

Navi Cure - Rate Chart

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

Plan wise Premium Tables

Office Premium - Pre-Tax Rates (in Rs)

SILVER				
Age/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000
91D-17Y	1,949	2,345	2,735	2,913
18-25	2,607	3,152	3,683	3,927
26-30	3,030	3,674	4,301	4,591
31-35	3,399	4,127	4,843	5,173
36-40	3,907	4,759	5,594	5,977
41-45	4,908	5,999	7,068	7,559
46-50	6,330	7,755	9,155	9,797
51-55	7,427	9,117	10,773	11,534
56-60	11,459	14,109	16,711	17,910
61-65	16,553	20,422	24,216	25,966
66-70	20,721	25,590	30,369	32,573
>70	31,127	38,489	45,714	49,056

GOLD						
Age/Sum Insured	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000	15,00,000
91D-17Y	3,555	3,698	3,815	3,931	4,072	4,708
18-25	4,842	5,041	5,205	5,364	5,550	6,384
26-30	5,735	5,975	6,171	6,367	6,589	7,594
31-35	6,581	6,861	7,091	7,317	7,577	8,727
36-40	7,584	7,909	8,180	8,444	8,749	10,094
41-45	9,555	9,975	10,322	10,659	11,051	12,775
46-50	12,625	13,189	13,651	14,105	14,628	16,934
51-55	15,089	15,767	16,330	16,876	17,508	20,286
56-60	23,910	25,003	25,909	26,792	27,811	32,283
61-65	34,599	36,197	37,521	38,812	40,304	46,838
66-70	43,382	45,401	47,074	48,710	50,597	58,834
>70	65,329	68,392	70,937	73,421	76,290	88,766

DIAMOND

Age/Sum Insured	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
91D-17Y	6,889	7,880	11,975	13,092	13,713
18-25	11,702	13,077	18,755	20,303	21,162
26-30	14,403	16,079	22,983	24,864	25,912
31-35	15,925	17,857	25,826	27,999	29,205
36-40	16,296	18,480	27,944	30,529	31,962
41-45	20,192	22,953	34,791	38,063	39,883
46-50	25,693	29,445	45,443	49,482	51,929
51-55	30,677	35,215	54,553	59,325	61,778
56-60	48,169	55,517	86,809	94,543	98,315
61-65	69,707	80,435	1,26,137	1,37,440	1,42,967
66-70	87,452	1,00,986	1,58,592	1,72,870	1,79,870
>70	1,29,752	1,49,996	2,36,111	2,57,497	2,68,015

BASE RATE TABLE – My Navi Cure								
Age/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000
91D-17Y	1,949	2,345	2,735	2,913	3,089	3,218	3,325	3,430
18-25	2,607	3,152	3,683	3,927	4,182	4,359	4,506	4,648
26-30	3,030	3,674	4,301	4,591	4,890	5,101	5,274	5,445
31-35	3,399	4,127	4,843	5,173	5,511	5,751	5,949	6,142
36-40	3,907	4,759	5,594	5,977	6,369	6,650	6,882	7,108
41-45	4,908	5,999	7,068	7,559	8,058	8,417	8,716	9,005
46-50	6,330	7,755	9,155	9,797	10,461	10,934	11,323	11,704
51-55	7,427	9,117	10,773	11,534	12,314	12,874	13,339	13,790
56-60	11,459	14,109	16,711	17,910	19,112	19,994	20,724	21,435
61-65	16,553	20,422	24,216	25,966	27,709	28,999	30,067	31,108
66-70	20,721	25,590	30,369	32,573	34,764	36,392	37,741	39,061
>70	31,127	38,489	45,714	49,056	52,356	54,826	56,877	58,881

