

COCO CritiCare – Navi General Insurance

PROSPECTUS

No one knows what lies ahead on the road through life. Unexpected events can throw you off track!!!

One of those challenges could be a critical illness. Due to advancement in medicine / technology, more people survive illnesses like cancer and stroke than ever before, but recovery can be really stressful.

Let's keep your plans on track

Having a COCO CritiCare product in place is important. So, if you're faced with a critical illness you don't have to change your financial security plans and goals. We will pay you one-time lump sum payment upon diagnosis and you can use the amount however you want. This gives you flexibility to keep your finances on track so you can focus on recovery and on becoming mentally and physically well again.

I. Features you'll appreciate

- Coverage** - This policy is designed to offer below 16 coverages in order to take care of your total wellbeing.

S. No	Coverage	S. No	Coverage
1	Critical Illness (41 Illnesses)	9	Health Check Up
2	SheSmart	10	Counselling
3	Additional Critical Illness	11	Fixed Premium Guarantee
4	Second Critical Illness	12	Cancer Seek
5	Personal Accident	13	Cancer Relapse
6	Medical Inflation Bonus	14	Adjuvant Therapy
7	Child Tuition Benefit	15	Cancer Support
8	Medical Second Opinion	16	Care Restore

Refer **Annexure 1 - "How your coverages work?"**, attached along with this document.

- Broad Range of Plans** – Flexibility to choose from 10 plans with varied benefits.

Refer **Annexure 2 - "Plans"**, attached along with this document.

- Waiting Period** - You have got the option to select the waiting period of your choice –

- Waiting Period * – 90 days (You can opt to reduce it to 60 days / 30 days).

** **Waiting Period** means the benefits under the Policy shall be payable to You only if the Critical Illness is first diagnosed after specified time period from the commencement of the Policy. Waiting period is applicable in the first year of the Policy and is not applicable in subsequent renewals.*

4. **Eligibility** - Minimum age at entry under this Policy is 18 years and Maximum age at entry is 65 years. However, for SheCare plan(s) or My COCO CritiCare plan having SheSmart cover, maximum entry age is restricted to 55 years.

For Dependent Child(ren), there is no maximum age restriction if he / she is completely financially dependent on Parents with no source of independent income and has not established his/her own independent households.

Renewals will be available for lifetime upon payment of premium.

5. **Policy Period Option** - Policy can be issued or renewed for one (1), two (2) or three (3) continuous years at the option of the Insured.
6. **Sum Insured to Individual & Family** - This policy can be issued to an individual and/or a family on an Individual Sum Insured basis.
7. **Family Composition** - Family includes - Self, Spouse, Dependent Children, Parents, Parents-in Law, and Dependent Siblings.
8. **Sum Insured Options & Eligibility** – The Policy is available for a Sum Insured from ₹ 1 Lac to ₹ 10 Lacs in multiples of ₹ 1 Lac; thereafter in the multiples of ₹ 5 Lac upto a maximum of ₹ 25 Lacs.

Eligibility of Sum Insured will be based on your **Gross Annual Income***.

S. No	Family Member	Sum Insured Eligibility
1	Primary Insured (Earning Proposer)	As per the Gross Annual Income* / As per the Sum Insured opted.
2	Earning Spouse	As per the Gross Annual Income* / As per the Sum Insured opted.
	Non-Earning Spouse	50 % of the Primary Insured's Sum Insured
3	Dependent Child(ren) / Siblings / Parents / Parent in Laws	50% of the Primary Insured's Sum Insured

* **Gross Annual Income** –

✚ **Salaried Person** –

- Upto 5 times of Gross Annual Income (as appearing in Form 16/ Salary or Pension Slip/ IT acknowledgement/Audited Profit & Loss Account Statement).

✚ **Self Employed Person** –

- Upto 7 times of Gross Annual Income (as appearing in Form 16/IT acknowledgement / Audited Profit & Loss Account Statement)

✚ **Non-Earning Person** –

- Policy can be obtained by non-earning person (i.e. by housewife/ retired person/ student) for upto 50% of Proposer's Sum Insured. Provided that, the Proposer is the Primary Insured and is an earning person.

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9. Premium - The Premium charged on the Policy will depend on the Plan, Sum Insured, Policy tenure , Age & Optional coverages opted. Additionally, the health status of the individual will also be considered.

Premiums will be payable either by Single premium mode or in instalments. The options are available with loadings as described below –

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

In case of instalments, premium shall be payable on or before the due date for continuity of coverage under the policy.

You will have a relaxation period of 15 days from the due date for payment of instalment. We will not charge interest on the instalment premium paid during the relaxation period and there will be no impact on applicable waiting periods. In case, We do not receive the premium within this relaxation period, the policy will be terminated.

In the event of a claim, all the subsequent premium instalments shall immediate become due and payable.

We shall have the right to recover and deduct any or all the pending instalments from the claim amount due under the Policy.

Premium rates are subject to change with prior approval from IRDAI.

For a detailed Premium chart, please refer **Annexure 3 - "Rate Chart"**, attached along with this document.

10. Discounts under the Policy - You can avail the following discounts on the applicable Premium on your Policy. These discounts are applicable on renewal policies also.

- i. **Additional Family Member Discount:** You can avail a discount for every additional family member added to the same Policy. A discount of 5% shall be offered on premium of every family member.
- ii. **Long Term Policy Discount:** You can avail a long-term discount of 8% & 15% on selecting a 2 year and 3-year Policy respectively. Long Term Discount will apply only in case of Single Premium Policies.
- iii. **Online Sourcing Discount / Direct Channel Discount:** You can avail a 15% discount if you buy this Policy from us online or under direct channel without any intermediary.

- iv. **Navi Duniya Discount (Loyalty Discount):** 5% discount shall be offered on purchase of new policy if you are an existing customer of Navi General Insurance Limited.
- v. **Discount for higher Sum Insured** – You can avail following discounts on opting higher sum insured.

Sum Insured	Discount
1 lakh to 5 lakhs	0%
6 lakhs to 10 lakhs	2.5%
15 lakhs	4%
20 lakhs	5%
25 lakhs	6%

Note -Navi Duniya Discount and Additional Family Members Discount are restricted to 5% in totality i.e. the policyholder will be applicable for either of the two discounts.

- 11. **Income Tax Benefit** - Premium paid under the Policy shall be eligible for income tax deduction benefit under Section 80 D as per the Income Tax Act, 1961. (Tax benefits are subject to change as per the tax laws).
- 12. **Pre – Policy Medical Check Up** - We will require you to undergo a medical check-up based on your Age (grid mentioned below). Wherever any pre-existing disease or any other adverse medical history is declared, we may ask such member to undergo specific tests, as we may deem fit to evaluate such member, irrespective of Age/ Sum Insured/ Plan opted.

Medical tests will be facilitated by us and conducted at our network of diagnostic centres. We will contact You and fix an appointment for the Medical tests to be conducted at a time convenient to you. Medical tests will be valid for a period of 1 month only. Wherever required, we may request for additional medical tests to be conducted based on the declarations on the proposal form and the results of any medical tests that we have received.

Medical Tests Cost sharing for all plans

Policy Term	If Proposal is accepted by Us	If Proposal is declined by Us
1 Year Policy	50% cost of all such tests will be borne by Us.	100% cost of all such tests will be borne by the member.
2 Year Policy	50% cost of all such tests will be borne by Us.	100% cost of all such tests will be borne by the member.
3 Year Policy	100% cost of all such tests will be borne by Us.	100% cost of all such tests will be borne by the member.
Additional Medical Tests	100% cost of all such tests will be borne by the member.	100% cost of all such tests will be borne by the member.

Pre-Policy Medical Tests Grid –

Age / Sum Insured	Up to 2 Lac	3-10 Lac	10-25 Lac
18 - 45 yrs.	No Medical Checkup required (STP), unless any health declaration is stated unfavorable in Proposal form . In such case, the proposal acceptance will be subject to underwriting decision.		
46-60 Years	Based on policyholder declaration and Underwriting assessment, Tele Underwriting/Tests from Set 1	Tele Underwriting / Set 1*	Set 3
61 Years and above	Set 1*	Set 2*	Set 3
*Additional tests or Tele Underwriting Basis Proposal Form Declaration			

Set 1	Set 2	Set 3
Medical Examination	Medical Examination	Medical Examination
CBC	CBC	CBC
RUA	RUA	RUA
Hb1Ac	Hb1Ac	Hb1Ac
Total Cholesterol	Total Cholesterol	Total Cholesterol
Serum Creatinine	GGT	GGT
SGOT	Serum Creatinine	Serum Creatinine
SGPT	SGOT	SGOT
HDL	SGPT	SGPT
ECG	HDL	HDL
	ECG	ECG
	Ultrasound	Hs-CRP
		PAP Smear/PSA
		Ultrasound

Full explanation of Tests is provided here:

CBC - Complete Blood Count ; **RUA** - Routine Urine Analysis ; **Hb1Ac** - Glycated haemoglobin; **GGT** - Gamma-glutamyl transferase; **SGOT** - Serum Glutamic Oxaloacetic Transaminase; **SGPT** - Serum Glutamic Pyruvic transaminase; **HDL** - High Density Lipoprotein ; **ECG** – Electrocardiography; **Hs-CRP** - High-sensitivity C-reactive protein ; **PSA** - Prostate-specific antigen; **ECG** – Electrocardiogram.

13. Terms & Conditions

- i. **Free Look Period** – You have 15 days from the date of receipt of the Policy to review the terms and conditions. After review of the policy, if the terms of the policy are not acceptable, you have an option to cancel the policy provided you have not made any claim under the policy. Premium paid for the policy will be refunded in your account within 15 days from your request of policy

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 Toll-free number: 1800 123 0004 | Fax: 022-4001 8251 | Website: www.naviinsurance.com | Email: mycare@navi.com
 CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

cancellation. Your premium refund will be subject to deduction of amount spent on medical check-up, stamp duty charges and proportionate risk premium. Free Look Period is only available for new policies and not for renewals and portability.

ii. **Continuity** - You will have an option to migrate to our other individual critical illness insurance product(s), if available, subject to our underwriting guidelines. Similarly, children under the family policy when exiting on account of being not financially dependent on parents will also be given an option to migrate to our individual critical illness insurance products subject to our underwriting guidelines. You will be entitled for accrued continuity benefits, if any, as per prevailing portability and migration guidelines issued by IRDAI.

iv. **Renewal Conditions** -

- You may renew the policy on or before the end of the Policy Period. Renewal of policy is subject to realization of renewal premium.
- We are NOT under any obligation to send renewal notice or reminders.
- We may not renew the policy on grounds of fraud, misrepresentation, non-cooperation, moral hazard or suppression of any material fact either at the time of taking the Policy or any time during the policy period.
 - Grace Period of 30 days is available for renewing the Policy.
 - Relaxation period of 15 days is allowed in instalment cases from the due date for payment of instalment. We will not charge interest on the instalment premium paid during the relaxation period and there will be no impact on coverage of Pre-Existing Disease and continuity of waiting periods.
 - Any revision / modification in the product will be done with the approval of IRDAI and will be intimated to You at least 90 days prior to the effective date of modification or revision coming into effect.
 - We will not apply any additional loading on your policy premium at renewal based on your claim experience.
 - Sum Insured Enhancement – Sum Insured can be enhanced only at the time of renewal. However, the quantum of increase shall be as per underwriting guidelines of the company.
 - Withdrawal of Product –
 - The product may be withdrawn subject to prior approval of IRDAI. Such information shall be communicated to you at least 3 months prior to the date when such withdrawal comes into effect.
 - In such case, you will get one-time option to renew the existing policy or migrate to modified or other suitable Individual Personal Accident Policy with us subject to migration norms in vogue.
 - If you choose to renew the existing policy, you will be migrated to modified or other suitable Individual Personal Accident Policy at the time of next renewal.
 - However, if you do not respond to our intimation in case of such withdrawal, the Policy will be withdrawn on the renewal date.
 - If your renewal falls after 90 days of withdrawal of product you will require to migrate to modified or other suitable Individual Personal Accident Policy.

v. **Cancellation -**

Cancellation by You - You may cancel this Policy any time by giving Us 15 days' notice in writing. Your premium shall be refunded as per below table provided no claim has been made under this Policy.

