



**THE ORIENTAL INSURANCE COMPANY LIMITED**

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

CIN No. U66010DL1947GOI007158

**ORIENTAL CRITICAL ILLNESS POLICY**  
**PREMIUM CHART**

**Plan A (11 CIs)**

**Annual Policy Office Premium (per insured) (INR)**

| Age/SI( in lacs) | 2      | 4      | 6      | 8      | 10     | 12     | 14      | 16      | 18      | 20      | 25      | 30      | 35      | 40      | 45      | 50      |
|------------------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 18 - 25          | 233    | 467    | 700    | 933    | 1,167  | 1,398  | 1,629   | 1,860   | 2,092   | 2,323   | 2,912   | 3,490   | 4,068   | 4,646   | 5,224   | 5,802   |
| 26 - 30          | 498    | 996    | 1,494  | 1,992  | 2,489  | 2,983  | 3,476   | 3,970   | 4,463   | 4,957   | 6,212   | 7,446   | 8,680   | 9,913   | 11,147  | 12,380  |
| 31 - 35          | 577    | 1,154  | 1,731  | 2,309  | 2,886  | 3,458  | 4,030   | 4,602   | 5,174   | 5,746   | 7,201   | 8,631   | 10,061  | 11,491  | 12,921  | 14,351  |
| 36 - 40          | 967    | 1,933  | 2,900  | 3,866  | 4,833  | 5,791  | 6,749   | 7,707   | 8,665   | 9,623   | 12,061  | 14,456  | 16,851  | 19,246  | 21,641  | 24,036  |
| 41 - 45          | 1,404  | 2,808  | 4,212  | 5,616  | 7,020  | 8,412  | 9,804   | 11,195  | 12,587  | 13,978  | 17,520  | 20,999  | 24,478  | 27,957  | 31,435  | 34,914  |
| 46 - 50          | 2,061  | 4,122  | 6,183  | 8,245  | 10,306 | 12,348 | 14,391  | 16,434  | 18,477  | 20,519  | 25,718  | 30,825  | 35,932  | 41,039  | 46,146  | 51,253  |
| 51 - 55          | 3,328  | 6,656  | 9,984  | 13,312 | 16,641 | 19,939 | 23,237  | 26,536  | 29,834  | 33,133  | 41,527  | 49,773  | 58,019  | 66,265  | 74,511  | 82,757  |
| 56 - 60          | 4,942  | 9,884  | 14,826 | 19,768 | 24,710 | 29,608 | 34,505  | 39,403  | 44,301  | 49,199  | 61,664  | 73,909  | 86,153  | 98,398  | 110,643 | 122,887 |
| 61 - 65          | 6,802  | 13,604 | 20,407 | 27,209 | 34,011 | 40,753 | 47,494  | 54,236  | 60,977  | 67,719  | 84,876  | 101,730 | 118,584 | 135,438 | 152,292 | 169,145 |
| 66 - 70          | 15,571 | 31,142 | 46,713 | 62,284 | 77,856 | 93,288 | 108,720 | 124,152 | 139,584 | 155,017 | 194,292 | 232,872 | 271,453 | 310,033 | 348,614 | 387,194 |

**The Oriental Insurance Company Ltd.**

**Oriental Critical Illness Policy**  
**UIN: OICHLIP21578V012021**  
**Premium Chart**

|                |        |        |         |         |         |         |         |         |         |         |         |         |         |         |           |           |
|----------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|
| <b>71 - 75</b> | 25,076 | 50,153 | 75,229  | 100,305 | 125,381 | 150,234 | 175,087 | 199,939 | 224,792 | 249,644 | 312,894 | 375,026 | 437,157 | 499,289 | 561,420   | 623,552   |
| <b>76 - 80</b> | 37,653 | 75,307 | 112,960 | 150,614 | 188,267 | 225,585 | 262,902 | 300,220 | 337,538 | 374,855 | 469,828 | 563,122 | 656,416 | 749,710 | 843,004   | 936,298   |
| <b>81 - 85</b> | 41,776 | 83,553 | 125,329 | 167,105 | 208,881 | 250,285 | 291,689 | 333,092 | 374,496 | 415,900 | 521,272 | 624,781 | 728,290 | 831,800 | 935,309   | 1,038,818 |
| <b>86+</b>     | 46,954 | 93,908 | 140,861 | 187,815 | 234,769 | 281,304 | 327,839 | 374,374 | 420,909 | 467,444 | 585,875 | 702,213 | 818,550 | 934,887 | 1,051,225 | 1,167,562 |