Age/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
91D-17Y	3,558	4,138	4,620	5,392	8,578	9,447	9,931
18-25	4,814	5,559	6,246	7,288	11,588	12,762	13,413
26-30	5,641	6,523	7,329	8,565	13,660	15,050	15,822
31-35	6,365	7,352	8,197	9,588	15,321	16,885	17,752
36-40	7,370	8,525	9,484	11,011	17,629	19,437	20,438
41-45	9,341	10,821	12,043	13,974	22,253	24,541	25,813
46-50	12,144	14,082	15,705	18,232	29,005	31,726	33,372
51-55	14,313	16,608	18,518	21,513	34,278	37,428	39,047
56-60	22,258	25,865	28,827	33,537	53,596	58,553	60,973
61-65	32,311	37,580	41,877	48,754	78,050	85,296	88,839
66-70	40,583	47,225	52,626	61,301	98,228	1,07,380	1,11,868
>70	61,195	71,255	79,407	92,552	1,48,472	1,62,358	1,69,189

Pre-Tax Rates of Optional Cover in “My Navi Cure Plan”

Pre-Hospitalization:

- **2% Loading on Base Premium if 60 days is selected**

- 4% Loading on Base Premium if 90 days is selected

Post-Hospitalization:

- 2% Loading on Base Premium if 90 days is selected
- 4% Loading on Base Premium if 180 days is selected

Organ Donor	
Organ Donor	147

AYUSH:

5% Loading on Base Premium if this cover is selected

Road Ambulance/Repatriation of Mortal Remains/Funeral Expenses							
Age - Bands / Cover Limits	5000	7500	10000	15000	20000	25000	30000
91D-17Y	9	10	11	13	15	16	18
18-25	10	11	12	14	17	18	19
26-30	11	11	13	16	18	19	21
31-35	11	12	14	18	20	21	24
36-40	12	15	17	21	25	26	29
41-45	16	18	22	28	34	35	40
46-50	21	26	31	41	52	55	63
51-55	26	34	43	60	77	81	96
56-60	39	52	64	91	116	122	144
61-65	55	73	92	129	167	177	209
66-70	71	99	128	184	240	254	303
>70	122	192	262	402	542	576	696

Cumulative Bonus:

8% Loading on Base Premium if this cover is selected

Worldwide Emergency Hospitalization:

5% Loading on Base Premium if this cover is selected

Medical Inflation:

20% Loading on Base Premium if this cover is selected

Deductibles:

If a deductible is selected, following discount is applicable on the base premium:

Deductible Option/Age	91D-25Y	26Y-40Y	41Y-65Y	>65Y
10000	16.00%	9.50%	5.50%	3.50%

20000	25.00%	16.00%	10.50%	6.50%
30000	30.00%	20.00%	12.50%	8.00%
40000	35.00%	22.50%	15.00%	10.00%
50000	37.50%	25.00%	18.00%	12.00%
75000	40.00%	27.50%	20.00%	14.00%
100,000	42.50%	30.00%	22.00%	15.00%
125,000	45.00%	32.50%	24.00%	16.00%
150,000	47.50%	35.00%	25.00%	17.00%
200,000	50.00%	37.50%	27.00%	18.00%

Voluntary Copayment:

If a voluntary copayment is selected, following discount is applicable on the base premium:

- Copayment of 10%: Discount applicable on Base Premium is 9%
- Copayment of 20%: Discount applicable on Base Premium is 18%
- Copayment of 30%: Discount applicable on Base Premium is 27%

Waiver of Mandatory Copayment for members with entry age above 60 years:

If the waiver of mandatory copayment is selected, following loading is applicable on the base premium:

Age	Mandatory Co-Payment	Loading
61 to 65 years	10%	15%
66 to 70 years	20%	25%
Above 70 years	30%	40%

Reduction in Waiting Period for Named Ailments:

If the waiting period for named ailments is selected as 1 Year, following loading is applicable on the base premium:

Age Band	91D-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	>70
Loading for 1 year waiting period	0.50%	1.00%	2.00%	3.00%	5.00%	5.00%	7.50%	7.50%	10.00%	10.00%	10.00%	8.00%

Reduction in Waiting Period for Pre-Existing Diseases:

If the waiting period for pre-existing diseases is selected as 24 months or 36 months, following loading is applicable on the base premium:

Age Band	36 months	24 months
91D-17	1.00%	2.00%
18-25	3.00%	5.00%
26-30	5.00%	7.50%
31-35	7.50%	10.00%
36-40	7.50%	12.00%
41-45	7.50%	12.00%
46-50	10.00%	15.00%
51-55	12.00%	18.00%
56-60	15.00%	20.00%
61-65	15.00%	20.00%
66-70	15.00%	20.00%
>70	15.00%	20.00%

Capping on Room Rent and ICU Charges:

If room rent capping is selected, following discount is applicable on the base premium:

Zone I							
Sum Insured/ Room Rent Limit	1000	2000	3000	4000	5000	7,000	10,000
200,000	-20%	-17%	-14%				
300,000	-16%	-14%	-11%				
400,000	-15%	-13%	-12%				
500,000	-14%	-12%	-11%				
6,00,000		-13%	-12%	-10%			
7,00,000		-14%	-13%	-11%			
8,00,000		-15%	-14%	-13%			
9,00,000		-16%	-15%	-13%			
10,00,000		-16%	-15%	-14%			
15,00,000			-14%	-13%	-12%	-10%	
20,00,000			-15%	-14%	-13%	-11%	
25,00,000			-15%	-14%	-13%	-12%	
50,00,000					-12%	-11%	-9%
75,00,000					-11%	-10%	-8%

1,00,00,000						-10%	-9%	-8%
-------------	--	--	--	--	--	------	-----	-----

Zone II							
Sum Insured/ Room Rent Limit	1000	2000	3000	4000	5000	7,000	10,000
200,000	-13%	-11%	-8%				
300,000	-13%	-11%	-9%				
400,000	-11%	-9%	-7%				
500,000	-10%	-8%	-7%				
6,00,000		-10%	-8%	-7%			
7,00,000		-10%	-8%	-7%			
8,00,000		-10%	-9%	-8%			
9,00,000		-11%	-10%	-9%			
10,00,000		-12%	-11%	-10%			
15,00,000			-10%	-9%	-8%	-6%	
20,00,000			-10%	-9%	-8%	-6%	
25,00,000			-9%	-8%	-7%	-6%	
50,00,000					-6%	-5%	-3%
75,00,000					-5%	-4%	-3%
1,00,00,000					-5%	-4%	-3%

Zone III							
Sum Insured/ Room Rent Limit	1000	2000	3000	4000	5000	7,000	10,000
200,000	-7%	-4%	-2%				
300,000	-8%	-6%	-4%				
400,000	-9%	-7%	-5%				
500,000	-7%	-5%	-3%				
6,00,000		-6%	-4%	-3%			
7,00,000		-6%	-5%	-3%			
8,00,000		-7%	-6%	-4%			
9,00,000		-8%	-7%	-6%			
10,00,000		-8%	-6%	-5%			
15,00,000			-5%	-4%	-3%	-1%	
20,00,000			-5%	-4%	-3%	-1%	
25,00,000			-5%	-4%	-4%	-2%	
50,00,000					-3%	-2%	-1%

75,00,000					-3%	-2%	-1%
1,00,00,000					-3%	-2%	-1%

Zone IV							
Sum Insured/ Room Rent Limit	1000	2000	3000	4000	5000	7,000	10,000
200,000	-4%	-1%					
300,000	-3%	-1%					
400,000	-5%	-3%	-1%				
500,000	-6%	-5%	-3%				
6,00,000		-3%	-1%				
7,00,000		-6%	-4%	-3%			
8,00,000		-4%	-3%	-2%			
9,00,000		-5%	-4%	-3%			
10,00,000		-6%	-4%	-3%			
15,00,000			-4%	-3%	-2%		
20,00,000			-4%	-3%	-2%		
25,00,000			-3%	-3%	-2%		
50,00,000					-1%		
75,00,000					-1%		
1,00,00,000					-1%		

Emergency Air Ambulance				
Age - Bands / Sum Insured Levels	100000	200000	300000	500000
91D-17Y	5	11	16	26
18-25	6	11	18	29
26-30	6	12	18	32
31-35	7	13	20	33
36-40	7	15	22	37
41-45	9	18	26	44
46-50	11	22	33	55
51-55	12	25	38	62
56-60	19	38	57	95
61-65	26	53	79	132
66-70	33	64	97	161
>70	44	88	132	220

