

COCOCure - Rate Chart

The premium for this Product depends on Age, Gender, Plan, Sum Insured, Cover Type, Zone of Cover, Policy tenure, health status of the individual and Optional Covers opted.

Plan wise Premium Tables

Office Premium - Pre-Tax Rates (in Rs)

SILVER				
Age/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000
91D-17Y	2,215	2,665	3,108	3,310
18-25	2,963	3,582	4,185	4,462
26-30	3,443	4,175	4,888	5,217
31-35	3,862	4,690	5,503	5,878
36-40	4,440	5,408	6,357	6,792
41-45	5,577	6,817	8,032	8,590
46-50	7,193	8,813	10,403	11,133
51-55	8,440	10,360	12,242	13,107
56-60	13,022	16,033	18,990	20,352
61-65	18,810	23,207	27,518	29,507
66-70	23,547	29,080	34,510	37,015
>70	35,372	43,737	51,948	55,745

GOLD						
Age/Sum Insured	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000	15,00,000
91D-17Y	4,040	4,202	4,335	4,467	4,627	5,350
18-25	5,502	5,728	5,915	6,095	6,307	7,255
26-30	6,517	6,790	7,013	7,235	7,488	8,630
31-35	7,478	7,797	8,058	8,315	8,610	9,917
36-40	8,618	8,988	9,295	9,595	9,942	11,470
41-45	10,858	11,335	11,730	12,113	12,558	14,517
46-50	14,347	14,988	15,513	16,028	16,623	19,243
51-55	17,147	17,917	18,557	19,177	19,895	23,052
56-60	27,170	28,413	29,442	30,445	31,603	36,685
61-65	39,317	41,133	42,638	44,105	45,800	53,225
66-70	49,298	51,592	53,493	55,352	57,497	66,857
>70	74,238	77,718	80,610	83,433	86,693	1,00,870

COCOCure | UIN : NAVHLIP21369V022021

Registered & Corporate Office: Navi General Insurance Limited
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 Toll-free number: 1800 123 0004 8200 | Fax: 022-4001 8251 | Website: www.naviinsurance.com | Email: mycare@navi.com
 CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

DIAMOND					
Age/Sum Insured	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
91D-17Y	7,828	8,955	13,608	14,877	15,583
18-25	13,298	14,860	21,312	23,072	24,048
26-30	16,367	18,272	26,117	28,255	29,445
31-35	18,097	20,292	29,348	31,817	33,188
36-40	18,518	21,000	31,755	34,692	36,320
41-45	22,945	26,083	39,535	43,253	45,322
46-50	29,197	33,460	51,640	56,230	59,010
51-55	34,860	40,017	61,992	67,415	70,202
56-60	54,738	63,087	98,647	1,07,435	1,11,722
61-65	79,212	91,403	1,43,338	1,56,182	1,62,463
66-70	99,377	1,14,757	1,80,218	1,96,443	2,04,398
>70	1,47,445	1,70,450	2,68,308	2,92,610	3,04,563

BASE RATE TABLE - MY COCOCure								
Age/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000
91D-17Y	2,215	2,665	3,108	3,310	3,510	3,657	3,778	3,898
18-25	2,963	3,582	4,185	4,462	4,752	4,953	5,120	5,282
26-30	3,443	4,175	4,888	5,217	5,557	5,797	5,993	6,187
31-35	3,862	4,690	5,503	5,878	6,262	6,535	6,760	6,980
36-40	4,440	5,408	6,357	6,792	7,238	7,557	7,820	8,077
41-45	5,577	6,817	8,032	8,590	9,157	9,565	9,905	10,233
46-50	7,193	8,813	10,403	11,133	11,887	12,425	12,867	13,300
51-55	8,440	10,360	12,242	13,107	13,993	14,630	15,158	15,670
56-60	13,022	16,033	18,990	20,352	21,718	22,720	23,550	24,358
61-65	18,810	23,207	27,518	29,507	31,488	32,953	34,167	35,350
66-70	23,547	29,080	34,510	37,015	39,505	41,355	42,888	44,387
>70	35,372	43,737	51,948	55,745	59,495	62,302	64,633	66,910