Rate of Premium to be refunded			
Month	1 Year Policy	2 Year Policy	3 Year Policy
1	83%	89%	91%
2	75%	85%	88%
3	68%	81%	86%
4	60%	77%	83%
5	53%	73%	81%
6	45%	70%	78%
7	38%	66%	75%
8	30%	62%	73%
9	23%	58%	70%
10	15%	54%	68%
11	8%	50%	65%
12	0%	46%	62%
13		43%	60%
14		39%	57%
15		35%	55%
16		31%	52%
17		27%	49%
18		23%	47%
19		19%	44%
20		15%	42%
21		12%	39%
22		8%	36%
23		4%	34%
24		0%	31%
25			29%
26			26%
27			23%
28			21%
29			18%
30			16%
31			13%
32			10%
33			8%
34			5%
35			3%
36			0%

Cancellation by Us - We may cancel this Policy on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material facts, non-cooperation by You or anyone acting on your behalf. Cancellations on the ground of misrepresentation, fraud, non-disclosure of material facts, will be effected after giving 15 days written notice. Such cancellations are from the date of inception of the policy or the renewal date (as the case may be) without refund of any premium.

When Cancellation is effected on the ground of non-cooperation, you will be entitled to get refund of prorata premium for the unexpired portion of the policy on the date of cancellation provided no claim has been paid or is payable under the policy.

II. What are the Exclusions?

We will not pay for any claims arising directly or indirectly from:

A. STANDARD EXCLUSIONS

- i. **Substance related and Abusive Disorders** - Dependency on or abuse of intoxicants or hallucinogenic substances or drugs (unless prescribed by the Medical Practitioner) and any Illness or Injury arising directly or indirectly from such dependency or abuse.
- ii. **Breach of Law** - Insured Person committing or attempting to commit a breach of law with criminal intent.
- iii. **Chemical and Nuclear Exposure** - Nuclear Weapons/materials, radiations of any kind, contamination by radioactive material, nuclear waste, nuclear fuel or from the combustion of nuclear fuel, chemical or biological Weapons.
- iv. **War** - War, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts.

B. EXCLUSIONS SPECIFIC TO THE POLICY WHICH CANNOT BE WAIVED

- i. **Pre-Existing Disease** – Any **Covered Critical Illness** arising out of **Pre-Existing Disease** prior to first **Policy Period** Start Date.
- ii. **Self-Inflicted Injuries or Attempted Suicide** - Self-inflicted Injury or suicide, attempted suicide while sane or insane.
- iii. **External Congenital anomaly, disease or defects**
- iv. **Dangerous Acts (Adventure/Professional Sports/Defence Operation)** - Participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing etc. in a professional nature. Participation in any flying activity, except as a bonafide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.

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- v. **Unrecognized Physician** - Certification/Diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he/she is licensed for.
- vi. **Maternity and Pregnancy** - Pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including Caesarean section), abortion or complications of any of these.
- vii. **Experimental or Unrecognized Treatment** - Treatments which are experimental, investigational or unproven, which are not consistent with or incidental to the Diagnosis and treatment of the positive existence, pharmacological regimens, stem cell implantation/ therapy or Surgery.

III. Claims Process

Intimation & Assistance – You shall inform Us within 7 days of occurrence of an event which might give rise to a claim. Intimate your claim by updating us the following information –

- Policy Number
- Name of the insured person in whose relation the claim is being lodged
- Name of critical illness event
- Date of diagnosis
- Name and Address of the attending Medical Practitioner and Hospital (if admission has taken place)
- Date of Admission, if applicable
- Any other information, documentation as requested by us

Documents to be submitted –

- Please send the duly signed claim form and the required documents/ information as mentioned in the policy wordings within 30 days of the occurrence of the Insured event.
- In case of any deficiency in the documents/information submitted by you, we will send the deficiency letter within 5 days of receipt of the claim documents.

Claim Settlement:

Claims shall be settled within 30 days of submission of all necessary documents / information. In case, the claim warrants an investigation, the same shall be completed within 30 days from the date you submit the last necessary document / information to us. In such cases, the settlement shall be within 45 days from the date of receipt of last necessary document.

In case, we fail to make payment within these timelines, we shall pay you interest at the rate of two percent (2%) above the Bank Rate or as per the applicable / extant IRDAI regulation. Such interest shall be paid from the date of receipt of last relevant and necessary document till the date of the actual payment.

The payment will be in Indian Rupees.

IV. How can I buy the Policy?

Step 1: Please read and understand the coverages, plans, exclusions and premium details before buying the Product.

Step 2: If the terms / conditions of the product are agreeable, fill the Proposal Form wherein details of the prospective Insured persons including medical information must be provided as accurately as possible.

Step 3: The Proposal Form with the Gross Annual Income proof document have to be submitted along with the premium.

Step 4: If you are required to undergo medicals tests as per the Age band, we would arrange the medical check-ups at our network of diagnostic centers.

Step 5: Based on the above information, we will process your proposal for Insurance and a Policy kit containing the Policy Schedule, Policy Wordings and associated documents will be sent to you.

In case we are unable to underwrite i.e. if the Proposal is rejected, we will intimate the same to you through a rejection letter and refund any premium that has been collected.

Upon assessment if the premium is loaded, we will inform you about any revised terms through a counter offer letter. We will issue the Policy only once you accept the counter offer. Where you do not agree to the counter offer, we will cancel your proposal and refund any premium collected.

V. Grievance Redressal Procedure

At Navi General Insurance, we want your relationship with insurance to soar beyond what you've experienced yet. To understand, appreciate, and enjoy insurance—we're here for you. However, if you aren't satisfied—please feel free to connect with us on the following channels.

- a. Call us on **Our** Toll Free 1800-123-0004 (From 8 am to 8 pm) for any queries that you may have!
- b. Email your queries to mycare@navi.com
- c. For Senior Citizens, we have a special cell and **Our** Senior Citizen customers can email us at seniorcare@navi.com for priority resolution
- d. Visit **Our** website www.naviinsurance.com to register & track your queries
- e. Please walk in to any of **Our** branches or partner locations
- f. You can also dispatch your letters to us at:

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We request you to please mention your complete details : Full Name, Policy Number and Contact Details in all your communications, to enable **Our** customer experience expert to connect with you and provide you with quickest possible solution.

We'll make sure to acknowledge your service request within 3 working days—and try and resolve it to your satisfaction within 15 working days. That's a promise!

Escalation

Level 1 : While we attempt to give you best-in-class and prompt resolution for any concerns—sometimes it may not be perfect. If you felt that you weren't offered a perfect resolution, please feel free to share your feedback to **Our** Customer Experience team at Manager.CustomerExperience@navi.com

Level 2 : If you still are not happy about the resolution provided then you may please write to Our Head Customer Experience and Grievance Redressal Officer at Head.CustomerExperience@navi.com or contact GRO at 022 – 40018100.

Level 3: If you are not happy with the resolution, you may approach IRDAI by calling on the Toll Free no. 155255 (or) 1800 4254 732. You can also register an online complaint on the website <http://igms.irda.gov.in>.

If your concern remains unresolved after having followed the above escalation procedure, then you may please approach the Insurance Ombudsman for Redressal. To know who your Insurance Ombudsman is—simply refer to the list below/overleaf.

OMBUDSMAN AND ADDRESSES: Refer the link <http://ecoi.co.in/ombudsman.html>

Disclaimer:	
This is only a summary of the product features. The actual benefits shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.	
For more details on risk factors, terms and conditions, read the sales brochure carefully before concluding a sale.	

IRDA Regulation No. 17	
This Policy is subject to regulation 17 of IRDAI (Protection of Policyholder's Interests) Regulation 2017 or any amendment thereof from time to time.	

Prohibition of Rebates: Section 41 of the Insurance Act, 1938 (and amendments thereof)	
1)	No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
2)	Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

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Annexure – 1 - How Your Coverages Work?

1. Critical Illness

We will pay the lumpsum payment upon diagnosis of a covered Critical Illness anywhere in the world during the Policy Period provided that –

- a. Such Critical Illness occurs and manifests itself as a first incidence, and
- b. Such critical illness is diagnosed after the waiting period, and

Group I - Cancer	
1	Cancer of Specific Severity
Group II - Heart Related Illnesses	
2	Myocardial Infarction (First Heart Attack of Specific Severity)
3	Open Chest CABG
4	Open Heart Replacement or Repair of Heart Valves
5	Pulmonary Artery Graft Surgery
6	Aorta Graft Surgery
7	Cardiomyopathy
8	Primary (Idiopathic) Pulmonary Arterial Hypertension
9	Coronary Artery Disease
Group III - Nervous System & Related Illness	
10	Stroke Resulting in Permanent Symptoms
11	Permanent Paralysis of Limbs
12	Motor Neurone Disease with Permanent Symptoms
13	Coma of Specific Severity
14	Multiple Sclerosis with Persisting Symptoms
15	Bacterial Meningitis
16	Benign Brain Tumour
17	Encephalitis
18	Major Head Trauma
19	Progressive Supranuclear Palsy
20	Primary Parkinson's Disease
21	Multiple System Atrophy
22	Alzheimer's Disease
23	Apallic Syndrome
24	Spinal Stroke
25	Creutzfeldt-Jakob Disease

Group IV - Major Organ Related Illnesses	
26	Kidney Failure Requiring Regular Dialysis
27	Major Organ / Bone Marrow Transplant
28	End Stage Liver Failure
29	End Stage Lung Disease
30	Progressive Scleroderma
31	Aplastic Anaemia
32	Systemic Lupus Erythematosus
33	Good Pasture's Syndrome
34	Medullary Cystic Disease
Group V - Disability Related Illness	
35	Loss of Limbs
36	Blindness
37	Deafness
38	Loss of Speech
Group VI - Other Major Illness	
39	Third Degree Burns
40	Pneumonectomy
41	Muscular Dystrophy

Once your claim has been accepted and paid under this Benefit then this benefit shall automatically cease with immediate effect in respect of that insured person. However, additional benefits, if opted shall continue till expiry of the Policy Period and Policy shall not be renewed thereafter. This Policy shall continue for other Insured Persons (if any) and shall be renewable.

2. She Smart

We will pay the lumpsum payment if you are diagnosed to be suffering from any of the critical illness listed below in this section, provided that –

- a. Such Critical Illness occurs and manifests itself as a first incidence, and
- b. Such critical illness is diagnosed after the waiting period, and

Covered Critical Illnesses are –

1. Severe Osteoporosis

2. Maternity Benefit - Below conditions and treatments shall be covered if they occur atleast after 10 months from inception of the policy.