Hospital Daily Cash									
Age - Bands / Sum Insured Levels	500	1000	1500	2000	3000	4000	5000	7000	10000
91D-17Y	99	198	297	396	592	790	988	1,383	1,977
18-25	113	226	339	451	678	904	1,129	1,581	2,259
26-30	121	240	359	480	720	961	1,199	1,679	2,400
31-35	128	253	381	509	763	1,016	1,270	1,779	2,541
36-40	141	283	424	565	847	1,129	1,412	1,977	2,823
41-45	170	339	509	678	1,016	1,355	1,694	2,372	3,388
46-50	211	424	635	847	1,270	1,694	2,118	2,964	4,235
51-55	240	480	720	961	1,441	1,920	2,400	3,360	4,800
56-60	367	735	1,102	1,468	2,203	2,937	3,671	5,139	7,341
61-65	509	1,016	1,525	2,033	3,049	4,066	5,082	7,115	10,164
66-70	622	1,243	1,864	2,484	3,727	4,969	6,211	8,696	12,423
>70	847	1,694	2,541	3,388	5,082	6,776	8,470	11,858	16,940

Infertility Cover			
Sum Insured Levels	100000	200000	300000
Office Premium	183	367	550

Maternity Expenses					
Age - Bands / Benefit Options offered	Option A	Option B	Option C	Option D	Option E
18 - 25	737	1,421	2,027	2,844	4,054
26 - 35	1,034	1,991	2,838	3,980	5,674
36 - 45	443	854	1,216	1,705	2,431
46 - 55	148	284	405	569	811

New Born Baby Cover				
Age - Bands / Cover Limits	7000	10000	15000	20000
18 - 25	170	242	363	484
26 - 35	238	339	509	678

36 - 45	101	145	218	290
46 – 55	33	48	73	97

Outpatient Treatment				
Benefit Options Offered	Option A	Option B	Option C	Option D
Office Premium	3667	6893	9240	11000

Critical Illness Benefit					
Age - Bands / Sum Insured Levels	100000	200000	300000	400000	500000
91D-17Y	41	83	125	166	208
18-25	87	173	260	347	434
26-30	141	281	422	561	702
31-35	214	429	642	856	1070
36-40	369	737	1106	1475	1844
41-45	671	1342	2013	2685	3356
46-50	1105	2211	3317	4422	5528
51-55	1849	3698	5547	7396	9245
56-60	3008	6017	9024	12032	15041
61-65	5189	10380	15569	20759	25949
66-70	7214	14429	21644	28859	36073
>70	11196	22392	33588	44784	55979

- Bands / Sum Insured Levels	600000	700000	800000	900000	1000000
91D-17Y	249	290	332	374	415
18-25	520	607	693	781	867
26-30	842	983	1124	1264	1404
31-35	1285	1499	1712	1926	2141
36-40	2211	2580	2949	3318	3686
41-45	4027	4698	5370	6040	6712
46-50	6633	7739	8845	9950	11055
51-55	11094	12943	14792	16641	18490
56-60	18049	21058	24065	27073	30082
61-65	31139	36328	41518	46708	51898
66-70	43288	50502	57717	64932	72147
>70	67176	78372	89567	100764	111960

Medical Second Opinion	
Age - Bands / Sum Insured Levels	Premium
91D-17Y	2
18-25	4
26-30	5

31-35	8
36-40	13
41-45	24
46-50	40
51-55	67
56-60	108
61-65	187
66-70	260
>70	403

Office Premium – Post Tax Rates (in Rs)

SILVER				
Age/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000
91D-17Y	2300	2767	3227	3437
18-25	3076	3719	4346	4634
26-30	3575	4335	5075	5417
31-35	4011	4870	5715	6104
36-40	4610	5616	6601	7053
41-45	5791	7079	8340	8920
46-50	7469	9151	10803	11560
51-55	8764	10758	12712	13610
56-60	13522	16649	19719	21134
61-65	19533	24098	28575	30640
66-70	24451	30196	35835	38436
>70	36730	45417	53943	57886