Age/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
91D-17Y	4,043	4,702	5,250	6,127	9,748	10,735	11,285
18-25	5,470	6,317	7,098	8,282	13,168	14,502	15,242
26-30	6,410	7,412	8,328	9,733	15,523	17,102	17,980
31-35	7,233	8,355	9,315	10,895	17,410	19,187	20,173
36-40	8,375	9,687	10,777	12,512	20,033	22,087	23,225
41-45	10,615	12,297	13,685	15,880	25,287	27,887	29,333
46-50	13,800	16,002	17,847	20,718	32,960	36,052	37,923
51-55	16,265	18,873	21,043	24,447	38,952	42,532	44,372
56-60	25,293	29,392	32,758	38,110	60,905	66,538	69,287
61-65	36,717	42,705	47,587	55,402	88,693	96,927	1,00,953
66-70	46,117	53,665	59,802	69,660	1,11,623	1,22,023	1,27,123
>70	69,540	80,972	90,235	1,05,173	1,68,718	1,84,498	1,92,260

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Optional Cover Rates in “My COCOCure Plan”

Organ Donor	
Organ Donor	167

Road Ambulance/Repatriation of Mortal Remains/Funeral Expenses							
Age - Bands / Cover Limits	5000	7500	10000	15000	20000	25000	30000
91D-17Y	10	11	12	15	17	18	20
18-25	11	12	14	16	19	20	22
26-30	12	13	15	18	21	22	24
31-35	13	14	16	20	23	24	27
36-40	14	17	19	24	28	29	33
41-45	18	21	25	32	39	40	46
46-50	24	29	35	47	59	62	72
51-55	29	39	49	68	88	92	109
56-60	44	59	73	103	132	139	164
61-65	62	83	105	147	190	201	237
66-70	81	113	145	209	273	289	344
>70	139	218	298	457	616	655	791

Emergency Air Ambulance				
Age - Bands / Sum Insured Levels	100000	200000	300000	500000
91D-17Y	6	12	18	29
18-25	7	13	20	33
26-30	7	14	21	36
31-35	8	15	23	38
36-40	8	17	25	42
41-45	10	20	30	50
46-50	13	25	38	63
51-55	14	28	43	71
56-60	22	43	65	108
61-65	30	60	90	150
66-70	37	73	110	183
>70	50	100	150	250

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Hospital Daily Cash									
Age - Bands / Sum Insured Levels	500	1000	1500	2000	3000	4000	5000	7000	10000
91D-17Y	112	225	337	450	673	898	1,123	1,572	2,247
18-25	128	257	385	513	770	1,027	1,283	1,797	2,567
26-30	137	273	408	545	818	1,092	1,363	1,908	2,727
31-35	145	288	433	578	867	1,155	1,443	2,022	2,888
36-40	160	322	482	642	963	1,283	1,605	2,247	3,208
41-45	193	385	578	770	1,155	1,540	1,925	2,695	3,850
46-50	240	482	722	963	1,443	1,925	2,407	3,368	4,813
51-55	273	545	818	1,092	1,637	2,182	2,727	3,818	5,455
56-60	417	835	1,252	1,668	2,503	3,337	4,172	5,840	8,342
61-65	578	1,155	1,733	2,310	3,465	4,620	5,775	8,085	11,550
66-70	707	1,412	2,118	2,823	4,235	5,647	7,058	9,882	14,117
>70	963	1,925	2,888	3,850	5,775	7,700	9,625	13,475	19,250

Infertility Cover			
Sum Insured Levels	100000	200000	300000
Office Premium	208	417	625

Maternity Expenses					
Age - Bands / Benefit Options offered	Option A	Option B	Option C	Option D	Option E
18 - 25	838	1,615	2,303	3,232	4,607
26 - 35	1,175	2,262	3,225	4,523	6,448
36 - 45	503	970	1,382	1,938	2,763
46 - 55	168	323	460	647	922