### Long Term Policy Office Premium (per insured) (INR)

| Age/SI( in lacs) | 2      | 4      | 6      | 8      | 10     | 12      | 14      | 16      | 18      | 20      | 25      | 30      | 35      | 40      | 45      | 50      |
|------------------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>18 - 25</b>   | 606    | 1,212  | 1,818  | 2,424  | 3,030  | 3,631   | 4,232   | 4,832   | 5,433   | 6,034   | 7,562   | 9,064   | 10,565  | 12,067  | 13,569  | 15,070  |
| <b>26 - 30</b>   | 1,293  | 2,586  | 3,879  | 5,173  | 6,466  | 7,747   | 9,029   | 10,310  | 11,592  | 12,874  | 16,135  | 19,339  | 22,543  | 25,747  | 28,951  | 32,155  |
| <b>31 - 35</b>   | 1,499  | 2,998  | 4,497  | 5,996  | 7,495  | 8,980   | 10,466  | 11,952  | 13,437  | 14,923  | 18,704  | 22,417  | 26,131  | 29,845  | 33,559  | 37,273  |
| <b>36 - 40</b>   | 2,511  | 5,021  | 7,532  | 10,042 | 12,553 | 15,041  | 17,529  | 20,017  | 22,506  | 24,994  | 31,326  | 37,547  | 43,767  | 49,988  | 56,208  | 62,429  |
| <b>41 - 45</b>   | 3,647  | 7,294  | 10,940 | 14,587 | 18,234 | 21,848  | 25,463  | 29,077  | 32,691  | 36,305  | 45,504  | 54,539  | 63,575  | 72,611  | 81,646  | 90,682  |
| <b>46 - 50</b>   | 5,353  | 10,707 | 16,060 | 21,413 | 26,767 | 32,072  | 37,378  | 42,684  | 47,989  | 53,295  | 66,797  | 80,061  | 93,325  | 106,589 | 119,853 | 133,117 |
| <b>51 - 55</b>   | 8,644  | 17,288 | 25,932 | 34,576 | 43,220 | 51,787  | 60,354  | 68,921  | 77,488  | 86,055  | 107,857 | 129,275 | 150,692 | 172,109 | 193,527 | 214,944 |
| <b>56 - 60</b>   | 12,836 | 25,671 | 38,507 | 51,342 | 64,178 | 76,899  | 89,620  | 102,341 | 115,062 | 127,783 | 160,159 | 191,961 | 223,764 | 255,567 | 287,370 | 319,172 |
| <b>61 - 65</b>   | 17,667 | 35,334 | 53,002 | 70,669 | 88,336 | 105,846 | 123,356 | 140,865 | 158,375 | 175,885 | 220,447 | 264,221 | 307,995 | 351,769 | 395,543 | 439,317 |

The Oriental Insurance Company Ltd.

**Oriental Critical Illness Policy**  
**UIN: OICHLIP21578V012021**  
**Premium Chart**

|                |         |         |         |         |         |         |         |         |           |           |           |           |           |           |           |           |
|----------------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>66 - 70</b> | 40,442  | 80,885  | 121,327 | 161,770 | 202,212 | 242,294 | 282,376 | 322,457 | 362,539   | 402,621   | 504,629   | 604,833   | 705,037   | 805,242   | 905,446   | 1,005,650 |
| <b>71 - 75</b> | 65,130  | 130,260 | 195,390 | 260,520 | 325,650 | 390,199 | 454,748 | 519,297 | 583,846   | 648,395   | 812,673   | 974,045   | 1,135,418 | 1,296,791 | 1,458,164 | 1,619,536 |
| <b>76 - 80</b> | 97,796  | 195,593 | 293,389 | 391,186 | 488,982 | 585,906 | 682,830 | 779,754 | 876,678   | 973,602   | 1,220,274 | 1,462,584 | 1,704,895 | 1,947,205 | 2,189,515 | 2,431,825 |
| <b>81 - 85</b> | 108,505 | 217,009 | 325,514 | 434,018 | 542,523 | 650,060 | 757,596 | 865,133 | 972,670   | 1,080,207 | 1,353,888 | 1,622,730 | 1,891,572 | 2,160,413 | 2,429,255 | 2,698,097 |
| <b>86+</b>     | 121,952 | 243,904 | 365,856 | 487,808 | 609,760 | 730,624 | 851,488 | 972,352 | 1,093,216 | 1,214,081 | 1,521,680 | 1,823,840 | 2,126,001 | 2,428,161 | 2,730,322 | 3,032,482 |