GOLD						
Age/Sum Insured	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000	15,00,000
91D-17Y	4195	4364	4502	4639	4805	5555
18-25	5714	5948	6142	6330	6549	7533
26-30	6767	7051	7282	7513	7775	8961
31-35	7766	8096	8367	8634	8941	10298
36-40	8949	9333	9652	9964	10324	11911
41-45	11275	11771	12180	12578	13040	15075

46-50	14898	15563	16108	16644	17261	19982
51-55	17805	18605	19269	19914	20659	23937
56-60	28214	29504	30573	31615	32817	38094
61-65	40827	42712	44275	45798	47559	55269
66-70	51191	53573	55547	57478	59704	69424
>70	77088	80703	83706	86637	90022	104744

DIAMOND					
Age/Sum Insured	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
91D-17Y	8129	9298	14131	15449	16181
18-25	13808	15431	22131	23958	24971
26-30	16996	18973	27120	29340	30576
31-35	18792	21071	30475	33039	34462
36-40	19229	21806	32974	36024	37715
41-45	23827	27085	41053	44914	47062
46-50	30318	34745	53623	58389	61276
51-55	36199	41554	64373	70004	72898
56-60	56839	65510	102435	111561	116012
61-65	82254	94913	148842	162179	168701
66-70	103193	119163	187139	203987	212247
>70	153107	176995	278611	303846	316258

BASE RATE TABLE – My Navi Cure								
Age/Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000
91D-17Y	2300	2767	3227	3437	3645	3797	3924	4047
18-25	3076	3719	4346	4634	4935	5144	5317	5485
26-30	3575	4335	5075	5417	5770	6019	6223	6425
31-35	4011	4870	5715	6104	6503	6786	7020	7248
36-40	4610	5616	6601	7053	7515	7847	8121	8387
41-45	5791	7079	8340	8920	9508	9932	10285	10626
46-50	7469	9151	10803	11560	12344	12902	13361	13811
51-55	8764	10758	12712	13610	14531	15191	15740	16272
56-60	13522	16649	19719	21134	22552	23593	24454	25293
61-65	19533	24098	28575	30640	32697	34219	35479	36707
66-70	24451	30196	35835	38436	41022	42943	44534	46092

>70	36730	45417	53943	57886	61780	64695	67115	69480
-----	-------	-------	-------	-------	-------	-------	-------	-------

Age/Sum Insured	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
91D-17Y	4198	4883	5452	6363	10122	11147	11719
18-25	5681	6560	7370	8600	13674	15059	15827
26-30	6656	7697	8648	10107	16119	17759	18670
31-35	7511	8675	9672	11314	18079	19924	20947
36-40	8697	10060	11191	12993	20802	22936	24117
41-45	11022	12769	14211	16489	26259	28958	30459
46-50	14330	16617	18532	21514	34226	37437	39379
51-55	16889	19597	21851	25385	40448	44165	46075
56-60	26264	30521	34016	39574	63243	69093	71948
61-65	38127	44344	49415	57530	92099	100649	104830
66-70	47888	55726	62099	72335	115909	126708	132004
>70	72210	84081	93700	109211	175197	191582	199643

Post-Tax Rates of Optional Cover in “My Navi Cure Plan”

Pre-Hospitalization:

- 2% Loading on Base Premium if 60 days is selected
- 4% Loading on Base Premium if 90 days is selected

Post-Hospitalization:

- 2% Loading on Base Premium if 90 days is selected
- 4% Loading on Base Premium if 180 days is selected

Organ Donor	
Organ Donor	173

AYUSH:

5% Loading on Base Premium if this cover is selected

Road Ambulance/Repatriation of Mortal Remains/Funeral Expenses							
Age - Bands / Cover Limits	5000	7500	10000	15000	20000	25000	30000
91D-17Y	11	12	13	15	18	19	21
18-25	12	13	14	17	20	21	22
26-30	13	13	15	19	21	22	25
31-35	13	14	17	21	24	25	28
36-40	14	18	20	25	30	31	34
41-45	19	21	26	33	40	41	47
46-50	25	31	37	48	61	65	74
51-55	31	40	51	71	91	96	113
56-60	46	61	76	107	137	144	170
61-65	65	86	109	152	197	209	247
66-70	84	117	151	217	283	300	358