New Born Baby Cover				
Age - Bands / Cover Limits	7000	10000	15000	20000
18 - 25	193	275	413	550
26 - 35	270	385	578	770
36 - 45	115	165	248	330
46 - 55	38	55	83	110

Outpatient Treatment				
Benefit Options Offered	Option A	Option B	Option C	Option D
Office Premium	4167	7833	10500	12500

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Health Care & Wellness			
Health Check-up			
Age - Bands / Sum Insured Levels	2,00,000-5,00,000	6,00,000-15,00,000	20,00,000-1,00,00,000
91D-17Y	0	0	0
18-25	60	80	120
26-30	60	80	120
31-35	60	80	120
36-40	60	80	118
41-45	58	78	118
46-50	77	115	193
51-55	77	115	190
56-60	73	108	182
61-65	68	103	172
66-70	65	98	163
>70	58	88	147

Wellness Benefit	250.00
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Reinstatement of In-Patient Hospitalization Sum Insured								
Age - Bands / Sum Insured Levels	200000	300000	400000	500000	600000	700000	800000	900000
91D-17Y	150	163	168	152	132	103	72	38
18-25	227	253	265	247	222	187	147	102
26-30	270	300	313	292	262	222	173	122
31-35	337	378	403	383	353	312	262	205
36-40	428	487	525	505	477	432	377	315
41-45	592	678	740	720	690	638	573	498
46-50	830	957	1,053	1,037	1,005	945	865	775
51-55	1,047	1,215	1,347	1,337	1,308	1,245	1,160	1,060
56-60	1,745	2,035	2,268	2,268	2,238	2,152	2,028	1,885
61-65	2,690	3,152	3,530	3,550	3,530	3,420	3,257	3,063
66-70	3,735	4,410	4,982	5,058	5,085	4,992	4,825	4,623
>70	6,160	7,315	8,317	8,508	8,623	8,547	8,355	8,108

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Age - Bands / Sum Insured Levels	1000000	1500000	2000000	2500000	5000000	7500000	10000000
91D-17Y	8	10	10	12	20	22	23
18-25	53	13	15	17	27	30	32
26-30	63	15	17	20	32	35	37
31-35	143	83	18	22	37	40	42
36-40	248	195	110	25	42	47	48
41-45	418	370	277	163	53	58	62
46-50	678	638	538	423	343	75	80
51-55	953	935	842	743	803	443	93
56-60	1,730	1,745	1,635	1,542	1,875	1,382	727
61-65	2,857	2,942	2,837	2,783	3,613	2,993	2,102
66-70	4,410	4,670	4,670	4,812	6,693	6,162	5,188
>70	7,853	8,470	8,663	9,182	13,243	12,802	11,550

Critical Illness Benefit

Age - Bands / Sum Insured Levels	100000	200000	300000	400000	500000
91D-17Y	47	94	142	189	236
18-25	99	197	296	394	493
26-30	160	319	479	638	798
31-35	243	487	730	973	1216
36-40	419	838	1257	1676	2095
41-45	763	1525	2288	3051	3814
46-50	1256	2513	3769	5025	6282
51-55	2101	4202	6303	8405	10506
56-60	3418	6837	10255	13673	17092
61-65	5897	11795	17692	23590	29487
66-70	8198	16397	24595	32794	40992
>70	12723	25445	38168	50891	63613

- Bands / Sum Insured Levels	600000	700000	800000	900000	1000000
91D-17Y	283	330	377	425	472
18-25	591	690	788	887	985
26-30	957	1117	1277	1436	1596
31-35	1460	1703	1946	2189	2433
36-40	2513	2932	3351	3770	4189
41-45	4576	5339	6102	6864	7627
46-50	7538	8794	10051	11307	12563
51-55	12607	14708	16809	18910	21011
56-60	20510	23929	27347	30765	34184
61-65	35385	41282	47180	53077	58975
66-70	49191	57389	65588	73786	81985
>70	76336	89059	101781	114504	127227