1. Pregnancy Complication Benefit – We will pay for any of the below listed conditions and treatments -
 - a. Disseminated Intravascular Coagulation
 - b. Eclampsia of pregnancy
 - c. Malignant Hydatidiform Mole
 - d. Gestational Choriocarcinoma
2. Congenital Anomaly Benefit - We will pay this benefit if unfortunately, your new born child suffers with any one or more of below congenital disabilities. This benefit is applicable for your first 2 children.
 - a. Down's Syndrome
 - b. Congenital Heart Disease
 - i. Tetralogy of Fallot
 - ii. Transposition of great arteries
 - iii. Ebstein's anomaly
 - c. Spina Bifida

3. ADDITIONAL CRITICAL ILLNESS

We will pay the lumpsum payment for each Critical Illness specifically listed in this section provided that -

- a. Such Critical Illness occurs and manifests itself as a first incidence, and
- b. Such critical illness is diagnosed after the waiting period, and

The Critical Illness covered under this section are –

1. Early Stage Cancer
2. Intermediary Stage Cancer
3. Angioplasty

- A. We will not pay for Early Stage Cancer & / or Intermediary Stage Cancer, if your earlier claim for cancer of specified severity / Major stage cancer was reported under section A – Critical Illness , for the same organ / malignant cells.

- B. We will not pay for Angioplasty, if your earlier claim of Coronary Artery Disease was reported under Section A – Critical Illness.
- C. Once your claim has been accepted and paid under this Benefit then Policy will continue for the remaining Policy Period and shall be available for renewal only if –
 - a. No claim is paid under critical illness section , or
 - b. The Policy has Second Critical Illness coverage.
- D. Renewal shall not be available for the additional critical illness for which claim is already paid.

4. SECOND CRITICAL ILLNESS

If you are diagnosed with a Second Critical Illness, we will pay the lumpsum payment provided –

- a. Such Critical Illness occurs and manifests itself as a first incidence, and
- b. Such critical illness commences after the -
 - Waiting period of 1 year from the diagnosis of First Critical Illness or
 - Waiting period of 4 years if the first claim was for Group I - Cancer and second critical illness claim is from Group IV or
 - Waiting Period of 4 years if the first claim was for End Stage Lung Disease and second critical illness claim is for Pneumonectomy.
- c. You can avail this benefit only once during the lifetime provided policy is renewed continuously without any break.

Once your claim has been accepted and paid under this Benefit then this benefit shall automatically cease with immediate effect in respect of that insured person. However, coverage under Additional Critical Illness / Personal Accident / She Smart, if opted, shall continue till expiry of the policy. Policy shall not be renewed thereafter for that Insured Person.

5. PERSONAL ACCIDENT

We will pay lumpsum payment, if you sustain an accidental Injury during the policy period resulting in death within 12 months from the date of accident.

Once your claim has been accepted and paid under this benefit then your Policy shall immediately and automatically cease with immediate effect. However, policy shall continue for other Insured Persons.

6. MEDICAL INFLATION BONUS

We will enhance your renewal sum insured by 10% of the previous Policy Sum Insured, on cumulative basis for each Policy Year irrespective of a claim in the expiring policy year. The benefit is subject to the following:

- a. The accumulated medical inflation shall not exceed 50% of the sum insured or ₹ 7.5 lakhs whichever is lower.
- b. The entire medical inflation will be lost if the policy is not renewed on or before end of grace period.

A detailed illustration is available in end of Annexure 1.

7. CHILD TUITION BENEFIT

We will pay lumpsum amount once for each claim accepted under below coverages during the lifetime of the policy –

- a. Critical Illness
- b. Second Critical Illness
- c. Personal Accident

This lump sum amount will be paid to the dependent child(ren) who are pursuing an educational course as a full-time student in any recognised educational institute at the time of such incident.

In case of cover being applicable to more than one child, the payable amount will be divided equally between the eligible children.

8. MEDICAL SECOND OPINION

If you are diagnosed with any covered Critical Illness during the Policy Period and opts to obtain a medical second opinion, we will organize the same by our service provider provided that -

- a) The Second opinion will be based only on the information and documentation provided by You.
- b) Benefit is applicable only once for each section – Critical Illness / She Smart/ Additional Critical Illness / Second Critical Illness.
- c) This benefit is only a value-added service provided by Us and does not deem to substitute the Insured Person's visit or consultation to an independent Medical Practitioner.

9. HEALTH CHECK UP

We will provide you below Health check-up benefit at the end of every 2 consecutive claim free Policy Years.

Age / Sum Insured	Up to 5 Lac	5-10 Lac	10-25 Lac
18 - 45 yrs.	Set 1	Set 1	Set 2
46-50 Years	Set 2	Set 2	Set 3
51 Years and above	Set 2	Set 3	Set 3

Set	List of Medical Tests
Set-I	Medical Examination, Complete Blood Count, Routine Urine Examination, Hb1Ac, Total Cholesterol, Sr. Creatinine, SGPT, SGPT, HDL, ECG
Set-II	Medical Examination, Complete Blood Count, Routine Urine Examination, Hb1Ac, Total Cholesterol, GGT, Sr. Creatinine, SGPT, SGPT, HDL, ECG, Ultrasound
Set-III	Medical Examination, Complete Blood Count, Routine Urine Examination, Hb1Ac, Total Cholesterol, GGT, Sr. Creatinine, SGPT, SGPT, HDL, ECG, Ultrasound, Hs CRP, PAP smear (Females)/PSA (Males)

A) Locations where Our Empanelled Service Providers are available

- a) Health check Up benefit shall be available on cashless basis at Our Empanelled Service Providers only.
- b) We will arrange for your Health Check-up at Our Empanelled Service Provider as per the grid below.
- c) We will provide the Original Copies of all reports to you, while retaining a copy of the same with Us.

B) Locations where Our Empanelled Service Providers are not available

- a) The benefit will be available on reimbursement basis only if, there is no Empanelled Service Provider within the municipal limits of the your City of residence.
- b) You can opt for Health Check-up at any of the Diagnostic Centre of your choice near to your residence.
- c) We will pay the amount towards the cost of health check-up up to the limit defined in the below grid or at actuals, whichever is lesser.

Age / Sum Insured	Up to 5 Lac	5-10 Lac	10-25 Lac
18 - 45 yrs.	₹ 750	₹ 1000	₹ 1000
46-55 yrs.	₹ 1000	₹ 1500	₹ 2500
Above 55 yrs.	₹ 1500	₹ 1500	₹ 2500

Note:

- i) If this benefit is not claimed within a year from the date it becomes applicable, then this benefit cannot be carried forward further.

10. COUNSELLING

We will reimburse for the counselling sessions taken by you or your dependents (i.e. spouse / children/ parents / parent in laws / siblings), to cope with the social, emotional and psychological stress, provided that -

- a. You are diagnosed with critical illness under any of the following coverages –
 - 1. Critical Illness
 - 2. Additional Critical Illness
 - 3. Second Critical Illness
 - 4. SheSmart
- b. A total of 5 sessions in a lifetime to the insured member and his family (18 years and above) is allowed under the policy.
- c. Coverage is limited to maximum of ₹ 1500/- per session or actuals, whichever is lower.

11. FIXED PREMIUM GUARANTEE

We will provide you the guarantee of fixed premium irrespective of your age for a period of six (6) consecutive years provided -

- a. Your policy is renewed continuously without any break.
- b. There is no change in sum insured or plan or coverages at the time of Renewal of Policy.

12. CANCER SEEK

We will provide the below Cancer Screening tests to you at the end of every 3 consecutive claim free policy years through our empanelled service provider.

Set	List of Medical Tests
Male	Complete Physical Examination, Consultation by Specialist, Clinical Examination of Oral Cavity, Digital rectal Examination, Ultrasound Whole Abdomen, Stool Occult & Blood, Chest X-ray, Prostate Specific Antigen
Female	Complete Physical Examination, Consultation by Specialist, Clinical Examination of Oral Cavity, Digital rectal Examination, Ultrasound Whole Abdomen, Stool Occult & Blood, Chest X-ray, Mammography, Pap Smear

13. CANCER RELAPSE

We will pay lumpsum amount if unfortunately, you are diagnosed with relapse or re-occurrence of cancer, provided that –

- We have paid a claim earlier under Critical Illness section for Cancer of Specified Illness or Major Stage Cancer.
- Such relapse is diagnosed after a period of 2 years post complete remission or from the last treatment / therapy received

14. ADJUVANT THERAPY

We will pay lumpsum amount If you are diagnosed with Cancer of Specified Severity / Major cancer and after primary surgical treatment, **Adjuvant therapy** is advised by the Specialised Medical Practitioner, provided that -

- We have paid a claim earlier for cancer under section – Cancer of Specified Illness / Major stage of cancer.
- This coverage will not trigger if only primary medical or surgical treatment is advised or in case of Adjuvant therapy is advised before the primary treatment (Neo-Adjuvant Therapy)
- This benefit can be availed only once by Insured Person during the lifetime of a Policy provided Policy is renewed continuously without any break.

Adjuvant Therapy is an additional supportive treatment given after the curative surgical treatment of the primary cancer, to reduce the risk of local and distant recurrence and/or improve survival. Adjuvant Therapy includes - Chemotherapy, Targeted Therapy, Hormone Therapy, Immunotherapy, Radiation Therapy.

15. CANCER SUPPORT

We will provide below mentioned additional support to the Insured person, if a claim is accepted under Section - Early Stage Cancer / Intermediary Stage of Cancer/ Cancer of Specified Severity or Major Stage Cancer.

A. Expert Opinion – An expert opinion will be organised by our service provider -

- a) The expert opinion will be based only on the information and documentation provided by You.
- b) Benefit is applicable only once for each section – Early Stage Cancer / Intermediary Stage of Cancer/ Cancer of Specified Severity or Major Stage Cancer.
- c) This benefit is only a value-added service provided by Us and does not deem to substitute the Insured Person's visit or consultation to an independent Medical Practitioner.

B. Cancer Counselling – In order to cope up with the difficulties during & after the diagnosis of cancer, we offer counselling sessions for you / family members -

- i. **Genetic Counselling** – Avail Pre-Genetic Test or Post-Genetic test consultative service that includes clinical assessment to support treatment decision.
- ii. **Psychological Counselling** – Avail this counselling (applicable for 18 years and above) to cope with the social , emotional and psychological distress and to determine targets of health and quality of life.
- iii. **Lifestyle Counselling** - Avail this lifestyle / dietary counselling in order to have a - healthy lifestyle during and after cancer, improved physical and psychological well-being, reduced risks of treatment, enhanced self-esteem, reduced risk of recurrence and improved survival.

Note -

- i. A total of 10 sessions is allowed in a lifetime of a Policy provided Policy is renewed continuously without any break.
- ii. Our liability is limited to ₹ 1500/- per session or actuals, whichever is lower.
- iii. Cost of any Genetic tests are not covered under this benefit.

16. CARE RESTORE

We will restore the Sum Insured , if you are diagnosed with Second Primary Cancer, provided that-

- i. We have paid a claim earlier as a first incidence for the cancer under section – Cancer of Specified Illness / Major stage of cancer.
- ii. The Second Primary Cancer is diagnosed after a period of 3 years from the last diagnosis of Cancer of Specified Severity/Major Stage Cancer.
- iii. This benefit can be availed only once during the lifetime of a Policy provided Policy is renewed continuously without any break.