### Plan B (22 Cls)

#### Annual Policy Office Premium (per insured) (INR)

| Age/SI( in lacs) | 2     | 4     | 6      | 8      | 10     | 12     | 14     | 16     | 18     | 20     | 25     | 30     | 35     | 40     | 45     | 50     |
|------------------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>18 - 25</b>   | 333   | 666   | 1,000  | 1,333  | 1,666  | 1,996  | 2,326  | 2,657  | 2,987  | 3,317  | 4,158  | 4,983  | 5,809  | 6,634  | 7,460  | 8,286  |
| <b>26 - 30</b>   | 668   | 1,336 | 2,004  | 2,673  | 3,341  | 4,003  | 4,665  | 5,327  | 5,989  | 6,652  | 8,337  | 9,992  | 11,648 | 13,303 | 14,959 | 16,614 |
| <b>31 - 35</b>   | 709   | 1,417 | 2,126  | 2,835  | 3,544  | 4,246  | 4,948  | 5,651  | 6,353  | 7,055  | 8,843  | 10,599 | 12,355 | 14,111 | 15,867 | 17,623 |
| <b>36 - 40</b>   | 1,107 | 2,213 | 3,320  | 4,426  | 5,533  | 6,629  | 7,726  | 8,823  | 9,920  | 11,016 | 13,807 | 16,549 | 19,291 | 22,032 | 24,774 | 27,516 |
| <b>41 - 45</b>   | 1,610 | 3,219 | 4,829  | 6,438  | 8,048  | 9,643  | 11,238 | 12,833 | 14,428 | 16,024 | 20,083 | 24,071 | 28,059 | 32,047 | 36,035 | 40,023 |
| <b>46 - 50</b>   | 2,341 | 4,682 | 7,024  | 9,365  | 11,706 | 14,027 | 16,347 | 18,667 | 20,988 | 23,308 | 29,213 | 35,014 | 40,815 | 46,616 | 52,417 | 58,218 |
| <b>51 - 55</b>   | 3,716 | 7,433 | 11,149 | 14,865 | 18,582 | 22,265 | 25,948 | 29,631 | 33,314 | 36,997 | 46,371 | 55,579 | 64,787 | 73,995 | 83,203 | 92,411 |

The Oriental Insurance Company Ltd.

**Oriental Critical Illness Policy**  
**UIN: OICHLIP21578V012021**  
**Premium Chart**

|                |        |         |         |         |         |         |         |         |         |         |         |         |         |           |           |           |
|----------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|-----------|
| <b>56 - 60</b> | 5,508  | 11,016  | 16,524  | 22,033  | 27,541  | 33,000  | 38,459  | 43,918  | 49,377  | 54,836  | 68,729  | 82,377  | 96,024  | 109,672   | 123,320   | 136,967   |
| <b>61 - 65</b> | 7,436  | 14,871  | 22,307  | 29,742  | 37,178  | 44,547  | 51,916  | 59,285  | 66,655  | 74,024  | 92,779  | 111,202 | 129,625 | 148,048   | 166,471   | 184,894   |
| <b>66 - 70</b> | 17,042 | 34,084  | 51,127  | 68,169  | 85,211  | 102,101 | 118,992 | 135,882 | 152,772 | 169,662 | 212,648 | 254,874 | 297,099 | 339,325   | 381,550   | 423,776   |
| <b>71 - 75</b> | 27,392 | 54,785  | 82,177  | 109,569 | 136,961 | 164,109 | 191,257 | 218,405 | 245,553 | 272,701 | 341,793 | 409,663 | 477,532 | 545,402   | 613,272   | 681,142   |
| <b>76 - 80</b> | 42,754 | 85,509  | 128,263 | 171,017 | 213,771 | 256,144 | 298,517 | 340,890 | 383,263 | 425,636 | 533,475 | 639,408 | 745,340 | 851,272   | 957,205   | 1,063,137 |
| <b>81 - 85</b> | 50,636 | 101,271 | 151,907 | 202,542 | 253,178 | 303,362 | 353,546 | 403,730 | 453,914 | 504,098 | 631,816 | 757,276 | 882,736 | 1,008,196 | 1,133,656 | 1,259,116 |
| <b>86+</b>     | 55,848 | 111,696 | 167,544 | 223,392 | 279,241 | 334,590 | 389,940 | 445,290 | 500,640 | 555,990 | 696,856 | 835,231 | 973,606 | 1,111,981 | 1,250,355 | 1,388,730 |