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Medical Second Opinion	
Age - Bands / Sum Insured Levels	Premium
91D-17Y	2
18-25	4
26-30	6
31-35	9
36-40	15
41-45	27
46-50	45
51-55	76
56-60	123
61-65	212
66-70	295
>70	458

Counselling	63.00
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Office Premium – Post Tax Rates (in Rs)

SILVER				
Age/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000
91D-17Y	2,614	3,145	3,667	3,906
18-25	3,496	4,227	4,938	5,265
26-30	4,063	4,927	5,768	6,156
31-35	4,557	5,534	6,494	6,936
36-40	5,239	6,381	7,501	8,015
41-45	6,581	8,044	9,478	10,136
46-50	8,488	10,399	12,276	13,137
51-55	9,959	12,225	14,446	15,466
56-60	15,366	18,919	22,408	24,015
61-65	22,196	27,384	32,471	34,818
66-70	27,785	34,314	40,722	43,678
>70	41,739	51,610	61,299	65,779

GOLD						
Age/Sum Insured	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000	15,00,000
91D-17Y	4,767	4,958	5,115	5,271	5,460	6,313
18-25	6,492	6,759	6,980	7,192	7,442	8,561
26-30	7,690	8,012	8,275	8,537	8,836	10,183
31-35	8,824	9,200	9,508	9,812	10,160	11,702
36-40	10,169	10,606	10,968	11,322	11,732	13,535
41-45	12,812	13,375	13,841	14,293	14,818	17,130
46-50	16,929	17,686	18,305	18,913	19,615	22,707
51-55	20,233	21,142	21,897	22,629	23,476	27,201
56-60	32,061	33,527	34,742	35,925	37,292	43,288
61-65	46,394	48,537	50,313	52,044	54,044	62,806
66-70	58,172	60,879	63,122	65,315	67,846	78,891
>70	87,601	91,707	95,120	98,451	102,298	119,027

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DIAMOND					
Age/Sum Insured	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
91D-17Y	9,237	10,567	16,057	17,555	18,388
18-25	15,692	17,535	25,148	27,225	28,377
26-30	19,313	21,561	30,818	33,341	34,745
31-35	21,354	23,945	34,631	37,544	39,162
36-40	21,851	24,780	37,471	40,937	42,858
41-45	27,075	30,778	46,651	51,039	53,480
46-50	34,452	39,483	60,935	66,351	69,632
51-55	41,135	47,220	73,151	79,550	82,838
56-60	64,591	74,443	116,403	126,773	131,832
61-65	93,470	107,856	169,139	184,295	191,706
66-70	117,265	135,413	212,657	231,803	241,190
>70	173,985	201,131	316,603	345,280	359,384

BASE RATE TABLE – MY COCOCure								
Age/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000
91D-17Y	2,614	3,145	3,667	3,906	4,142	4,315	4,458	4,600
18-25	3,496	4,227	4,938	5,265	5,607	5,845	6,042	6,233
26-30	4,063	4,927	5,768	6,156	6,557	6,840	7,072	7,301
31-35	4,557	5,534	6,494	6,936	7,389	7,711	7,977	8,236
36-40	5,239	6,381	7,501	8,015	8,541	8,917	9,228	9,531
41-45	6,581	8,044	9,478	10,136	10,805	11,287	11,688	12,075
46-50	8,488	10,399	12,276	13,137	14,027	14,662	15,183	15,694
51-55	9,959	12,225	14,446	15,466	16,512	17,263	17,886	18,491
56-60	15,366	18,919	22,408	24,015	25,627	26,810	27,789	28,742
61-65	22,196	27,384	32,471	34,818	37,156	38,885	40,317	41,713
66-70	27,785	34,314	40,722	43,678	46,616	48,799	50,608	52,377
>70	41,739	51,610	61,299	65,779	70,204	73,516	76,267	78,954