ILLUSTRATION

Medical Inflation (MI)						
If Insured Person has a Basic + policy of 1 Lac. Let's understand how Medical Inflation benefit & Other benefits will work.						
Policy Period	Sum Insured (SI)	Medical Inflation	Accumulated Medical Inflation (MI)	Accumulated Sum Insured (SI + MI)	Claim Status during the year	Total Payout
Inception	1,00,000	NA	NA	1,00,000	No Claim	NA
Renewal 1	1,00,000	10% = 10,000	10,000	1,10,000	No Claim	NA
Renewal 2	1,00,000	10% = 10,000	20,000	1,20,000	No Claim	NA
Renewal 3	1,00,000	10% = 10,000	30,000	1,30,000	No Claim	NA
Renewal 4	1,00,000	10% = 10,000	40,000	1,40,000	Angioplasty Claim under Additional Critical Illness	Coverage for Angioplasty has its independent SI i.e. 25% of SI . Hence, ₹ 25,000/- is paid. ₹ 1500 or actuals is paid upon taking counselling session
Renewal 5	1,00,000	10% = 10,000	50,000	1,50,000	No Claim	NA
Renewal 6	1,00,000	0% = 0	50,000	1,50,000	Major Stage Cancer Claim under Critical Illness	₹ 1,50,000 is paid (SI = 1,00,000 + MI = 50,000) is paid for Cancer Claim. ₹ 20,000 is paid under Child Tuition Benefit ₹ 1500 or actuals is paid upon taking counselling session
		MI cannot accumulate more than 50% of Sum Insured.				
Renewal 7	1,00,000	10% = 10,000	10,000	1,10,000	No Claim	NA
Renewal 8	1,00,000	10% = 10,000	20,000	1,20,000	Myocardial Infarction Claim	₹ 70,000 is paid (SI for Second Critical Illness = 50% of SI i.e. 50,000/- + MI = 20,000) ₹ 1500 or actuals is paid upon taking counselling session ₹ 20,000 is paid under Child Tuition Benefit
Renewal 8	Renewal Not Applicable.					

COCO CritiCare - Navi General Insurance | UIN : NAVHLIP21361V022021

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 CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

Annexure – 2 – Plans

Select Your Plan	○	○	○	○	○	○	○	○	○	○	○
Coverage	Basic	Basic+	Enhanced	Enhanced+	Elite	Elite+	SheCare	SheCare+	Cancer Care	My COCOCriti Care**	
✓ Default Cover	✗ Not Covered		□ Optional Cover								
I. Critical Illness	11	11	25	25	41	41	4	4	1	Make Your Own Plan	
Group I - Cancer											
1	Cancer of Specified Severity / Major Stage Cancer	✓	✓	✓	✓	✓	✓	✓	✓	✓	Covered
Group II - Heart Related Illnesses											
2	Myocardial Infarction (First Heart Attack of Specific Severity)	✓	✓	✓	✓	✓	✓	✗	✗	✗	Covered
3	Open Chest CABG	✓	✓	✓	✓	✓	✓	✗	✗	✗	□
4	Open Heart Replacement or Repair of Heart Valves	✓	✓	✓	✓	✓	✓	✗	✗	✗	□
5	Pulmonary Artery Graft Surgery	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
6	Aorta Graft Surgery	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
7	Cardiomyopathy	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
8	Primary (Idiopathic) Pulmonary Hypertension	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
9	Coronary Artery Disease	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
Group III - Nervous System & Related Illness											
10	Stroke Resulting in Permanent Symptoms	✓	✓	✓	✓	✓	✓	✗	✗	✗	Covered
11	Permanent Paralysis of Limbs	✓	✓	✓	✓	✓	✓	✓	✓	✗	□
12	Motor Neurone Disease with Permanent Symptoms	✓	✓	✓	✓	✓	✓	✗	✗	✗	□
13	Coma of Specific Severity	✓	✓	✓	✓	✓	✓	✗	✗	✗	□
14	Multiple Sclerosis with Persisting Symptoms	✓	✓	✓	✓	✓	✓	✗	✗	✗	□
15	Bacterial Meningitis	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
16	Benign Brain Tumour	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
17	Encephalitis	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
18	Major Head Trauma	✗	✗	✓	✓	✓	✓	✓	✓	✗	□
19	Progressive Supranuclear Palsy	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
20	Primary Parkinson's Disease	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
21	Multiple System Atrophy	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
22	Alzheimer's Disease	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
23	Apallic Syndrome	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
24	Spinal Stroke	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
25	Creutzfeldt-Jakob Disease	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
Group IV - Major Organ Related Illnesses											
26	Kidney Failure Requiring Regular Dialysis	✓	✓	✓	✓	✓	✓	✗	✗	✗	□
27	Major Organ / Bone Marrow Transplant	✓	✓	✓	✓	✓	✓	✗	✗	✗	□
28	End Stage Liver Failure	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
29	End Stage Lung Disease	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
30	Progressive Scleroderma	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
31	Aplastic Anaemia	✗	✗	✓	✓	✓	✓	✗	✗	✗	□
32	Systemic Lupus Erythematosus	✗	✗	✗	✗	✓	✓	✗	✗	✗	□
33	Good Pasture's Syndrome	✗	✗	✗	✗	✓	✓	✗	✗	✗	□

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34	Medullary Cystic Disease	x	x	x	x	✓	✓	x	x	x	□		
Group V - Disability Related Illness													
35	Loss of Limbs	x	x	✓	✓	✓	✓	x	x	x	□		
36	Blindness	x	x	✓	✓	✓	✓	x	x	x	□		
37	Deafness	x	x	✓	✓	✓	✓	x	x	x	□		
38	Loss of Speech	x	x	x	x	✓	✓	x	x	x	□		
Group VI - Other Major Illness													
39	Third Degree Burns	x	x	✓	✓	✓	✓	✓	✓	x	□		
40	Pneumonectomy	x	x	x	x	✓	✓	x	x	x	□		
41	Muscular Dystrophy	x	x	x	x	✓	✓	x	x	x	□		
II. SheSmart (Applicable for Women with age group 18 – 55 years)													
1	Severe Osteoporosis	x	x	x	x	x	x	x	✓	x	□		
2	Maternity Benefit	x	x	x	x	x	x	✓	✓	x	□		
	1	Pregnancy Complication Benefit (DIC, Eclampsia, Hydatidiform mole, Choriocarcinoma)	x	x	x	x	x					x	
		a) Disseminated Intravascular Coagulation	x	x	x	x	x					x	
		b) Eclampsia	x	x	x	x	x					x	
		c) Hydatidiform Mole	x	x	x	x	x					x	
		d) Choriocarcinoma	x	x	x	x	x					x	
	2	Congenital Anomaly Benefit	x	x	x	x	x					x	
		a) Down's Syndrome	x	x	x	x	x					x	
		b)	Congenital Heart Disease	x	x	x	x					x	x
			i) Tetralogy of Fallot	x	x	x	x					x	x
			ii) Transposition of great arteries	x	x	x	x					x	x
			iii) Ebstein's anomaly	x	x	x	x					x	x
c) Spina Bifida		x	x	x	x	x	x						
III Additional Critical Illness													
IV	a) Angioplasty		✓		✓		✓		✓	x	□		
	b) Early Stage Cancer	x	✓	x	✓	x	✓	x	✓	✓	□		
	c) Intermediary Stage Cancer		x		x		x		x	✓	□		
V	Second Critical Illness	x	✓	x	✓	x	✓	x	✓	x	□		
VI	Personal Accident	x	✓	x	✓	x	✓	x	✓	x	□		
VII	Medical Inflation Bonus	x	✓	x	✓	x	✓	x	✓	x	□		
VIII	Child Tuition Benefit	x	✓	x	✓	x	✓	✓	✓	x	□		
IX	Medical Second Opinion	x	✓	x	✓	x	✓	x	✓	x	□		
X	Health Check Up	x	✓	x	✓	x	✓	x	✓	x	□		
XI	Counselling	x	✓	x	✓	x	✓	x	✓	x	□		
XII	Fixed Premium Guarantee	x	✓	x	✓	x	✓	x	✓	x	□		
XIII	Cancer SEEK	x	x	x	x	x	x	x	x	✓			
XIV	Cancer Relapse	x	x	x	x	x	x	x	x	✓			
XV	Adjuvant Therapy	x	x	x	x	x	x	x	x	✓			
XVI	Cancer Support												
XVII	Expert Opinion	x	x	x	x	x	x	x	x	✓			

	Counselling - Psychological Counselling - Genetic Counselling - Lifestyle Counselling	x	x	x	x	x	x	x	x	x	✓	
XVI	CareRestore	x	x	x	x	x	x	x	x	x	✓	

** Insured can make his own plan by selecting the coverage of his choice from the above list. However, in order to make his own plan, he has to opt mandatorily 3 illnesses i.e. Cancer of Specific Severity / Myocardial Infarction (First Heart Attack of Specific Severity) / Stroke Resulting in Permanent Symptoms.

Annexure 3 – Rate Chart

Office Premium

The tables below contain premium rates for sum insured of INR 1 lakh. If higher sum insured is opted, these premium rates would be multiplied by the sum insured and divided by 1 lakh, to arrive at the total premium payable for that cover (please refer premium illustration). Further, a discount for opting higher sum insured may apply, as per the grids provided below. The rates are exclusive of service tax.

Section I: Office Rates Per-Lakh for Plans:

Age	Basic	Enhanced	Elite	SheCare	Age	Basic	Enhanced	Elite	SheCare
18	60.74	103.00	134.74	266.73	49	927.85	980.97	1039.51	1089.12
19	60.74	103.00	134.74	266.73	50	1019.04	1080.74	1148.31	1131.17
20	63.06	104.67	137.79	294.35	51	1103.79	1166.79	1237.75	1173.84
21	68.37	110.00	140.97	296.45	52	1200.50	1264.94	1339.78	1215.16
22	73.49	115.16	146.32	326.24	53	1320.47	1386.66	1466.16	1256.10
23	79.53	121.24	152.57	330.70	54	1428.23	1496.09	1579.97	1296.05
24	85.41	127.18	158.69	335.16	55	1548.02	1636.54	1731.45	1336.87
25	91.69	133.50	165.69	339.49	56	1680.83	1772.76	1873.64	1653.28
26	97.75	139.61	171.93	343.95	57	1810.51	1905.85	2012.64	1694.47
27	103.58	145.47	177.90	348.41	58	1957.74	2057.07	2170.73	1750.13
28	115.77	157.75	190.36	357.82	59	2121.99	2225.72	2347.13	1810.12
29	125.45	167.51	200.29	367.10	60	2281.52	2391.76	2520.89	1871.84
30	136.78	178.24	211.10	376.44	61	2607.72	2727.10	2872.89	1933.56
31	149.40	190.89	223.94	385.84	62	2783.02	2907.32	3061.77	1995.53
32	163.16	204.69	237.97	395.12	63	2960.03	3089.53	3252.90	2034.62
33	181.37	222.94	256.46	409.60	64	3135.40	3270.18	3442.48	2075.07
34	202.87	244.49	278.32	424.20	65	3260.80	3415.79	3625.29	2116.01
35	223.90	265.57	300.51	438.68	66	3416.88	3586.56	3825.13	2155.22
36	248.54	290.27	325.89	728.87	67	3575.67	3751.43	3997.16	2195.17
37	274.64	316.43	352.81	743.35	68	3779.09	3962.28	4217.03	2258.38
38	309.96	351.85	389.15	763.52	69	3980.50	4171.00	4438.42	2318.00
39	347.16	389.13	427.37	783.32	70	4209.04	4407.67	4689.33	2380.96
40	386.76	428.83	468.82	803.14	71	4437.57	4644.28	4940.12	2440.83
41	440.75	492.23	533.42	823.05	72	4741.95	4958.80	5272.77	2504.03
42	486.00	537.62	580.18	842.97	73	5040.78	5267.65	5599.57	2564.52
43	527.58	579.35	623.16	875.62	74	5310.01	5546.32	5894.90	2621.79
44	573.31	625.23	670.39	908.03	75	5499.17	5684.86	6088.82	2675.84
45	628.98	681.10	730.33	940.31	76	5731.92	5923.50	6343.80	2724.21
46	687.72	740.04	791.15	972.72	77	5951.31	6148.84	6585.40	2781.85
47	745.81	798.32	851.29	1005.99	78	6198.00	6402.03	6856.50	2843.32
48	834.81	887.62	943.28	1047.06	79	6519.00	6730.72	7207.00	2906.16
					80+	6798.47	7017.29	7513.46	2966.27

