

NAVI HEALTH HOSPICASH

Rate Chart (Pre-Tax Rates – per mille)

Sickness Hospital Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	158	186	195	195	208	222	238	255
18-25	181	213	222	223	237	254	272	291
26-30	192	226	236	237	252	269	289	309
31-35	203	239	250	251	267	285	306	327
36-40	226	266	278	279	296	317	340	364
41-45	271	319	333	335	356	380	409	437
46-50	339	399	417	418	445	475	511	546
51-55	384	452	472	474	504	539	579	619
56-60	587	691	722	725	771	824	885	946
61-65	813	956	1,000	1,004	1,067	1,141	1,226	1,310
66-70	994	1,169	1,223	1,227	1,305	1,395	1,498	1,601
>70	1,355	1,594	1,667	1,673	1,779	1,902	2,043	2,183

Accident Hospital Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	21	25	26	26	28	30	32	34
18-25	24	28	30	30	32	34	36	39
26-30	26	30	31	32	34	36	39	41
31-35	27	32	33	33	36	38	41	44
36-40	30	35	37	37	40	42	45	49
41-45	36	43	44	45	47	51	54	58
46-50	45	53	56	56	59	63	68	73
51-55	51	60	63	63	67	72	77	82
56-60	78	92	96	97	103	110	118	126
61-65	108	128	133	134	142	152	163	175
66-70	133	156	163	164	174	186	200	213
>70	181	213	222	223	237	254	272	291

Day Care Procedure Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	32	37	39	39	42	44	48	51
18-25	36	43	44	45	47	51	54	58
26-30	38	45	47	47	50	54	58	62
31-35	41	48	50	50	53	57	61	65
36-40	45	53	56	56	59	63	68	73
41-45	54	64	67	67	71	76	82	87
46-50	68	80	83	84	89	95	102	109
51-55	77	90	94	95	101	108	116	124
56-60	117	138	144	145	154	165	177	189
61-65	163	191	200	201	213	228	245	262
66-70	199	234	245	245	261	279	300	320
>70	271	319	333	335	356	380	409	437

Navi Health HospiCash | UIN: NAVHLIP22060V032122

Navi General Insurance Limited

Registered Office: Salarpuria Business Centre, 4th Floor, 93, 5th A Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095

Toll-free number: 1800 123 0004 | Website: www.naviinsurance.com | Email: insurance.help@navi.com

CIN: U66000KA2016PLC148551 | IRDAI Registration Number: 155

Convalescence Benefit

Age Band	Office Rate per mille	Max. Office Premium
	Applicable for Daily benefit amount upto Rs 2000	Applicable for Daily benefit amount above Rs 2000
91D-17	15	29
18-25	17	33
26-30	18	35
31-35	19	38
36-40	21	42
41-45	25	50
46-50	31	63
51-55	35	71
56-60	54	108
61-65	75	150
66-70	92	183
>70	125	250

Maternity Benefit (Rate per mille)

9 months waiting period	
Age	Premium
18-25	150
26-35	210
36-45	90
46-65	30

Accommodation Benefit (Rate per mille)

Age band	5 days	10 days & More
91D-17	94	123
18-25	108	140
26-30	114	149
31-35	121	158
36-40	135	175
41-45	162	211
46-50	202	263
51-55	229	298
56-60	350	456
61-65	485	632
66-70	592	772
>70	808	1053

Accidental Double Cash

Accidental Double Cash	
Loading to the sum of Annual Office Premium of Sickness Hospital Cash, Accident Hospital Cash & Day Care procedure Cash	10%

Accidental Death Benefit

Annual Office Rate per mille	0.527
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International Emergency Benefit

	International Emergency Benefit
Loading to the sum of Annual Office Premium of Sickness Hospital Cash, Accident Hospital Cash & Day Care procedure Cash	7%

Deductible

Hospitalization Days per year	5			10			15			20		
Deductible	1	2	3	1	2	3	1	2	3	1	2	3
Discount	36%	61%	79%	31%	52%	67%	29%	49%	64%	28%	47%	62%

Hospitalization Days per year	30			60			90			180		
Deductible	1	2	3	1	2	3	1	2	3	1	2	3
Discount	26%	44%	58%	25%	42%	54%	23%	39%	50%	21%	36%	47%

Franchise

Hospitalization Days per year	5		10		15		20	
Franchise	2	3	2	3	2	3	2	3
Discount	24%	42%	20%	36%	19%	34%	18%	33%

Hospitalization Days per year	30		60		90		180	
Franchise	2	3	2	3	2	3	2	3
Discount	17%	31%	16%	29%	15%	27%	14%	25%

Deletion/Reduction of Waiting period for Pre-Existing Disease/Condition (Reduction/Deletion)				
Age Band	36 months	24 months	12 months	0 months
91D-17	3.00%	5.00%	7.50%	7.50%
18-25	5.00%	7.50%	10.00%	10.00%
26-30	5.00%	7.50%	10.00%	12.00%
31-35	7.50%	10.00%	12.50%	15.00%
36-40	7.50%	12.00%	15.00%	20.00%
41-45	7.50%	12.00%	15.00%	20.00%
46-50	10.00%	15.00%	18.00%	25.00%
51-55	12.00%	18.00%	20.00%	28.00%
56-60	15.00%	20.00%	25.00%	30.00%
61-65	15.00%	20.00%	25.00%	30.00%
66-70	15.00%	20.00%	25.00%	30.00%
>70	15.00%	20.00%	25%	30%

Deletion of Waiting period for Named Ailments	
Amendment of 1 Year Waiting Period	
Age Band	0 months
91D-17	1.00%
18-25	2.00%
26-30	3.00%
31-35	3.00%
36-40	5.00%
41-45	5.00%
46-50	7.50%
51-55	7.50%
56-60	10.00%
61-65	10.00%
66-70	10.00%
>70	10.00%