Age/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
91D-17Y	4,771	5,548	6,195	7,230	11,503	12,667	13,316
18-25	6,455	7,454	8,376	9,773	15,538	17,112	17,986
26-30	7,564	8,746	9,827	11,485	18,317	20,180	21,216
31-35	8,535	9,859	10,992	12,856	20,544	22,641	23,804
36-40	9,883	11,431	12,717	14,764	23,639	26,063	27,406
41-45	12,526	14,510	16,148	18,738	29,839	32,907	34,613
46-50	16,284	18,882	21,059	24,447	38,893	42,541	44,749
51-55	19,193	22,270	24,831	28,847	45,963	50,188	52,359
56-60	29,846	34,683	38,654	44,970	71,868	78,515	81,759
61-65	43,326	50,392	56,153	65,374	104,658	114,374	119,125
66-70	54,418	63,325	70,566	82,199	131,715	143,987	150,005
>70	82,057	95,547	106,477	124,104	199,087	217,708	226,867

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Optional Cover Rates in "My COCOCure Plan"

Organ Donor	
Organ Donor	197.06

Road Ambulance/Repatriation of Mortal Remains/Funeral Expenses							
Age - Bands / Cover Limits	5000	7500	10000	15000	20000	25000	30000
91D-17Y	12	13	14	18	20	21	24
18-25	13	14	17	19	22	24	26
26-30	14	15	18	21	25	26	28
31-35	15	17	19	24	27	28	32
36-40	17	20	22	28	33	34	39
41-45	21	25	30	38	46	47	54
46-50	28	34	41	55	70	73	85
51-55	34	46	58	80	104	109	129
56-60	52	70	86	122	156	164	194
61-65	73	98	124	173	224	237	280
66-70	96	133	171	247	322	341	406
>70	164	257	352	539	727	773	933

Emergency Air Ambulance				
Age - Bands / Sum Insured Levels	100000	200000	300000	500000
91D-17Y	7	14	21	34
18-25	8	15	24	39
26-30	8	17	25	42
31-35	9	18	27	45
36-40	9	20	30	50
41-45	12	24	35	59
46-50	15	30	45	74
51-55	17	33	51	84
56-60	26	51	77	127
61-65	35	71	106	177
66-70	44	86	130	216
>70	59	118	177	295

Hospital Daily Cash									
Age - Bands / Sum Insured Levels	500	1000	1500	2000	3000	4000	5000	7000	10000
91D-17Y	132	266	398	531	794	1060	1325	1855	2651
18-25	151	303	454	605	909	1212	1514	2120	3029
26-30	162	322	481	643	965	1289	1608	2251	3218
31-35	171	340	511	682	1023	1363	1703	2386	3408
36-40	189	380	569	758	1136	1514	1894	2651	3785
41-45	228	454	682	909	1363	1817	2272	3180	4543
46-50	283	569	852	1136	1703	2272	2840	3974	5679
51-55	322	643	965	1289	1932	2575	3218	4505	6437
56-60	492	985	1477	1968	2954	3938	4923	6891	9844
61-65	682	1363	2045	2726	4089	5452	6815	9540	13629
66-70	834	1666	2499	3331	4997	6663	8328	11661	16658
>70	1136	2272	3408	4543	6815	9086	11358	15901	22715

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Infertility Cover			
Sum Insured Levels	100000	200000	300000
Office Premium	245	492	738

Maternity Expenses					
Age - Bands / Benefit Options offered	Option A	Option B	Option C	Option D	Option E
18 - 25	989	1906	2718	3814	5436
26 - 35	1387	2669	3806	5337	7609
36 - 45	594	1145	1631	2287	3260
46 - 55	198	381	543	763	1088

New Born Baby Cover				
Age - Bands / Cover Limits	7000	10000	15000	20000
18 - 25	228	325	487	649
26 - 35	319	454	682	909
36 - 45	136	195	293	389
46 - 55	45	65	98	130