>70	144	227	309	474	640	680	821
-----	-----	-----	-----	-----	-----	-----	-----

Cumulative Bonus:

8% Loading on Base Premium if this cover is selected

Worldwide Emergency Hospitalization:

5% Loading on Base Premium if this cover is selected

Medical Inflation:

20% Loading on Base Premium if this cover is selected

Deductibles:

If a deductible is selected, following discount is applicable on the base premium:

Deductible Option/Age	91D-25Y	26Y-40Y	41Y-65Y	>65Y
10000	16.00%	9.50%	5.50%	3.50%
20000	25.00%	16.00%	10.50%	6.50%
30000	30.00%	20.00%	12.50%	8.00%
40000	35.00%	22.50%	15.00%	10.00%
50000	37.50%	25.00%	18.00%	12.00%
75000	40.00%	27.50%	20.00%	14.00%
100,000	42.50%	30.00%	22.00%	15.00%
125,000	45.00%	32.50%	24.00%	16.00%
150,000	47.50%	35.00%	25.00%	17.00%
200,000	50.00%	37.50%	27.00%	18.00%

Voluntary Copayment:

If a voluntary copayment is selected, following discount is applicable on the base premium:

- **Copayment of 10%: Discount applicable on Base Premium is 9%**
- **Copayment of 20%: Discount applicable on Base Premium is 18%**
- **Copayment of 30%: Discount applicable on Base Premium is 27%**

Waiver of Mandatory Copayment for members with entry age above 60 years:

If the waiver of mandatory copayment is selected, following loading is applicable on the base premium:

Age	Mandatory Co-Payment	Loading
-----	----------------------	---------

61 to 65 years	10%	15%
66 to 70 years	20%	25%
Above 70 years	30%	40%

Reduction in Waiting Period for Named Ailments:

If the waiting period for named ailments is selected as 1 Year, following loading is applicable on the base premium:

Age Band	91D-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	>70
Loading for 1 year waiting period	0.50%	1.00%	2.00%	3.00%	5.00%	5.00%	7.50%	7.50%	10.00%	10.00%	10.00%	8.00%

Reduction in Waiting Period for Pre-Existing Diseases:

If the waiting period for pre-existing diseases is selected as 24 months or 36 months, following loading is applicable on the base premium:

Age Band	36 months	24 months
91D-17	1.00%	2.00%
18-25	3.00%	5.00%
26-30	5.00%	7.50%
31-35	7.50%	10.00%
36-40	7.50%	12.00%
41-45	7.50%	12.00%
46-50	10.00%	15.00%
51-55	12.00%	18.00%
56-60	15.00%	20.00%
61-65	15.00%	20.00%
66-70	15.00%	20.00%
>70	15.00%	20.00%

Capping on Room Rent and ICU Charges:

If room rent capping is selected, following discount is applicable on the base premium:

Zone I

Navi Cure – Rate Chart UIN : NAVHLIP22006V042122
Registered & Corporate Office: Navi General Insurance Limited
402, 403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai - 400099
Toll-free number: 1800 123 0004 | Fax: 022-4001 8251 | Website: www.naviinsurance.com | Email: mycare@navi.com
CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

Sum Insured/ Room Rent Limit	1000	2000	3000	4000	5000	7,000	10,000
200,000	-20%	-17%	-14%				
300,000	-16%	-14%	-11%				
400,000	-15%	-13%	-12%				
500,000	-14%	-12%	-11%				
6,00,000		-13%	-12%	-10%			
7,00,000		-14%	-13%	-11%			
8,00,000		-15%	-14%	-13%			
9,00,000		-16%	-15%	-13%			
10,00,000		-16%	-15%	-14%			
15,00,000			-14%	-13%	-12%	-10%	
20,00,000			-15%	-14%	-13%	-11%	
25,00,000			-15%	-14%	-13%	-12%	
50,00,000					-12%	-11%	-9%
75,00,000					-11%	-10%	-8%
1,00,00,000					-10%	-9%	-8%