Office Rates Per-Lakh for CancerCare Plan:

Age	CancerCare	
	Male	Female
18	35.41	34.42
19	35.41	34.42
20	35.41	34.42
21	37.87	37.21
22	40.33	40.16
23	43.77	46.06
24	47.05	51.96
25	50.49	57.70
26	53.93	63.60
27	57.21	69.50
28	60.82	81.96
29	64.42	94.26
30	67.86	106.71
31	71.47	119.17
32	75.08	131.47
33	80.98	150.65
34	86.88	169.99
35	92.78	189.17
36	98.68	208.51
37	104.75	227.69
38	118.19	254.41
39	131.79	280.64
40	145.56	307.03
41	159.33	333.42
42	173.10	359.81
43	197.04	403.09
44	221.46	446.04
45	245.56	488.82
46	269.98	531.77
47	294.73	575.86
48	347.52	630.28

Age	CancerCare	
	Male	Female
49	400.30	686.02
50	453.58	741.75
51	507.34	798.31
52	560.95	853.06
53	634.71	907.32
54	709.62	960.26
55	784.21	1,014.36
56	859.61	1,068.45
57	936.66	1,123.04
58	1,068.12	1,196.80
59	1,200.41	1,276.31
60	1,333.19	1,358.10
61	1,470.06	1,439.90
62	1,604.48	1,522.03
63	1,808.89	1,573.83
64	2,016.75	1,627.43
65	2,224.11	1,681.69
66	2,428.03	1,733.65
67	2,639.00	1,786.60
68	2,858.66	1,870.36
69	3,079.63	1,949.38
70	3,304.20	2,032.81
71	3,519.27	2,112.15
72	3,741.71	2,195.92
73	3,976.61	2,276.07
74	4,233.32	2,351.97
75	4,440.02	2,423.60
76	4,642.80	2,487.70
77	4,894.91	2,564.09
78	5,150.47	2,645.56
79	5,387.50	2,728.83
80+	5,622.73	2,808.50

Section II: Premium for Other Covers:

Office Rate Per-Lakh for Personal Accident		INR 49
Second Critical Illness Loading		6.75%
Medical Inflation Bonus Loading		6%
Fixed Premium Guarantee Loading	Below age 35	2%
	Age 36-55	4%
	Age 56 and above	5%

Sum insured	Medical Opinion loading	Second loading	Counselling loading
1 Lakh	5.00%		7.50%
2 Lakh	2.50%		3.75%
3 Lakh	1.67%		2.50%
4 Lakh	1.25%		1.88%
5 Lakh	1.00%		1.50%
6 Lakh	0.83%		1.25%
7 Lakh	0.71%		1.07%
8 Lakh	0.63%		0.94%
9 Lakh	0.56%		0.83%
10 Lakh	0.50%		0.75%
15 Lakh	0.33%		0.50%
20 Lakh	0.25%		0.38%
25 Lakh	0.20%		0.30%

Office Premium for Health Check-up:

Age Band/Sum Insured	Up to 5 Lakh	6-10 Lakh	15-25 Lakh
18-30	52	52	96
31-45	78	78	144
46-50	192	192	276
51-55	192	276	276
56-65	240	346	346
66-70	288	415	415
>70	384	553	553

Child Tuition Benefit					
Age	Additional Critical Illness (Early stage Cancer and Angioplasty)	For My COCO CritiCare (Mandatory critical illnesses)	For Basic (11 Critical illness)	For Enhanced (25 Critical illness)	For Elite (41 Critical illness)
18	20.30	47.50	58.90	82.88	100.90
19	20.30	47.50	58.90	82.88	100.90
20	22.16	47.54	60.22	83.83	102.62
21	22.26	49.91	63.23	86.85	104.43
22	22.47	52.18	66.13	89.78	107.46
23	22.82	54.82	69.56	93.24	111.01
24	23.17	57.47	72.90	96.60	114.49
25	23.62	60.28	76.47	100.19	118.46
26	24.07	119.89	151.82	196.95	231.80
27	24.52	124.76	158.10	203.27	238.23
28	24.97	136.33	171.24	216.51	251.67
29	25.42	144.99	181.68	227.03	262.38
30	26.02	156.06	193.90	238.60	274.03
31	26.62	167.83	207.50	252.24	287.88
32	27.22	181.00	222.34	267.12	303.00
33	28.17	198.23	241.98	286.80	322.95
34	29.12	219.26	265.16	310.03	346.51
35	30.07	239.43	287.84	332.77	370.44
36	33.15	263.09	314.40	359.40	397.80
37	36.65	288.01	342.54	387.61	426.83
38	41.31	322.09	380.63	425.79	466.02
39	46.09	357.84	420.74	466.00	507.23
40	51.30	396.04	463.44	508.80	551.92
41	56.35	449.48	521.66	577.16	621.57
42	62.33	492.54	570.44	626.11	671.99
43	68.73	531.20	615.28	671.10	718.34
44	75.48	576.24	664.59	720.57	769.27
45	74.16	628.82	724.61	780.81	833.90
46	81.29	575.88	663.54	711.04	757.45
47	88.36	621.94	716.29	763.97	812.06
48	99.31	693.01	797.10	845.04	895.59

COCO CritiCare - Navi General Insurance | UIN : NAVHLIP21361V022021

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 Toll-free number: 1800 123 0004 | Fax: 022-4001 8251 | Website: www.naviinsurance.com | Email: mycare@navi.com
 CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

Child Tuition Benefit					
Age	Additional Critical Illness (Early stage Cancer and Angioplasty)	For My COCO CritiCare (Mandatory critical illnesses)	For Basic (11 Critical illness)	For Enhanced (25 Critical illness)	For Elite (41 Critical illness)
49	110.80	767.24	881.58	929.80	982.96
50	122.19	838.81	964.37	1020.40	1081.75
51	133.38	905.82	1041.33	1098.53	1162.96
52	145.36	982.25	1129.14	1187.65	1255.61
53	159.93	1079.14	1238.07	1298.18	1370.36
54	174.02	1163.78	1335.92	1397.54	1473.70
55	141.52	1257.11	1444.69	1525.07	1611.25
56	153.40	425.66	489.15	515.24	543.86
57	165.34	459.00	525.95	553.00	583.30
58	181.38	497.50	567.72	595.91	628.16
59	198.36	541.24	614.33	643.76	678.21
60	215.43	582.94	659.60	690.88	727.52
61	255.24	661.35	752.15	786.03	827.40
62	274.24	707.20	801.90	837.17	880.99
63	295.94	754.43	852.12	888.87	935.22
64	318.09	801.02	901.89	940.13	989.02
65	339.74	846.34	937.47	981.44	1040.89
66	334.17	894.03	981.75	1029.90	1097.60
67	353.65	939.64	1026.81	1076.68	1146.41
68	376.56	998.94	1084.53	1136.51	1208.80
69	399.00	1058.65	1141.68	1195.73	1271.62
70	423.16	1124.79	1206.53	1262.89	1342.81
71	708.38	1191.94	1271.37	1330.03	1413.97
72	752.80	1277.09	1357.74	1419.27	1508.36
73	797.04	1363.06	1442.54	1506.91	1601.09
74	839.68	1441.65	1518.93	1585.98	1684.89
75	464.47	1508.60	1572.60	1625.29	1739.92
76	483.15	1578.14	1638.65	1693.01	1812.27
77	504.15	1647.60	1700.90	1756.95	1880.82
78	526.35	1721.50	1770.90	1828.79	1957.75
79	549.97	1814.69	1861.98	1922.06	2057.20
80+	572.20	1895.50	1941.28	2003.37	2144.16

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Additional Coverages for CancerCare Plan:

Cancer Support						
Age	Expert Opinion Office		Counselling Office		Cancer Seek Office	
	Premium		Premium		Premium	
	Male	Female	Male	Female	Male	Female
18	1.73	1.68	2.59	2.52	79.38	118.66
19	1.73	1.68	2.59	2.52	79.38	118.66
20	1.73	1.68	2.59	2.52	79.38	118.66
21	1.85	1.82	2.77	2.72	79.38	118.66
22	1.97	1.96	2.95	2.94	79.38	118.66
23	2.14	2.25	3.20	3.37	79.38	118.66
24	2.30	2.54	3.44	3.80	79.38	118.66
25	2.46	2.82	3.70	4.22	79.38	118.66
26	2.63	3.10	3.95	4.66	79.38	118.66
27	2.79	3.39	4.19	5.09	79.38	118.66
28	2.97	4.00	4.45	6.00	79.38	118.66
29	3.14	4.60	4.72	6.90	79.38	118.66
30	3.31	5.21	4.97	7.81	79.38	118.66
31	3.49	5.82	5.23	8.72	119.07	177.99
32	3.66	6.42	5.50	9.62	119.07	177.99
33	3.95	7.35	5.93	11.03	119.07	177.99
34	4.24	8.30	6.36	12.44	119.07	177.99
35	4.53	9.23	6.79	13.85	119.07	177.99
36	4.82	10.18	7.22	15.26	119.07	177.99
37	5.11	11.11	7.67	16.67	119.07	177.99
38	5.77	12.42	8.65	18.62	119.07	177.99
39	6.43	13.70	9.65	20.54	119.07	177.99
40	7.10	14.98	10.66	22.48	119.07	177.99
41	7.78	16.27	11.66	24.41	119.07	177.99
42	8.45	17.56	12.67	26.34	119.07	177.99
43	9.62	19.67	14.42	29.51	119.07	177.99
44	10.81	21.77	16.21	32.65	119.07	177.99
45	11.98	23.86	17.98	35.78	119.07	177.99
46	13.18	25.95	19.76	38.93	158.76	237.32
47	14.38	28.10	21.58	42.16	158.76	237.32
48	16.96	30.76	25.44	46.14	158.76	237.32
49	19.54	33.48	29.30	50.22	158.76	237.32
50	22.14	36.20	33.20	54.30	158.76	237.32
51	24.76	38.96	37.14	58.44	158.76	237.32
52	27.38	41.63	41.06	62.45	158.76	237.32