Outpatient Treatment				
Benefit Options Offered	Option A	Option B	Option C	Option D
Office Premium	4917	9243	12390	14750

Health Care & Wellness			
Health Check-up			
Age - Bands / Sum Insured Levels	2,00,000-5,00,000	6,00,000-15,00,000	20,00,000-1,00,00,000
91D-17Y	0	0	0
18-25	71	94	142
26-30	71	94	142
31-35	71	94	142
36-40	71	94	139
41-45	68	92	139
46-50	91	136	228
51-55	91	136	224
56-60	86	127	215
61-65	80	122	203
66-70	77	116	192
>70	68	104	173

Wellness Benefit	295
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Reinstatement of In-Patient Hospitalization Sum Insured								
Age - Bands / Sum Insured Levels	200000	300000	400000	500000	600000	700000	800000	900000
91D-17Y	177	192	198	179	156	122	85	45
18-25	268	299	313	291	262	221	173	120
26-30	319	354	369	345	309	262	204	144
31-35	398	446	476	452	417	368	309	242
36-40	505	575	620	596	563	510	445	372
41-45	699	800	873	850	814	753	676	588
46-50	979	1129	1243	1224	1186	1115	1021	915
51-55	1235	1434	1589	1578	1543	1469	1369	1251
56-60	2059	2401	2676	2676	2641	2539	2393	2224
61-65	3174	3719	4165	4189	4165	4036	3843	3614
66-70	4407	5204	5879	5968	6000	5891	5694	5455
>70	7269	8632	9814	10039	10175	10085	9859	9567

Age - Bands / Sum Insured Levels	1000000	1500000	2000000	2500000	5000000	7500000	10000000
91D-17Y	9	12	12	14	24	26	27
18-25	63	15	18	20	32	35	38
26-30	74	18	20	24	38	41	44
31-35	169	98	21	26	44	47	50
36-40	293	230	130	30	50	55	57
41-45	493	437	327	192	63	68	73
46-50	800	753	635	499	405	89	94
51-55	1125	1103	994	877	948	523	110
56-60	2041	2059	1929	1820	2213	1631	858
61-65	3371	3472	3348	3284	4263	3532	2480
66-70	5204	5511	5511	5678	7898	7271	6122
>70	9267	9995	10222	10835	15627	15106	13629

Critical Illness Benefit					
Age - Bands / Sum Insured Levels	100000	200000	300000	400000	500000
91D-17Y	55	111	168	223	278
18-25	117	232	349	465	582
26-30	189	376	565	753	942
31-35	287	575	861	1148	1435
36-40	494	989	1483	1978	2472
41-45	900	1800	2700	3600	4501
46-50	1482	2965	4447	5930	7413
51-55	2479	4958	7438	9918	12397
56-60	4033	8068	12101	16134	20169
61-65	6958	13918	20877	27836	34795
66-70	9674	19348	29022	38697	48371
>70	15013	30025	45038	60051	75063

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Age - Bands / Sum Insured Levels	600000	700000	800000	900000	1000000
91D-17Y	334	389	445	502	557
18-25	697	814	930	1047	1162
26-30	1129	1318	1507	1694	1883
31-35	1723	2010	2296	2583	2871
36-40	2965	3460	3954	4449	4943
41-45	5400	6300	7200	8100	9000
46-50	8895	10377	11860	13342	14824
51-55	14876	17355	19835	22314	24793
56-60	24202	28236	32269	36303	40337
61-65	41754	48713	55672	62631	69591
66-70	58045	67719	77394	87067	96742
>70	90076	105090	120102	135115	150128

Medical Second Opinion	
Age - Bands / Sum Insured Levels	Premium
91D-17Y	2
18-25	5
26-30	7
31-35	11
36-40	18
41-45	32
46-50	53
51-55	90
56-60	145
61-65	250
66-70	348
>70	540

