1,00,000/- .			
Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.											
AROGYA SANJEEVANI POLICY- ORIENTAL UIN: OICHLIP21557V022021											