



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

CORONA KAVACH POLICY- ORIENTAL INSURANCE PREMIUM CHART

INDIVIDUAL PLAN : BASE COVER (INR)										
S.No.	Sum Insured (INR)	For 9,1/2 Months			For 6,1/2 Months			For 3,1/2 Months		
		Age in completed years*			Age in completed years*			Age in completed years*		
		Upto 40	41-60	Above 60	Upto 40	41-60	Above 60	Upto 40	41-60	Above 60
1	50,000	257	343	514	208	277	416	127	170	254
2	1,00,000	434	579	868	351	468	701	215	286	429
3	1,50,000	595	793	1189	481	641	961	294	392	588
4	2,00,000	743	990	1485	600	800	1200	367	490	735
5	2,50,000	876	1168	1752	708	944	1416	433	578	867
6	3,00,000	932	1243	1864	753	1005	1507	461	615	923
7	3,50,000	1061	1414	2122	857	1143	1715	525	700	1050
8	4,00,000	1125	1500	2250	909	1212	1819	557	742	1113
9	4,50,000	1246	1661	2491	1007	1342	2013	616	822	1233
10	5,00,000	1286	1714	2572	1039	1386	2078	636	848	1272

Taxes as applicable shall be extra.

INDIVIDUAL PLAN : ADD-ON DAILY HOSPITAL CASH (INR)										
S.No.	Sum Insured (INR)	For 9,1/2 Months			For 6,1/2 Months			For 3,1/2 Months		
		Age in completed years*			Age in completed years*			Age in completed years*		
		Upto 40	41-60	Above 60	Upto 40	41-60	Above 60	Upto 40	41-60	Above 60
1	50,000	12	16	23	9	13	19	6	8	12
2	1,00,000	23	31	47	19	25	38	12	15	23
3	1,50,000	35	47	70	28	38	57	17	23	35
4	2,00,000	47	62	93	38	50	75	23	31	46
5	2,50,000	58	78	117	47	63	94	29	38	58
6	3,00,000	70	93	140	57	75	113	35	46	69
7	3,50,000	82	109	163	66	88	132	40	54	81
8	4,00,000	93	124	186	75	100	151	46	61	92
9	4,50,000	105	140	210	85	113	170	52	69	104
10	5,00,000	117	155	233	94	126	188	58	77	115

The Oriental Insurance Company Ltd.

Corona Kavach Policy-Oriental Insurance
 UIN: OICHLIP21063V012021
 Premium Chart

Taxes as applicable shall be extra.

*Means the age completed as on the date of the policy inception/renewal. So, for a person aged 40 years and 364 days, completed age would be charged on the age of 40 years, not that of 41 years.

FAMILY FLOATER PLAN:

Base Rate will be as per premium chart for Individual Plan. Following methodology to be adopted/applied on Base Rates (Individual Plan) to arrive at final family floater Premium:

Sr. No.	Insured Member's age	Premium to be charged
1	Member with the highest age	100% of Base/Individual premium as applicable for that age and sum insured.
2	All other members with lower ages (i.e. All members other than the Primary Member)	Discount to be applied as per Table A on Base/Individual Premium of every member
3	FINAL FLOATER PREMIUM	ADD Sr. No. 1 & 2

Table A: Sum Insured wise applicable floater discount:

Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
Applicable Discount	90%	90%	85%	80%	75%	75%	75%	60%	60%	60%

DISCOUNTS:

- 1. Health Care Worker Discount:** A flat discount of 5% in premium for health care workers as defined in the product wordings.
- 2. Digital Discount:** 5 % Discount If policy taken Online where no intermediary is involved.
- 3. TPA Service Discount:** 5.5% if TPA services not opted for.