Counselling	74
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- The premium mentioned is Annual Premium and is in INR.
- Post-tax rates include 18% service tax.
- Premium rates can be revised subject to approval from IRDA

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Discounts and Loadings

DISCOUNTS

1. Family Floater Discount

If the policy is issued on floater basis and the discount applicable will be as per the below grid:

Family Combination	Discount computed from model (A)	Saving in Expenses (B)	Total Discount (A + B)
Sum Insured – Up to INR 500,000			
2 Adults	11%	5%	16%
2 Adults+1 Child	15%	5%	20%
2 Adults +2 Children	20%	5%	25%
2 Adults +1 Parent +1 Child	25%	5%	30%
2 Adults + 2 Parents	30%	5%	35%
2 Adults + 2 Parents +2 Children	35%	5%	40%
Sum Insured – 6 Lakhs to 15 Lakhs			
2 Adults	7%	5%	12%
2 Adults+1 Child	10%	5%	15%
2 Adults +2 Children	12%	5%	17%
2 Adults +1 Parent +1 Child	14%	5%	19%
2 Adults + 2 Parents	23%	5%	28%
2 Adults + 2 Parents +2 Children	25%	5%	30%
Sum Insured – Above 15 Lakhs			
2 Adults	3%	7%*	10%
2 Adults+1 Child	4%	8%*	12%
2 Adults +2 Children	5%	10%*	15%
2 Adults +1 Parent +1 Child	6%	10%*	16%
2 Adults + 2 Parents	11%	10%*	22%
2 Adults + 2 Parents +2 Children	13%	12%*	25%

2. Non-Floater Discount

If the policy is issued on non-floater basis and the number of members in the same policy is more than 1, then the discount of 5% will be offered on the Policy premium.

3. Long Term Discount

If the policy is issued with tenure as:

- 2 years – A discount of 8% will be applicable on 2nd Year Premium
- 3 Years – A discount of 15% will be applicable on 3rd Year Premium

4. Online Purchase Discount

A discount of 15% will be offered, if the purchase of the Policy is done online.

5. Zonal Discount

Since the cost of medical care is higher in metro cities than in smaller cities, Zone wise discount is offered as per the below grid based on your area of residence:

Zone Change	Discount
Zone II	12%
Zone III	25%
Zone IV	35%

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Zone – I: Delhi, NCR (Municipal limits of Faridabad, Gurgaon, Noida, Ghaziabad), Mumbai (All municipal regions under Mumbai Metropolitan Region), Bangalore (All municipal regions under Bangalore Metropolitan Region)

Zone – II: Hyderabad (All municipal regions under Hyderabad Metropolitan Region), Pune (All municipal regions under Pune metropolitan Region), Chennai (all municipal regions under Chennai Metropolitan Area), Kolkata (all municipal regions under Kolkata Metropolitan Area), Ahmedabad (All municipal regions under Ahmedabad municipal corporation)

Zone – III: All municipal regions of state capitals not included in Zone I and Zone II, Nagpur, Indore, Kochi, Coimbatore, Baroda, Surat, Ludhiana, Jalandhar.

Zone – IV: Rest of India excluding the cities included in Zone-I, Zone-II and Zone III.

6. NAVI GI Duniya Discount (Loyalty Discount)

A discount of 5% will be offered on the purchase of new policy, to the existing customers of DHFL General Insurance Limited.

7. Additional Family member discount

A discount of 5% per member will be given on the overall policy premium.

Note – NAVI GI Duniya Discount (Loyalty Discount) and Additional Family Member(s) Discount is restricted to 5% in totality i.e. the policyholder will be applicable for either of the two discounts.

LOADING

PREMIUM PAYMENT TERM

Premium Payment for policy can be done in instalments. The options are available with an loadings as described below –

Mode/Term	1 year	2 years	3 years
Annual	0%	0%	0%
Half – Yearly	2%	4%	6%
Quarterly	4%	6%	8%
Monthly	6%	8%	10%

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