Zone II							
Sum Insured/ Room Rent Limit	1000	2000	3000	4000	5000	7,000	10,000
200,000	-13%	-11%	-8%				
300,000	-13%	-11%	-9%				
400,000	-11%	-9%	-7%				
500,000	-10%	-8%	-7%				
6,00,000		-10%	-8%	-7%			
7,00,000		-10%	-8%	-7%			
8,00,000		-10%	-9%	-8%			
9,00,000		-11%	-10%	-9%			
10,00,000		-12%	-11%	-10%			
15,00,000			-10%	-9%	-8%	-6%	
20,00,000			-10%	-9%	-8%	-6%	
25,00,000			-9%	-8%	-7%	-6%	
50,00,000					-6%	-5%	-3%
75,00,000					-5%	-4%	-3%
1,00,00,000					-5%	-4%	-3%

Zone III							
Sum Insured/ Room Rent Limit	1000	2000	3000	4000	5000	7,000	10,000
200,000	-7%	-4%	-2%				
300,000	-8%	-6%	-4%				
400,000	-9%	-7%	-5%				
500,000	-7%	-5%	-3%				
6,00,000		-6%	-4%	-3%			
7,00,000		-6%	-5%	-3%			
8,00,000		-7%	-6%	-4%			
9,00,000		-8%	-7%	-6%			
10,00,000		-8%	-6%	-5%			
15,00,000			-5%	-4%	-3%	-1%	
20,00,000			-5%	-4%	-3%	-1%	
25,00,000			-5%	-4%	-4%	-2%	
50,00,000					-3%	-2%	-1%
75,00,000					-3%	-2%	-1%
1,00,00,000					-3%	-2%	-1%

Zone IV							
Sum Insured/ Room Rent Limit	1000	2000	3000	4000	5000	7,000	10,000
200,000	-4%	-1%					
300,000	-3%	-1%					
400,000	-5%	-3%	-1%				
500,000	-6%	-5%	-3%				
6,00,000		-3%	-1%				
7,00,000		-6%	-4%	-3%			
8,00,000		-4%	-3%	-2%			
9,00,000		-5%	-4%	-3%			
10,00,000		-6%	-4%	-3%			
15,00,000			-4%	-3%	-2%		
20,00,000			-4%	-3%	-2%		
25,00,000			-3%	-3%	-2%		
50,00,000					-1%		
75,00,000					-1%		
1,00,00,000					-1%		

Emergency Air Ambulance				
Age - Bands / Sum Insured Levels	100000	200000	300000	500000
91D-17Y	6	13	19	31
18-25	7	13	21	34
26-30	7	14	21	38
31-35	8	15	24	39
36-40	8	18	26	44
41-45	11	21	31	52
46-50	13	26	39	65
51-55	14	30	45	73
56-60	22	45	67	112
61-65	31	63	93	156
66-70	39	76	114	190
>70	52	104	156	260

Hospital Daily Cash									
Age - Bands / Sum Insured Levels	500	1000	1500	2000	3000	4000	5000	7000	10000
91D-17Y	117	234	350	467	699	932	1166	1632	2333
18-25	133	267	400	532	800	1067	1332	1866	2666
26-30	143	283	424	566	850	1134	1415	1981	2832
31-35	151	299	450	601	900	1199	1499	2099	2998
36-40	166	334	500	667	999	1332	1666	2333	3331
41-45	201	400	601	800	1199	1599	1999	2799	3998
46-50	249	500	749	999	1499	1999	2499	3498	4997
51-55	283	566	850	1134	1700	2266	2832	3965	5664
56-60	433	867	1300	1732	2600	3466	4332	6064	8662
61-65	601	1199	1800	2399	3598	4798	5997	8396	11994
66-70	734	1467	2200	2931	4398	5863	7329	10261	14659
>70	999	1999	2998	3998	5997	7996	9995	13992	19989