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53	30.98	44.28	46.46	66.42	158.76	237.32
54	34.63	46.86	51.95	70.30	158.76	237.32
55	38.27	49.50	57.41	74.26	158.76	237.32
56	41.95	52.14	62.93	78.22	198.45	296.64
57	45.71	54.81	68.57	82.21	198.45	296.64
58	52.13	58.41	78.19	87.61	198.45	296.64
59	58.58	62.29	87.88	93.43	198.45	296.64
60	65.06	66.28	97.60	99.42	198.45	296.64
61	71.74	70.27	107.62	105.41	198.45	296.64
62	78.30	74.28	117.46	111.42	198.45	296.64
63	88.28	76.81	132.42	115.21	198.45	296.64
64	98.42	79.42	147.64	119.14	198.45	296.64
65	108.54	82.07	162.82	123.11	198.45	296.64
66	118.50	84.61	177.74	126.91	238.13	355.97
67	128.79	87.19	193.19	130.79	238.13	355.97
68	139.51	91.28	209.27	136.92	238.13	355.97
69	150.30	95.14	225.44	142.70	238.13	355.97
70	161.26	99.21	241.88	148.81	317.51	474.63
71	171.75	103.08	257.63	154.62	317.51	474.63
72	182.61	107.17	273.91	160.75	317.51	474.63
73	194.07	111.08	291.11	166.62	317.51	474.63
74	206.60	114.78	309.90	172.18	317.51	474.63
75	216.69	118.28	325.03	177.42	317.51	474.63
76	226.58	121.41	339.88	182.11	317.51	474.63
77	238.89	125.14	358.33	187.70	317.51	474.63
78	251.36	129.11	377.04	193.67	317.51	474.63
79	262.93	133.18	394.39	199.76	317.51	474.63
80+	274.41	137.06	411.61	205.60	317.51	474.63

Section IV: Office Rates Per-Lakh for She Smart illnesses:

Age	Osteoporosis	Maternity benefits	4 Critical Illness under SheCare	Age	Osteoporosis	Maternity benefits	4 Critical Illness under SheCare
18	306.74	220.47	46.26	49	3067.39	551.18	537.94
19	306.74	220.47	46.26	50	3067.39	551.18	579.99
20	613.48	248.03	46.32	51	3067.39	551.18	622.67
21	613.48	248.03	48.42	52	3067.39	551.18	663.98
22	613.48	275.59	50.65	53	3067.39	551.18	704.92
23	613.48	275.59	55.11	54	3067.39	551.18	744.88
24	613.48	275.59	59.57	55	3067.39	551.18	785.69

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25	1226.96	275.59	63.90	56	3374.13	826.77	826.51
26	1226.96	275.59	68.36	57	3374.13	826.77	867.70
27	1226.96	275.59	72.82	58	3374.13	826.77	923.36
28	1226.96	275.59	82.23	59	3374.13	826.77	983.35
29	1226.96	275.59	91.51	60	3374.13	826.77	1045.08
30	1840.43	275.59	100.85	61	3527.50	826.77	1106.80
31	1840.43	275.59	110.25	62	3527.50	826.77	1168.77
32	1840.43	275.59	119.53	63	3527.50	826.77	1207.86
33	1840.43	275.59	134.01	64	3527.50	826.77	1248.30
34	1840.43	275.59	148.61	65	3527.50	826.77	1289.24
35	1840.43	275.59	163.09	66	3527.50	826.77	1328.46
36	1840.43	551.18	177.69	67	3527.50	826.77	1368.41
37	1840.43	551.18	192.17	68	3527.50	826.77	1431.61
38	1840.43	551.18	212.34	69	3527.50	826.77	1491.23
39	1840.43	551.18	232.14	70	3527.50	826.77	1554.19
40	1840.43	551.18	251.96	71	3527.50	826.77	1614.06
41	2453.91	551.18	271.88	72	3527.50	826.77	1677.27
42	2453.91	551.18	291.79	73	3527.50	826.77	1737.75
43	2453.91	551.18	324.44	74	3527.50	826.77	1795.02
44	2453.91	551.18	356.85	75	3527.50	826.77	1849.08
45	2453.91	551.18	389.14	76	3527.50	826.77	1897.44
46	3067.39	551.18	421.54	77	3527.50	826.77	1955.08
47	3067.39	551.18	454.82	78	3527.50	826.77	2016.56
48	3067.39	551.18	495.88	79	3527.50	826.77	2079.39
				80+	3527.50	826.77	2139.51

Section V: Office Rates Per-Lakh for Individual Critical Illnesses:

Group I:

	Cancer
Age	Office Premium
18	26.35
19	26.35
20	26.35
21	28.33
22	30.37
23	33.89
24	37.36
25	40.82
26	44.34
27	47.81
28	53.87
29	59.87
30	65.87
31	71.93
32	77.93
33	87.39
34	96.91
35	106.38
36	115.90
37	125.42
38	140.58
39	155.60
40	170.76
41	185.91
42	201.06
43	226.42
44	251.84
45	277.07
46	302.49
47	328.46
48	368.91

Age	Cancer
49	409.85
50	450.98
51	492.60
52	533.48
53	581.79
54	630.03
55	678.58
56	727.43
57	777.10
58	854.53
59	934.43
60	1015.39
61	1097.89
62	1179.59
63	1276.26
64	1374.90
65	1473.61
66	1570.15
67	1669.72
68	1784.20
69	1897.38
70	2013.59
71	2124.66
72	2240.19
73	2359.06
74	2484.55
75	2589.56
76	2690.25
77	2814.19
78	2941.34
79	3062.19
80+	3181.00

Group II:

	Myocardial Infarction	CABG	Pulmonary Artery Graft Surgery	Open Heart Replacement	Aorta Graft Surgery	Pulmonary Hypertension	Cardiomyopathy	Coronary Artery Disease
Age	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium
18	0.77	0.15	0.03	1.82	0.26	0.46	0.57	1.84
19	0.77	0.15	0.03	1.82	0.26	0.46	0.57	1.84
20	0.85	0.17	0.03	2.00	0.29	0.51	0.63	2.02
21	1.19	0.17	0.03	2.08	0.29	0.51	0.63	2.02
22	1.45	0.17	0.03	2.27	0.29	0.51	0.63	2.02
23	1.96	0.17	0.03	2.42	0.29	0.51	0.63	2.02
24	2.55	0.17	0.03	2.64	0.29	0.51	0.63	2.02
25	2.72	0.17	0.03	2.81	0.29	1.02	0.63	2.02
26	3.32	0.17	0.03	3.02	0.29	1.02	0.63	2.02
27	3.83	0.17	0.03	3.15	0.29	1.02	0.63	2.02
28	5.02	0.26	0.03	3.51	0.29	1.02	0.63	2.02
29	6.89	0.26	0.03	3.81	0.29	1.02	0.63	2.02
30	9.61	0.26	0.03	4.12	0.29	1.02	0.63	2.02
31	12.84	0.43	0.03	4.53	0.29	1.02	0.63	2.02
32	16.58	0.60	0.03	4.97	0.29	1.02	0.63	2.02
33	21.17	1.11	0.03	5.48	0.29	1.02	0.63	2.02
34	27.13	1.62	0.03	6.10	0.29	1.02	0.63	2.02
35	32.74	2.21	0.03	6.74	0.29	1.02	0.63	4.04
36	40.99	2.98	0.03	7.46	0.29	1.02	0.63	4.48
37	50.09	4.08	0.03	8.31	0.29	1.02	0.63	4.99
38	61.06	5.36	0.03	9.33	0.29	1.02	0.63	5.60
39	72.45	7.31	0.03	10.37	0.29	1.02	0.63	6.22
40	85.46	9.18	0.12	11.54	1.15	1.02	0.63	6.93
41	97.45	11.31	0.13	12.69	1.27	1.02	0.63	7.62
42	115.65	14.12	0.14	14.07	1.41	1.02	0.63	8.44
43	125.69	17.18	0.15	15.37	1.54	1.02	0.63	9.22
44	138.70	19.47	0.17	16.03	1.68	1.02	0.63	10.06
45	158.43	24.41	0.19	16.68	1.85	1.02	0.63	11.12
46	175.52	29.08	0.20	18.31	2.03	1.02	0.63	12.21
47	189.04	33.59	0.22	19.90	2.21	1.02	0.63	13.27
48	211.75	40.65	0.25	22.29	2.48	1.02	0.63	14.86

Age	Myocardial Infarction	CABG	Pulmonary Artery Graft Surgery	Open Heart Replacement	Aorta Graft Surgery	Pulmonary Hypertension	Cardiomyopathy	Coronary Artery Disease
49	235.39	48.22	0.28	24.85	2.76	1.02	0.63	16.57
50	255.46	56.72	0.30	27.34	3.04	1.02	0.63	18.23
51	280.03	63.69	0.33	29.79	3.31	1.02	0.63	19.86
52	307.92	71.94	0.36	32.55	3.62	1.02	0.63	21.70
53	344.15	80.53	0.40	35.88	3.99	1.02	0.63	23.92
54	372.89	90.82	0.43	39.03	4.34	1.02	0.63	26.02
55	408.95	99.50	1.41	47.07	14.12	1.02	0.63	28.24
56	446.79	113.53	1.54	51.36	15.41	1.02	0.63	30.82
57	487.27	124.24	1.67	55.64	16.69	1.02	0.63	33.38
58	517.97	133.17	1.82	60.70	18.21	1.02	0.63	36.42
59	557.68	139.80	1.99	66.33	19.90	1.02	0.63	39.80
60	591.61	148.82	2.16	71.96	21.59	1.02	0.63	43.18
61	745.81	180.90	2.75	91.76	27.53	1.21	0.74	55.05
62	780.99	189.64	2.96	98.57	29.57	1.21	0.74	59.14
63	833.15	194.77	3.17	105.78	31.73	1.21	0.74	63.47
64	887.11	200.60	3.39	113.06	33.92	1.21	0.74	67.84
65	927.41	196.88	4.97	84.10	49.71	1.21	0.74	72.09
66	979.47	194.27	6.55	76.42	65.50	1.21	0.74	72.38
67	1024.30	190.15	6.88	80.29	68.82	1.21	0.74	72.66
68	1072.54	181.40	7.29	85.11	72.95	1.21	0.74	72.95
69	1116.15	169.44	7.70	89.80	76.97	1.21	0.74	76.97
70	1171.83	161.00	8.15	95.08	81.50	1.21	0.74	81.50
71	1229.32	148.94	8.60	100.28	85.96	1.21	0.74	85.96
72	1316.35	147.84	9.17	106.93	91.66	1.21	0.74	91.66
73	1396.95	138.19	9.73	113.47	97.26	1.21	0.74	97.26
74	1464.08	125.52	10.25	119.56	102.48	1.21	0.74	102.48
75	1509.21	110.05	5.34	89.06	53.43	1.21	0.74	106.87
76	1570.21	94.67	5.57	92.79	55.67	1.21	0.74	111.34
77	1618.15	66.23	5.79	96.52	57.91	1.21	0.74	115.82
78	1667.09	49.14	6.04	100.63	60.38	1.21	0.74	120.75
79	1758.05	37.49	6.34	105.63	63.38	1.21	0.74	126.75
80+	1799.45	28.54	6.61	110.11	66.07	1.21	0.74	132.13

Group III:

	Benign Brain Tumour	Stroke	Multiple Sclerosis	Coma	Motor Neurone Disease	Parkinson's	Jakob	Spinal Stroke
Age	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium
18	2.76	13.53	1.10	5.10	4.64	0.79	0.15	0.16
19	2.76	13.53	1.10	5.10	4.64	0.79	0.15	0.16
20	2.76	13.53	1.86	5.10	4.64	0.79	0.15	0.16
21	2.76	15.38	2.44	5.10	4.64	0.79	0.15	0.18
22	2.76	17.09	3.02	5.10	4.64	0.79	0.15	0.21
23	2.76	17.70	3.65	5.10	4.64	0.79	0.15	0.20
24	2.76	18.32	4.29	5.10	4.64	0.79	0.15	0.22
25	2.76	19.64	5.10	5.10	4.64	0.79	0.15	0.24
26	2.76	20.49	5.86	5.10	4.64	0.79	0.15	0.25
27	2.76	21.03	6.67	5.10	4.64	0.79	0.15	0.25
28	2.76	24.51	7.54	5.10	4.64	0.79	0.15	0.29
29	2.76	24.66	8.52	5.10	4.64	0.79	0.15	0.30
30	2.76	26.21	9.33	5.10	4.64	0.79	0.15	0.31
31	2.76	27.83	10.20	5.10	4.64	0.79	0.15	0.33
32	2.76	30.30	11.02	5.10	4.64	0.79	0.15	0.36
33	2.76	32.24	11.83	5.10	4.64	0.79	0.15	0.39
34	2.76	36.26	12.58	5.10	4.64	0.79	0.15	0.44
35	2.76	39.89	13.28	5.10	4.64	0.79	0.15	0.48
36	2.76	44.07	13.97	5.10	4.64	0.79	0.15	0.53
37	2.76	48.55	14.61	5.10	4.64	0.79	0.15	0.58
38	2.76	54.04	15.25	5.10	4.64	0.79	0.15	0.65
39	2.76	60.76	15.77	5.10	4.64	0.79	0.15	0.73
40	2.76	68.03	16.35	5.10	4.64	1.57	0.15	0.82
41	2.76	90.45	16.87	5.10	4.64	1.73	0.15	0.90
42	2.76	97.04	17.34	5.10	4.64	1.92	0.15	0.97
43	2.76	97.50	17.80	5.10	4.64	2.10	0.15	0.98
44	2.76	100.84	18.15	5.10	4.64	2.29	0.15	1.01
45	2.76	104.64	18.55	5.10	4.64	5.06	0.15	1.05
46	2.76	113.18	18.90	5.10	4.64	5.55	0.15	1.13
47	2.76	124.40	19.25	5.10	4.64	6.03	0.15	1.24
48	2.76	139.52	19.48	5.10	4.64	6.75	0.15	1.40

Age	Benign Brain Tumour	Stroke	Multiple Sclerosis	Coma	Motor Neurone Disease	Parkinson's	Jakob	Spinal Stroke
49	2.76	156.69	19.71	5.10	4.64	7.53	0.15	1.57
50	5.52	174.31	19.89	5.10	4.64	8.29	0.15	1.74
51	6.02	181.92	20.06	5.10	4.64	9.03	0.15	1.82
52	6.58	197.32	20.24	5.10	4.64	9.86	0.15	1.97
53	7.25	219.49	20.35	5.10	4.64	10.87	0.15	2.19
54	7.89	235.73	20.35	5.10	4.64	11.83	0.15	2.36
55	8.56	253.91	20.47	5.10	4.64	19.26	0.15	2.54
56	9.34	282.85	20.47	5.10	4.64	21.01	0.15	2.83
57	10.12	310.22	20.41	5.10	4.64	22.76	0.15	3.10
58	11.04	337.77	20.29	5.10	4.64	24.83	0.15	3.38
59	12.06	372.28	20.24	5.10	4.64	27.14	0.15	3.72
60	13.08	404.38	20.06	5.10	4.64	29.44	0.15	4.04
61	14.12	443.99	19.89	5.10	4.64	31.76	0.15	4.44
62	15.16	488.71	19.71	5.10	4.64	34.12	0.15	4.89
63	16.27	506.33	19.48	5.10	4.64	36.61	0.15	5.06
64	17.39	517.93	19.19	5.10	4.64	39.14	0.15	5.18
65	18.48	538.62	18.84	5.10	4.64	69.95	0.15	5.39
66	16.80	558.10	18.55	5.10	4.64	100.77	0.15	5.58
67	17.65	574.43	18.15	5.10	4.64	105.87	0.15	5.74
68	18.70	620.72	17.74	5.10	4.64	112.23	0.15	6.21
69	19.74	674.34	17.28	5.10	4.64	118.42	0.15	6.74
70	20.90	735.57	16.87	5.10	4.64	125.38	0.15	7.36
71	22.04	803.66	16.35	5.10	4.64	132.24	0.15	8.04
72	23.50	901.16	15.77	5.10	4.64	141.01	0.15	9.01
73	24.94	1004.69	15.19	5.10	4.64	149.64	0.15	10.05
74	26.28	1089.02	14.55	5.10	4.64	157.66	0.15	10.89
75	27.40	1174.83	13.97	5.10	4.64	205.51	0.15	11.75
76	28.55	1258.23	13.28	5.10	4.64	214.12	0.15	12.58
77	29.70	1331.15	12.58	5.10	4.64	222.73	0.15	13.31
78	30.96	1415.47	11.83	5.10	4.64	232.21	0.15	14.15
79	32.50	1532.08	11.07	5.10	4.64	243.75	0.15	15.32
80+	33.88	1656.67	10.20	5.10	4.64	254.10	0.15	16.57

	Multiple System Atrophy	Bacterial Meningitis	Encephalitis	Major Head Trauma	Progressive Supranuclear Palsy	Alzheimer's Disease	Paralysis of Limbs	Apallic Syndrome
Age	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium
18	2.32	3.51	0.02	15.46	0.34	2.07	2.50	4.64
19	2.32	3.51	0.02	15.46	0.34	2.07	2.50	4.64
20	2.32	2.34	0.02	15.46	0.34	2.07	2.56	4.64
21	2.32	2.34	0.02	15.46	0.34	2.07	2.56	4.64
22	2.32	2.34	0.02	15.46	0.34	2.07	2.57	4.64
23	2.32	2.34	0.02	15.46	0.34	2.07	2.57	4.64
24	2.32	2.34	0.02	15.46	0.34	2.07	2.58	4.64
25	2.32	2.34	0.02	15.46	0.34	2.07	2.58	4.64
26	2.32	2.34	0.02	15.46	0.34	2.07	2.59	4.64
27	2.32	2.34	0.02	15.46	0.34	2.07	2.59	4.64
28	2.32	2.34	0.02	15.46	0.34	2.07	2.60	4.64
29	2.32	2.34	0.02	15.46	0.34	2.07	2.61	4.64
30	2.32	2.34	0.02	15.46	0.34	2.07	2.54	4.64
31	2.32	2.34	0.02	15.46	0.34	2.07	2.55	4.64
32	2.32	2.34	0.02	15.46	0.34	2.07	2.55	4.64
33	2.32	2.34	0.02	15.46	0.34	2.07	2.55	4.64
34	2.32	2.34	0.02	15.46	0.34	2.07	2.56	4.64
35	2.32	2.34	0.02	15.46	0.34	2.07	2.57	4.64
36	2.32	2.34	0.02	15.46	0.34	2.07	2.57	4.64
37	2.32	2.34	0.02	15.46	0.34	2.07	2.58	4.64
38	2.32	2.34	0.02	15.46	0.34	2.07	2.59	4.64
39	2.32	2.34	0.02	15.46	0.34	2.07	2.60	4.64
40	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
41	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
42	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
43	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
44	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
45	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
46	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
47	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
48	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64

Age	Multiple System Atrophy	Bacterial Meningitis	Encephalitis	Major Head Trauma	Progressive Supranuclear Palsy	Alzheimer's Disease	Paralysis of Limbs	Apallic Syndrome
49	2.32	2.34	0.02	15.46	0.34	2.07	2.50	4.64
50	2.32	2.34	0.02	15.46	0.34	8.29	2.50	4.64
51	2.32	2.34	0.02	15.46	0.34	9.03	2.50	4.64
52	2.32	2.34	0.02	15.46	0.34	9.86	2.50	4.64
53	2.32	2.34	0.02	15.46	0.34	10.87	2.50	4.64
54	2.32	2.34	0.02	15.46	0.34	11.83	2.50	4.64
55	2.32	2.34	0.02	15.46	0.34	12.84	2.50	4.64
56	2.32	2.34	0.02	15.46	0.34	14.01	2.50	4.64
57	2.32	2.34	0.02	15.46	0.34	15.17	2.50	4.64
58	2.32	2.34	0.02	15.46	0.34	16.55	2.50	4.64
59	2.32	2.34	0.02	15.46	0.34	18.09	2.50	4.64
60	2.32	2.34	0.02	15.46	0.34	19.63	2.50	4.64
61	2.32	2.34	0.02	15.46	0.34	21.17	2.50	4.64
62	2.32	2.34	0.02	15.46	0.34	22.75	2.50	4.64
63	2.32	2.34	0.02	15.46	0.34	24.41	2.50	4.64
64	2.32	2.34	0.02	15.46	0.34	26.09	2.50	4.64
65	2.32	2.34	0.02	15.46	0.34	27.73	2.50	4.64
66	2.32	2.34	0.02	15.46	0.34	25.19	2.50	4.64
67	2.32	2.34	0.02	15.46	0.34	26.47	2.50	4.64
68	2.32	2.34	0.02	15.46	0.34	28.06	2.50	4.64
69	2.32	2.34	0.02	15.46	0.34	29.60	2.50	4.64
70	2.32	2.34	0.02	15.46	0.34	31.34	2.50	4.64
71	2.32	2.34	0.02	15.46	0.34	33.06	2.50	4.64
72	2.32	2.34	0.02	15.46	0.34	35.25	2.50	4.64
73	2.32	2.34	0.02	15.46	0.34	37.41	2.50	4.64
74	2.32	2.34	0.02	15.46	0.34	39.42	2.50	4.64
75	2.32	2.34	0.02	15.46	0.34	41.10	2.50	4.64
76	2.32	2.34	0.02	15.46	0.34	42.82	2.50	4.64
77	2.32	2.34	0.02	15.46	0.34	44.55	2.50	4.64
78	2.32	2.34	0.02	15.46	0.34	46.44	2.50	4.64
79	2.32	2.34	0.02	15.46	0.34	48.75	2.50	4.64
80+	2.32	2.34	0.02	15.46	0.34	50.82	2.50	4.64

Group IV:

	Kidney Failure	End stage Liver Failure	Major Organ/ Bone Marrow Transplant	Medullary Cystic Disease	Progressive Scleroderma	Last Stage Lung Disease	Systemic Lupus Erythematosus	Good Pasture's Syndrome	Aplastic Anaemia
Age	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium	Office Premium
18	2.47	9.28	2.30	0.62	1.55	6.26	3.09	0.28	0.93
19	2.47	9.28	2.30	0.62	1.55	6.26	3.09	0.28	0.93
20	3.71	9.28	2.30	0.93	1.55	6.26	3.09	0.28	0.93
21	4.17	9.28	2.30	1.04	1.55	6.26	3.09	0.28	0.93
22	4.52	9.28	2.30	1.13	1.55	6.26	3.09	0.28	0.93
23	4.99	9.28	2.44	1.25	1.55	6.26	3.09	0.28	0.93
24	5.33	9.28	2.44	1.33	1.55	6.26	3.09	0.28	0.93
25	5.68	9.28	2.44	1.42	1.55	6.26	3.09	0.28	0.93
26	5.80	9.28	2.44	1.45	1.55	6.26	3.09	0.28	0.93
27	6.03	9.28	2.57	1.51	1.55	6.26	3.09	0.28	0.93
28	6.03	9.28	2.71	1.51	1.55	6.26	3.09	0.28	0.93
29	6.26	9.28	2.84	1.57	1.55	6.26	3.09	0.28	0.93
30	6.26	9.28	2.84	1.57	1.55	6.26	3.09	0.28	0.93
31	6.38	9.28	2.98	1.59	1.55	6.26	3.09	0.28	0.93
32	6.49	9.28	2.98	1.62	1.55	6.26	3.09	0.28	0.93
33	6.61	9.28	3.25	1.65	1.55	6.26	3.09	0.28	0.93
34	6.73	9.28	3.25	1.68	1.55	6.26	3.09	0.28	0.93
35	6.84	9.28	3.52	1.71	1.55	6.26	3.09	0.28	0.93
36	7.07	9.28	3.79	1.77	1.55	6.26	3.09	0.28	0.93
37	7.19	9.28	4.06	1.80	1.55	6.26	3.09	0.28	0.93
38	7.42	9.28	4.60	1.86	1.55	6.26	3.09	0.28	0.93
39	7.54	9.28	5.01	1.88	1.55	6.26	3.09	0.28	0.93
40	7.77	9.28	5.41	1.94	1.55	6.26	3.09	0.28	0.93
41	8.00	18.55	5.82	2.00	1.55	6.26	3.09	0.28	0.93
42	8.12	18.55	6.36	2.03	1.55	6.26	3.09	0.28	0.93
43	8.35	18.55	7.04	2.09	1.55	6.26	3.09	0.28	0.93
44	8.47	18.55	7.58	2.12	1.55	6.26	3.09	0.28	0.93
45	8.70	18.55	8.25	2.17	1.55	6.26	3.09	0.28	0.93
46	8.93	18.55	9.06	2.23	1.55	6.26	3.09	0.28	0.93
47	9.05	18.55	9.88	2.26	1.55	6.26	3.09	0.28	0.93
48	9.28	18.55	10.69	2.32	1.55	6.26	3.09	0.28	0.93

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Age	Kidney Failure	End stage Liver Failure	Major Organ/ Bone Marrow Transplant	Medullary Cystic Disease	Progressive Scleroderma	Last Stage Lung Disease	Systemic Lupus Erythematosus	Good Pasture's Syndrome	Aplastic Anaemia
49	9.39	18.55	11.50	2.35	1.55	6.26	3.09	0.28	0.93
50	9.51	18.55	12.58	2.38	1.55	6.26	3.09	0.28	0.93
51	9.51	18.55	13.93	2.38	1.55	6.26	3.09	0.28	0.93
52	9.51	18.55	15.29	2.38	1.55	6.26	3.09	0.28	0.93
53	9.39	18.55	16.64	2.35	1.55	6.26	3.09	0.28	0.93
54	9.28	18.55	17.86	2.32	1.55	6.26	3.09	0.28	0.93
55	9.05	18.55	18.26	2.26	1.55	6.26	3.09	0.28	0.93
56	8.70	18.55	17.45	2.17	1.55	6.26	3.09	0.28	0.93
57	8.23	18.55	15.15	2.06	1.55	6.26	3.09	0.28	0.93
58	7.54	18.55	13.53	1.88	1.55	6.26	3.09	0.28	0.93
59	7.07	18.55	11.91	1.77	1.55	6.26	3.09	0.28	0.93
60	6.49	18.55	10.55	1.62	1.55	8.35	3.09	0.28	0.93
61	6.03	18.55	9.20	1.51	1.55	8.35	3.09	0.28	0.93
62	5.45	18.55	8.12	1.36	1.55	8.35	3.09	0.28	0.93
63	4.99	18.55	7.04	1.25	1.55	8.35	3.09	0.28	0.93
64	4.41	18.55	5.95	1.10	1.55	8.35	3.09	0.28	0.93
65	3.94	18.55	5.14	0.99	1.55	8.35	3.09	0.28	0.93
66	3.48	18.55	4.19	0.87	1.55	8.35	3.09	0.28	0.93
67	3.02	18.55	3.38	0.75	1.55	8.35	3.09	0.28	0.93
68	2.44	18.55	2.71	0.61	1.55	8.35	3.09	0.28	0.93
69	1.97	18.55	1.89	0.49	1.55	8.35	3.09	0.28	0.93
70	1.51	18.55	1.35	0.38	1.55	8.35	3.09	0.28	0.93
71	1.16	18.55	0.95	0.29	1.55	8.35	3.09	0.28	0.93
72	0.93	18.55	0.54	0.23	1.55	8.35	3.09	0.28	0.93
73	0.58	18.55	0.41	0.14	1.55	8.35	3.09	0.28	0.93
74	0.35	18.55	0.14	0.09	1.55	8.35	3.09	0.28	0.93
75	0.12	18.55	0.14	0.03	1.55	8.35	3.09	0.28	0.93
76	0.12	18.55	0.14	0.03	1.55	8.35	3.09	0.28	0.93
77	0.12	18.55	0.14	0.03	1.55	8.35	3.09	0.28	0.93
78	0.12	18.55	0.14	0.03	1.55	8.35	3.09	0.28	0.93
79	0.12	18.55	0.14	0.03	1.55	8.35	3.09	0.28	0.93
80+	0.12	18.55	0.14	0.03	1.55	8.35	3.09	0.28	0.93

Group V:

	Blindness	Deafness	Loss of Speech	Loss of Limbs
Age	Office Premium	Office Premium	Office Premium	Office Premium
18	0.77	0.83	0.31	0.79
19	0.77	0.83	0.31	0.79
20	0.77	0.83	1.04	1.33
21	0.77	0.83	1.07	1.36
22	0.77	0.83	1.14	1.41
23	0.77	0.83	1.19	1.45
24	0.77	0.83	1.27	1.51
25	0.77	0.83	1.33	1.55
26	0.77	0.83	1.41	1.61
27	0.77	0.83	1.45	1.65
28	0.77	0.83	1.58	1.75
29	0.77	0.83	1.69	1.83
30	0.77	0.83	1.81	1.16
31	0.77	0.83	1.96	1.20
32	0.77	0.83	2.12	1.24
33	0.77	0.83	2.30	1.29
34	0.77	0.83	2.53	1.34
35	0.77	0.83	1.53	1.40
36	0.77	0.83	1.67	1.47
37	0.77	0.83	1.82	1.54
38	0.77	0.83	2.01	1.64
39	0.77	0.83	2.20	1.73
40	0.77	0.83	2.41	0.79
41	0.77	0.83	2.62	0.79
42	0.77	0.83	2.87	0.79
43	0.77	0.83	3.10	0.79
44	0.77	0.83	3.36	0.79
45	0.77	0.83	3.51	0.79
46	0.77	0.83	3.67	0.79
47	0.77	0.83	3.84	0.79
48	0.77	0.83	4.02	0.79

Age	Blindness	Deafness	Loss of Speech	Loss of Limbs
49	0.77	0.83	4.20	0.79
50	6.30	0.83	4.40	0.79
51	6.79	0.83	4.60	0.79
52	7.35	0.83	4.82	0.79
53	8.02	0.83	5.04	0.79
54	8.66	0.83	5.28	0.79
55	9.33	9.39	5.53	0.79
56	10.11	9.82	5.79	0.79
57	10.89	10.27	6.06	0.79
58	11.81	10.74	6.35	0.79
59	12.83	11.24	6.65	0.79
60	13.86	11.76	6.97	0.79
61	14.89	12.30	7.30	0.79
62	15.94	12.88	7.65	0.79
63	17.05	13.48	8.02	0.79
64	18.17	14.11	8.40	0.79
65	19.26	14.77	8.81	0.79
66	17.57	15.47	9.23	0.79
67	18.42	16.20	9.68	0.79
68	19.48	16.97	10.15	0.79
69	20.51	17.78	10.64	0.79
70	21.67	18.63	11.15	0.79
71	22.81	19.52	11.70	0.79
72	24.27	20.45	12.26	0.79
73	25.71	21.43	12.86	0.79
74	27.05	22.46	13.49	0.79
75	28.17	23.54	14.15	0.79
76	29.32	24.68	14.84	0.79
77	30.47	25.87	15.57	0.79
78	31.73	27.12	16.33	0.79
79	33.27	28.44	17.13	0.79
80+	34.65	29.82	17.97	0.79

Group VI:

	Third Degree Burns	Pneumonectomy	Muscular Dystrophy
Age	Office Premium	Office Premium	Office Premium
18	2.32	6.96	4.64
19	2.32	6.96	4.64
20	2.32	6.96	4.64
21	2.32	6.96	2.32
22	2.32	6.96	2.32
23	2.32	6.96	2.32
24	2.32	6.96	2.32
25	2.32	6.96	2.32
26	2.32	6.96	2.32
27	2.32	6.96	2.32
28	2.32	6.96	2.32
29	2.32	6.96	2.32
30	2.32	6.96	2.32
31	2.32	6.96	2.32
32	2.32	6.96	2.32
33	2.32	6.96	2.32
34	2.32	6.96	2.32
35	2.32	6.96	2.32
36	2.32	6.96	2.32
37	2.32	6.96	2.32
38	2.32	6.96	2.32
39	2.32	6.96	2.32
40	2.32	6.96	2.32
41	2.32	6.96	2.32
42	2.32	6.96	2.32
43	2.32	6.96	2.32
44	2.32	6.96	2.32
45	2.32	6.96	2.32
46	2.32	6.96	2.32
47	2.32	6.96	2.32
48	2.32	6.96	2.32

Age	Third Degree Burns	Pneumonectomy	Muscular Dystrophy
49	2.32	6.96	2.32
50	2.32	6.96	2.32
51	2.32	6.96	2.32
52	2.32	6.96	2.32
53	2.32	6.96	2.32
54	2.32	6.96	2.32
55	2.32	6.96	2.32
56	2.32	6.96	2.32
57	2.32	6.96	2.32
58	2.32	6.96	2.32
59	2.32	6.96	2.32
60	2.32	6.96	2.32
61	2.32	6.96	2.32
62	2.32	6.96	2.32
63	2.32	6.96	2.32
64	2.32	6.96	2.32
65	2.32	6.96	2.32
66	2.32	6.96	2.32
67	2.32	6.96	2.32
68	2.32	6.96	2.32
69	2.32	6.96	2.32
70	2.32	6.96	2.32
71	2.32	6.96	2.32
72	2.32	6.96	2.32
73	2.32	6.96	2.32
74	2.32	6.96	2.32
75	2.32	6.96	2.32
76	2.32	6.96	2.32
77	2.32	6.96	2.32
78	2.32	6.96	2.32
79	2.32	6.96	2.32
80+	2.32	6.96	2.32

Section VI: Other loadings/discounts:

1. Discount for higher sum insured

SI	Discount
1 lakh to 5 lakhs	0%
6 lakhs to 10 lakhs	2.5%
15 lakhs	4%
20 lakhs	5%
25 lakhs	6%

2. Premium Payment Term Loading

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

3. Long-Term Policy Discount

Term	Discount
1	0%
2	8%
3	15%

4. Loading for Waiting Period

Age Band	Loading – 30 days	Loading – 60 days
18-30	6%	4%
31-40	9%	6%
41-50	12%	8%
51-60	14%	10%
>60	17%	12%

5. Online Sourcing Discount/ Direct Channel Discount: 15%

6. Navi Duniya Discount*: 5%

7. Additional Family Member Discount*: 5%

*Navi Duniya Discount and Additional Family Members Discount is restricted to 5% in totality i.e. the policyholder will be applicable for either of the two discounts.