

Benefit Illustration in respect of policies offered on individual and family floater basis- Oriental Super TOP UP														
Member	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.)	Deductible (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any (Rs.)	Premium after discount (Rs.)	Deductible (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, if any (Rs.)	Premium after discount (Rs.)	Deductible (Rs.)	Sum Insured (Rs.)
1. (father)	65 years	6642	3,00,000	3,00,000	6642	10%	5978	3,00,000	3,00,000	6642	0%	6642	3,00,000	3,00,000
2. (mother)	60 years	3651	3,00,000	3,00,000	3651	10%	3286	3,00,000	3,00,000	3651	50%	1826	3,00,000	3,00,000
3. (proposer)	45 years	2576	3,00,000	3,00,000	2576	10%	2318	3,00,000	3,00,000	2576	60%	1030	3,00,000	3,00,000
4. (spouse)	40 years	2576	3,00,000	3,00,000	2576	10%	2318	3,00,000	3,00,000	2576	60%	1030	3,00,000	3,00,000
5. (child)	17 years	1778	3,00,000	3,00,000	1778	10%	1600	3,00,000	3,00,000	1778	60%	711	3,00,000	3,00,000
	<b>TOTAL</b>	<b>17223</b>		<b>15,00,000</b>			<b>15500</b>		<b>15,00,000</b>			<b>11239</b>		<b>3,00,000</b>
		Total Premium for all members of the family is Rs. <b>17,223/-</b> , when each member is covered separately. Sum Insured available for each individual is Rs. <b>3,00,000/-</b> .			Total Premium for all members of the family is <b>Rs. 15500/-</b> , when they are covered under a single policy. Sum Insured available for each individual is <b>Rs. 3,00,000/-</b> .					Total Premium when policy is opted on floater basis is <b>Rs. 11,239/-</b> . Sum Insured available for each individual is <b>Rs. 3,00,000/-</b> .				
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.														
<b>Oriental Super Health Top-Up!</b> <b>UIN: OICHLP18067V011819</b>														