Infertility Cover			
Sum Insured Levels	100000	200000	300000
Office Premium	216	433	649

Maternity Expenses					
Age - Bands / Benefit Options offered	Option A	Option B	Option C	Option D	Option E
18 - 25	870	1677	2392	3356	4784
26 - 35	1220	2349	3349	4696	6695
36 - 45	523	1008	1435	2012	2869
46 - 55	175	335	478	671	957

New Born Baby Cover				
Age - Bands / Cover Limits	7000	10000	15000	20000
18 - 25	201	286	428	571
26 - 35	281	400	601	800
36 - 45	119	171	257	342

46 – 55	39	57	86	114
---------	----	----	----	-----

Outpatient Treatment				
Benefit Options Offered	Option A	Option B	Option C	Option D
Office Premium	4327	8134	10903	12980

Critical Illness Benefit					
Age - Bands / Sum Insured Levels	100000	200000	300000	400000	500000
91D-17Y	48	98	148	196	245
18-25	103	204	307	409	512
26-30	166	332	498	662	828
31-35	253	506	758	1010	1263
36-40	435	870	1305	1741	2176
41-45	792	1584	2375	3168	3960
46-50	1304	2609	3914	5218	6523
51-55	2182	4364	6545	8727	10909
56-60	3549	7100	10648	14198	17748
61-65	6123	12248	18371	24496	30620
66-70	8513	17026	25540	34054	42566
>70	13211	26423	39634	52845	66055
Age - Bands / Sum Insured Levels	600000	700000	800000	900000	1000000
91D-17Y	294	342	392	441	490
18-25	614	716	818	922	1023
26-30	994	1160	1326	1492	1657
31-35	1516	1769	2020	2273	2526
36-40	2609	3044	3480	3915	4349
41-45	4752	5544	6337	7127	7920
46-50	7827	9132	10437	11741	13045
51-55	13091	15273	17455	19636	21818
56-60	21298	24848	28397	31946	35497
61-65	36744	42867	48991	55115	61240
66-70	51080	59592	68106	76620	85133
>70	79268	92479	105689	118902	132113

Medical Second Opinion	
Age - Bands / Sum Insured Levels	Premium
91D-17Y	2
18-25	5
26-30	6
31-35	9
36-40	15
41-45	28
46-50	47
51-55	79
56-60	127
61-65	221

66-70	307
>70	476

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

Discounts and Loadings

DISCOUNTS

1. Family Floater Discount

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

Family Combination	Discount computed from model (A)	Saving in Expenses (B)	Total Discount (A + B)
Sum Insured – Up to INR 500,000			
2 Adults	11%	4%	15%
2 Adults+1 Child	15%	5%	20%
2 Adults +2 Children	20%	6%	26%
2 Adults +1 Parent +1 Child	25%	6%	31%
2 Adults + 2 Parents	30%	6%	36%
2 Adults + 2 Parents +2 Children	35%	7%	42%
Sum Insured – 6 Lakhs to 15 Lakhs			
2 Adults	7%	4%	11%
2 Adults+1 Child	10%	5%	15%
2 Adults +2 Children	12%	6%	18%
2 Adults +1 Parent +1 Child	14%	6%	20%
2 Adults + 2 Parents	23%	6%	29%
2 Adults + 2 Parents +2 Children	25%	7%	32%
Sum Insured – Above 15 Lakhs			
2 Adults	3%	7%	10%
2 Adults+1 Child	4%	8%	12%
2 Adults +2 Children	5%	10%	15%
2 Adults +1 Parent +1 Child	6%	10%	16%
2 Adults + 2 Parents	11%	10%	22%
2 Adults + 2 Parents +2 Children	13%	12%	25%

2. Non-Floater Discount

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

3. Long Term Discount

If the policy is issued with tenure as:

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

4. Online Purchase Discount

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

5. Zonal Discount

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

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

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

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

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

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

6. NAVI GI Duniya Discount (Loyalty Discount)

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

7. Additional Family member discount

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

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

LOADING

PREMIUM PAYMENT TERM

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

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

