THE ORIENTAL INSURANCE COMPANY LIMITED
Regd. Office: Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002 CIN No.U66010DL1947GOI007158

HFFP 2024-PREMIUM CHART

Zone 1 - Silver Plan (Exclusive GST)

Premium figures in INR

Plan	SI/Age Band	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-50 yrs	Age is 51-55 yrs	Age is 56-60 yrs	Age is 61-65 yrs	Age is 66-70 yrs	Age is 71-75 yrs	Age is 76-80 yrs	Age is above 80 yrs
Silver	**100,000**	1391	2305	2714	3304	3481	5767	7391	9401	11208	12303	12594
Silver	**200,000**	1939	3328	4022	4881	5384	8673	11736	15248	17232	18573	20122
Silver	**300,000**	2444	4046	5065	6436	7121	11381	15807	19811	22712	24166	25774
Silver	**400,000**	2927	4556	6032	7900	8706	13729	18195	22774	25932	27564	29376
Silver	**500,000**	3377	4952	6935	9098	10071	15718	20310	25371	28584	30337	32429

Zone 2 - Silver Plan (Exclusive GST)

Premium figures in INR

Plan	SI/Age Band	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-50 yrs	Age is 51-55 yrs	Age is 56-60 yrs	Age is 61-65 yrs	Age is 66-70 yrs	Age is 71-75 yrs	Age is 76-80 yrs	Age is above 80 yrs
Silver	**100,000**	1265	2172	2614	3149	3338	5426	7169	8820	10552	11556	11894
Silver	**200,000**	1873	3157	3884	4738	5230	8486	11393	14459	16895	17682	18944
Silver	**300,000**	2288	3800	4828	6283	7009	11370	15499	18410	22009	22134	24352
Silver	**400,000**	2771	4320	5883	7690	8645	13612	17909	21730	24924	25982	27177
Silver	**500,000**	3201	4743	6710	8591	10065	15705	19895	24994	27848	28886	30318

Gold Plan (Exclusive GST)

Premium figures in INR

Plan	SI/Age Band	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-50 yrs	Age is 51-55 yrs	Age is 56-60 yrs	Age is 61-65 yrs	Age is 66-70 yrs	Age is 71-75 yrs	Age is 76-80 yrs	Age is above 80 yrs
Gold	**600,000**	3862	5730	8245	11649	12776	19583	25058	32061	35897	37770	40852
Gold	**700,000**	4235	6373	9288	13616	14841	22238	28441	36475	40745	42697	45889
Gold	**800,000**	4570	7005	10278	15174	16503	24403	31293	39823	44228	46247	49552
Gold	**900,000**	4895	7482	11263	16688	18116	26367	33738	42412	46910	48998	52425
Gold	**1,000,000**	5211	7908	12240	18087	19624	28299	36111	44884	49441	51614	55127

Diamond Plan (Exclusive GST)

Premium figures in INR

Plan	SI/Age Band	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-50 yrs	Age is 51-55 yrs	Age is 56-60 yrs	Age is 61-65 yrs	Age is 66-70 yrs	Age is 71-75 yrs	Age is 76-80 yrs	Age is above 80 yrs
Diamond	**1,200,000**	5800	8768	14108	20781	22442	32206	40597	49508	54114	56392	60046
Diamond	**1,500,000**	6612	10076	16549	24242	26047	36856	45718	54738	59408	61834	65696
Diamond	**1,800,000**	7398	11360	18752	27097	29034	40665	49826	58900	63605	66204	70930
Diamond	**2,000,000**	7883	12207	19998	28693	30761	42898	52200	61302	66023	68721	74987

Platinum Plan (Exclusive GST)

Premium figures in IN

Plan	SI/Age Band	Age less than equal to 20 yrs	Age is 21-35 yrs	Age is 36-45 yrs	Age is 46-50 yrs	Age is 51-55 yrs	Age is 56-60 yrs	Age is 61-65 yrs	Age is 66-70 yrs	Age is 71-75 yrs	Age is 76-80 yrs	Age is above 80 yrs
Platinum	**2,500,000**	10499	15252	23922	33548	35966	49428	59111	68469	73352	76372	83060
Platinum	**3,000,000**	11459	16276	25448	35716	38421	52654	62395	71806	76732	79983	87950
Platinum	**4,000,000**	12289	17382	27196	38336	41572	56448	66298	75763	80770	84485	92610
Platinum	**5,000,000**	12858	18175	28191	39890	43428	58378	69168	78682	83740	87858	97088

Computation of Office Premium shall continue in the same manner as before:

- Charge 100% premium for the primary and secondary members
- Charge 50% premium for the tertiary member i.e. give a discount of 50% on third member's premium
- Charge 40% premium for other members i.e. give a discount of 60% on additional members' premium
- *Eldest member of the family is the primary member. Second eldest is secondary member, while third eldest isthe tertiary member.*

Add-on covers:

Restoration of SI:

	Office Premium Restoration of SI (% applicable on base product office premium)	
Sum Insured	**Option 1: 50%**	**Option 2: 100%**
1 Lac	*15%*	*25%*
2-4 Lacs	*12%*	*22%*
5-10 Lacs	*10%*	*18%*

Waiver of proportionate clause:

	Office Premium Waiver of Proportionate Clause (% applicable on base product office premium)	
Plan	**Option 1: 50%**	**Option 2: 100%**
Silver	*20%*	-
Gold	*15%*	*30%*
Diamond	*15%*	*25%*
Platinum	*15%*	*25%*

Removal of Co-Pay:

Plan	**Office Premium Removal of Co-Pay (% applicable on base product office premium)**
Silver	17%

Personal Accident:

- Premium Rate: Rs.60 per lac per person.

Life Hardship Survival Benefit:

Plan	Premium
Plan A	3% of Total Basic Premium
Plan B	5% of Total Basic Premium