



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)							
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	2,980	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	6,194	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.

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:

- i For new entrants above the age of 65years and upto 70 years –10%. This loading of 10% on premium will apply on every subsequent renewal as well.
- ii 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:

- i. Family Discount (If two or more family members are covered in an Individual Plan) - 10% to each member

- ii. 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.