THE ORIENTAL INSURANCE COMPANY LIMITED,

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

Premium Chart: Oriental Super Health Top Up (Individual Basis)(excluding GST)							
Age Group	**Deductible**	**Sum Insured**			Final Premium		
0-35	**300000**	300000	500000		1977	2720	0
	500000	500000	700000		1693	1990	0
	600000	600000	800000		1554	1834	0
	800000	800000	1000000		1542	1840	0
	1000000	1000000	1500000		1566	2281	0
	1500000	1000000	1500000		1474	2188	0
	1800000	1000000	1200000		1452	1737	0
	2000000	1000000	2000000	3000000	1439	2786	4060
36-45	**300000**	300000	500000		2865	3837	0
	500000	500000	700000		2153	2491	0
	600000	600000	800000		1898	2216	0
	800000	800000	1000000		1745	2067	0
	1000000	1000000	1500000		1734	2526	0
	1500000	1000000	1500000		1611	2401	0
	1800000	1000000	1200000		1598	1914	0
	2000000	1000000	2000000	3000000	1592	3097	4532
46-60	**300000**	300000	500000		4059	5166	0
	500000	500000	700000		2758	3211	0
	600000	600000	800000		2568	2939	0
	800000	800000	1000000		2480	3248	0
	1000000	1000000	1500000		2323	3316	0
	1500000	1000000	1500000		2173	3166	0
	1800000	1000000	1200000		2187	2585	0
	2000000	1000000	2000000	3000000	2201	4094	5903
61 and above	**300000**	300000	500000		7385	9209	0
	500000	500000	700000		4589	5744	0
	600000	600000	800000		4589	5566	0
	800000	800000	1000000		5160	6000	0
	1000000	1000000	1500000		5160	6751	0
	1500000	1000000	1500000		3859	5160	0
	1800000	1000000	1200000		3368	3859	0
	2000000	1000000	2000000	3000000	3108	5447	7712

Taxes as applicable shall be extra.
*****means the age completed as on the date of the policy inception/renewal. So, for a person aged 45 years 364 days, completed age would be 45 years and premium would be charged on the age of 45years, not that of 46years.

Premium(Premium including GST)							
Age Group	Deductible	Sum Insured			Final Premium		
0-35	300000	300000	500000		2334	3209	0
	500000	500000	700000		1998	2349	0
	600000	600000	800000		1834	2165	0
	800000	800000	1000000		1820	2171	0
	1000000	1000000	1500000		1849	2692	0
	1500000	1000000	1500000		1739	2581	0
	1800000	1000000	1200000		1713	2050	0
	2000000	1000000	2000000	3000000	1698	3287	4792
36-45	300000	300000	500000		3380	4528	0
	500000	500000	700000		2541	2939	0
	600000	600000	800000		2239	2615	0
	800000	800000	1000000		2059	2438	0
	1000000	1000000	1500000		2046	2980	0
	1500000	1000000	1500000		1901	2834	0
	1800000	1000000	1200000		1886	2258	0
	2000000	1000000	2000000	3000000	1879	3654	5348
46-60	300000	300000	500000		4789	6095	0
	500000	500000	700000		3254	3789	0
	600000	600000	800000		3030	3467	0
	800000	800000	1000000		2927	3832	0
	1000000	1000000	1500000		2741	3913	0
	1500000	1000000	1500000		2565	3737	0
	1800000	1000000	1200000		2580	3051	0
	2000000	1000000	2000000	3000000	2596	4831	6966
61 and above	300000	300000	500000		8715	10867	0
	500000	500000	700000		5415	6779	0
	600000	600000	800000		5415	6567	0
	800000	800000	1000000		6089	7967	0
	1000000	1000000	1500000		6089	7967	0
	1500000	1000000	1500000		4553	6089	0
	1800000	1000000	1200000		3974	4553	0
	2000000	1000000	2000000	300000	3667	6427	9100

ii. FAMILY FLOATER PLAN:
The above table of rates as applicable in case of Individual Plan shall apply. Only the basis of charging premium in case of a family floater Plan would be as stated below:

Insured Member's age	**Premium to be charged**
Member with highest age	100% of the premium as applicable to that age & Deductible/Sum Insured combination.
Member with second highest age	50% of the premium as applicable to that age & Deductible/Sum Insured combination.
All other members with lower ages	40% of the premium as applicable to that age & Deductible/Sum Insured combination.

IMP: The Policy gets triggered only when the aggregate of all the claims, or any single claim, in any Policy period exceed(s) the Deductible opted under the Policy.

iii. Loadings / Discounts applicable in relevant cases:

a. Loadings:
i For new entrants above the age of 65yearsand upto 70 years –10%. This loading of 10% on premium will apply on every subsequent renewal as well.
ii For Removal of Room rent limits – loading depending upon the Deductible chosen, as given below shall apply:

Deductible (INR)	**Additional Premium to be charged**
Upto 5,00,000	20% of applicable premium as per table above
6,00,000- 10,00,000	10% of applicable premium as per table above
15,00,000 and above	5% of applicable premium as per table above

b. Discounts:
i. Family Discount (If two or more family members are covered in an Individual Plan) - 10% to each member
ii. Loyalty Discount -10%. Available only in respect of the insured member who has

Company's retail Health insurance policy / Bancassurance Health policy
iii. Staff Discount (serving and retired)-33%.This discount will be allowed to the family members as well.
iv. Portal Discount – 10%, subject to maximum of Rs.2000. This discount is available if the Policy is taken On-line using our Portal and where no intermediary is involved and is not available on renewals.

NOTE:

i. All loadings and discounts shall be applied successively in the same order as they appear above and not on cumulative basis.
ii. First the loadings, given above and as applicable shall apply
iii. Then subsequently, on the loaded premium (if applicable), the discounts shall be applied.