### Long Term Policy Office Premium (per insured) (INR)

| Age/SI( in lacs) | 2     | 4      | 6      | 8      | 10     | 12     | 14     | 16     | 18     | 20     | 25     | 30     | 35      | 40      | 45      | 50      |
|------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|
| <b>18 - 25</b>   | 865   | 1,731  | 2,596  | 3,462  | 4,327  | 5,185  | 6,043  | 6,900  | 7,758  | 8,616  | 10,799 | 12,943 | 15,087  | 17,231  | 19,376  | 21,520  |
| <b>26 - 30</b>   | 1,735 | 3,471  | 5,206  | 6,941  | 8,677  | 10,397 | 12,117 | 13,836 | 15,556 | 17,276 | 21,653 | 25,953 | 30,253  | 34,553  | 38,852  | 43,152  |
| <b>31 - 35</b>   | 1,841 | 3,681  | 5,522  | 7,363  | 9,203  | 11,028 | 12,852 | 14,676 | 16,501 | 18,325 | 22,968 | 27,528 | 32,089  | 36,650  | 41,210  | 45,771  |
| <b>36 - 40</b>   | 2,874 | 5,748  | 8,622  | 11,496 | 14,370 | 17,219 | 20,067 | 22,915 | 25,764 | 28,612 | 35,861 | 42,982 | 50,103  | 57,224  | 64,345  | 71,466  |
| <b>41 - 45</b>   | 4,180 | 8,361  | 12,541 | 16,722 | 20,902 | 25,045 | 29,188 | 33,331 | 37,474 | 41,618 | 52,162 | 62,520 | 72,877  | 83,235  | 93,593  | 103,951 |
| <b>46 - 50</b>   | 6,081 | 12,162 | 18,243 | 24,323 | 30,404 | 36,431 | 42,457 | 48,484 | 54,511 | 60,537 | 75,875 | 90,941 | 106,008 | 121,074 | 136,141 | 151,207 |

The Oriental Insurance Company Ltd.

**Oriental Critical Illness Policy**  
**UIN: OICHLIP21578V012021**  
**Premium Chart**

|                |         |         |         |         |         |         |           |           |           |           |           |           |           |           |           |           |
|----------------|---------|---------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>51 - 55</b> | 9,652   | 19,305  | 28,957  | 38,609  | 48,261  | 57,828  | 67,394    | 76,960    | 86,526    | 96,092    | 120,438   | 144,354   | 168,269   | 192,185   | 216,100   | 240,016   |
| <b>56 - 60</b> | 14,306  | 28,612  | 42,919  | 57,225  | 71,531  | 85,710  | 99,888    | 114,067   | 128,246   | 142,424   | 178,509   | 213,955   | 249,402   | 284,849   | 320,295   | 355,742   |
| <b>61 - 65</b> | 19,312  | 38,624  | 57,937  | 77,249  | 96,561  | 115,701 | 134,841   | 153,981   | 173,121   | 192,261   | 240,972   | 288,822   | 336,671   | 384,521   | 432,371   | 480,221   |
| <b>66 - 70</b> | 44,263  | 88,527  | 132,790 | 177,054 | 221,317 | 265,186 | 309,054   | 352,923   | 396,791   | 440,660   | 552,306   | 661,977   | 771,649   | 881,320   | 990,992   | 1,100,663 |
| <b>71 - 75</b> | 71,145  | 142,291 | 213,436 | 284,581 | 355,727 | 426,237 | 496,748   | 567,259   | 637,770   | 708,280   | 887,730   | 1,064,007 | 1,240,284 | 1,416,561 | 1,592,837 | 1,769,114 |
| <b>76 - 80</b> | 111,045 | 222,089 | 333,134 | 444,179 | 555,224 | 665,278 | 775,332   | 885,386   | 995,441   | 1,105,495 | 1,385,583 | 1,660,719 | 1,935,854 | 2,210,990 | 2,486,125 | 2,761,261 |
| <b>81 - 85</b> | 131,515 | 263,029 | 394,544 | 526,059 | 657,573 | 787,915 | 918,257   | 1,048,598 | 1,178,940 | 1,309,282 | 1,641,001 | 1,966,855 | 2,292,709 | 2,618,563 | 2,944,417 | 3,270,271 |
| <b>86+</b>     | 145,053 | 290,106 | 435,159 | 580,212 | 725,265 | 869,024 | 1,012,783 | 1,156,542 | 1,300,301 | 1,444,061 | 1,809,928 | 2,169,325 | 2,528,723 | 2,888,121 | 3,247,519 | 3,606,917 |

**Following discount/Loadings are applicable:-**

- A. Discount on direct On-line Policies- a discount of 10% (subject to maximum up to INR 2,000/-) on premium is allowed, if the policy is purchased on-line and no intermediary is involved.
- B. Family Discount- A flat discount of 10% on premium, if more than one member of a family are covered under a single policy
- The above discounts shall be applied successively and not on cumulative basis.