Deletion of Initial Waiting period	
Waiting Period	Loading
Nil days	10% loading

Rate Chart (Post-Tax Rates – per mille)

Sickness Hospital Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	186	219	230	230	245	262	281	301
18-25	214	251	262	263	280	300	321	343
26-30	227	267	278	280	297	317	341	365
31-35	240	282	295	296	315	336	361	386
36-40	267	314	328	329	349	374	401	430
41-45	320	376	393	395	420	448	483	516
46-50	400	471	492	493	525	561	603	644
51-55	453	533	557	559	595	636	683	730
56-60	693	815	852	856	910	972	1044	1116
61-65	959	1128	1180	1185	1259	1346	1447	1546
66-70	1173	1379	1443	1448	1540	1646	1768	1889
>70	1599	1881	1967	1974	2099	2244	2411	2576

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Accident Hospital Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	25	30	31	31	33	35	38	40
18-25	28	33	35	35	38	40	42	46
26-30	31	35	37	38	40	42	46	48
31-35	32	38	39	39	42	45	48	52
36-40	35	41	44	44	47	50	53	58
41-45	42	51	52	53	55	60	64	68
46-50	53	63	66	66	70	74	80	86
51-55	60	71	74	74	79	85	91	97
56-60	92	109	113	114	122	130	139	149
61-65	127	151	157	158	168	179	192	207
66-70	157	184	192	194	205	219	236	251
>70	214	251	262	263	280	300	321	343

Day Care Procedure Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	38	44	46	46	50	52	57	60
18-25	42	51	52	53	55	60	64	68
26-30	45	53	55	55	59	64	68	73
31-35	48	57	59	59	63	67	72	77
36-40	53	63	66	66	70	74	80	86
41-45	64	76	79	79	84	90	97	103
46-50	80	94	98	99	105	112	120	129
51-55	91	106	111	112	119	127	137	146
56-60	138	163	170	171	182	195	209	223
61-65	192	225	236	237	251	269	289	309
66-70	235	276	289	289	308	329	354	378
>70	320	376	393	395	420	448	483	516

Convalescence Benefit

Age Band	Office Rate per mille	Max. Office Premium
	Applicable for Daily benefit amount upto Rs 2000	Applicable for Daily benefit amount above Rs 2000
91D-17	18	34
18-25	20	39
26-30	21	41
31-35	22	45
36-40	25	50
41-45	30	59
46-50	37	74
51-55	41	84
56-60	64	127
61-65	89	177
66-70	109	216
>70	148	295

Maternity Benefit (Rate per mille)

9 months waiting period	
Age	Premium
18-25	177
26-35	248
36-45	106
46-65	35

Accommodation Benefit (Rate per mille)

Age band	5 days	10 days & More
91D-17	111	145
18-25	127	165
26-30	135	176
31-35	143	186
36-40	159	207
41-45	191	249
46-50	238	310
51-55	270	352
56-60	413	538
61-65	572	746
66-70	699	911
>70	953	1243

Accidental Double Cash

	Accidental Double Cash
Loading to the sum of Annual Office Premium of Sickness Hospital Cash, Accident Hospital Cash & Day Care procedure Cash	10%

Accidental Death Benefit

Annual Office Rate per mille	0.527
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International Emergency Benefit

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Loading to the sum of Annual Office Premium of Sickness Hospital Cash, Accident Hospital Cash & Day Care procedure Cash	7%

Deductible

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Deductible	1	2	3	1	2	3	1	2	3	1	2	3
Discount	36%	61%	79%	31%	52%	67%	29%	49%	64%	28%	47%	62%

Hospitalization Days per year	30			60			90			180		
Deductible	1	2	3	1	2	3	1	2	3	1	2	3
Discount	26%	44%	58%	25%	42%	54%	23%	39%	50%	21%	36%	47%

Franchise

Hospitalization Days per year	5		10		15		20	
Franchise	2	3	2	3	2	3	2	3
Discount	24%	42%	20%	36%	19%	34%	18%	33%

Hospitalization Days per year	30		60		90		180	
Franchise	2	3	2	3	2	3	2	3
Discount	17%	31%	16%	29%	15%	27%	14%	25%

Deletion/Reduction of Waiting period for Pre-Existing Disease/Condition (Reduction/Deletion)

Age Band	36 months	24 months	12 months	0 months
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36-40	7.50%	12.00%	15.00%	20.00%
41-45	7.50%	12.00%	15.00%	20.00%
46-50	10.00%	15.00%	18.00%	25.00%
51-55	12.00%	18.00%	20.00%	28.00%
56-60	15.00%	20.00%	25.00%	30.00%
61-65	15.00%	20.00%	25.00%	30.00%
66-70	15.00%	20.00%	25.00%	30.00%
>70	15.00%	20.00%	25%	30%

Deletion of Waiting period for Named Ailments

Amendment of 1 Year Waiting Period	
Age Band	0 months
91D-17	1.00%
18-25	2.00%
26-30	3.00%
31-35	3.00%
36-40	5.00%
41-45	5.00%
46-50	7.50%
51-55	7.50%
56-60	10.00%
61-65	10.00%
66-70	10.00%
>70	10.00%

Deletion of Initial Waiting period

Waiting Period	Loading
Nil days	10% loading

DISCOUNTS & LOADINGS

Family Floater Premium

Premium of Self	Premium calculation as per highest age of family member
Premium of Spouse / Sibling	50% of Self Premium
Premium of Child	25% of Self Premium

Long term discount

Term	Discount
1	0%
2	8%
3	15%

Premium Payment term Loading

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%

Navi Duniya Discount (Loyalty Discount)

Navi Duniya Discount (Loyalty Discount)	5%
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