

NAVI SMART HEALTH – RATE CHART

All Rates below are Exclusive of Taxes and are applicable for policy term of one year.

1. The premium will be based on the completed age of the individual insured member.
2. The premium at renewal may change due to a change in age or changes in the applicable tax rate.
3. Premium rates are subject to change with prior approval from IRDAI.
4. Premium rates and policy terms and conditions are for standard healthy individuals. These may change post underwriting of proposal based on medical tests (where applicable) and information provided on the proposal form.

PREMIUM PER MEMBER FOR BASE COVERAGES 3.1: HOSPITALIZATION and 3.2: ONLINE DOCTOR CONSULTATIONS, AS PER POLICY WORDINGS

For Ages 91 Days – 17 Years, Individual Rates, 1 Year Rates																
Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	1,996	2,360	2,657	2,911	3,123	3,293	3,462	3,598	4,089	4,420	4,663	5,337	5,844	6,263	6,940	7,279
1	1,527	1,866	2,121	2,375	2,544	2,714	2,884	2,985	3,460	3,782	4,013	4,684	5,189	5,603	6,278	6,617
2	1,253	1,507	1,761	1,931	2,101	2,270	2,372	2,474	2,914	3,220	3,426	4,091	4,593	4,996	5,668	6,007
3	1,117	1,371	1,541	1,711	1,880	1,982	2,084	2,185	2,592	2,880	3,064	3,721	4,220	4,613	5,281	5,620
4	982	1,151	1,321	1,490	1,592	1,694	1,795	1,897	2,270	2,541	2,701	3,352	3,847	4,230	4,895	5,234
5	812	982	1,151	1,253	1,355	1,456	1,558	1,660	1,999	2,253	2,389	3,033	3,525	3,898	4,559	4,898
6			998	1,100	1,202	1,304	1,405	1,473	1,795	2,026	2,162	2,799	3,287	3,650	4,308	4,647
7			846	948	1,049	1,151	1,219	1,287	1,592	1,799	1,934	2,565	3,050	3,403	4,057	4,396
8			778	880	982	1,049	1,117	1,185	1,473	1,656	1,792	2,416	2,897	3,240	3,891	4,230
9			710	812	880	948	1,015	1,083	1,355	1,514	1,650	2,267	2,745	3,077	3,725	4,064
10								982	1,236	1,371	1,507	2,117	2,592	2,914	3,559	3,898
15								727	863	998	1,134	1,711	2,168	2,440	3,067	3,406
20								524	659	795	931	1,473	1,914	2,134	2,745	3,084
25								405	541	676	812	1,321	1,744	1,914	2,507	2,847

For Ages 18 Years – 30 Years, Individual Rates, 1 Year Rates																
Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	2,340	2,772	3,124	3,425	3,677	3,878	4,079	4,239	4,822	5,214	5,501	6,301	6,902	7,398	8,200	8,602
1	1,785	2,187	2,488	2,790	2,991	3,192	3,393	3,513	4,076	4,458	4,731	5,527	6,126	6,616	7,416	7,818
2	1,460	1,761	2,063	2,264	2,465	2,666	2,786	2,907	3,429	3,791	4,036	4,824	5,419	5,897	6,693	7,095
3	1,299	1,601	1,802	2,003	2,204	2,324	2,445	2,565	3,047	3,389	3,606	4,386	4,977	5,443	6,235	6,636
4	1,138	1,339	1,540	1,741	1,862	1,982	2,103	2,224	2,666	2,987	3,176	3,948	4,535	4,989	5,776	6,178
5	938	1,138	1,339	1,460	1,581	1,701	1,822	1,942	2,344	2,646	2,806	3,570	4,153	4,595	5,378	5,780
6			1,159	1,279	1,400	1,520	1,641	1,721	2,103	2,376	2,537	3,293	3,871	4,301	5,081	5,483
7			978	1,098	1,219	1,339	1,420	1,500	1,862	2,107	2,268	3,015	3,590	4,008	4,784	5,186
8			897	1,018	1,138	1,219	1,299	1,380	1,721	1,938	2,099	2,839	3,409	3,815	4,587	4,989
9			817	938	1,018	1,098	1,179	1,259	1,581	1,769	1,930	2,662	3,228	3,622	4,390	4,792
10								1,138	1,440	1,601	1,761	2,485	3,047	3,429	4,193	4,595
15								837	998	1,159	1,319	2,003	2,545	2,867	3,610	4,012
20								596	757	917	1,078	1,721	2,244	2,505	3,228	3,630
25								455	616	777	938	1,540	2,043	2,244	2,947	3,349

For Ages 31 Years – 35 Years, Individual Rates, 1 Year Rates																
Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	2,759	3,273	3,692	4,050	4,349	4,588	4,827	5,019	5,712	6,178	6,520	7,472	8,187	8,777	9,731	10,209
1	2,099	2,577	2,935	3,294	3,533	3,772	4,011	4,155	4,824	5,279	5,604	6,550	7,263	7,846	8,798	9,276
2	1,712	2,070	2,429	2,668	2,907	3,146	3,290	3,433	4,055	4,485	4,777	5,714	6,422	6,991	7,938	8,416
3	1,520	1,879	2,118	2,357	2,596	2,740	2,883	3,027	3,601	4,007	4,265	5,193	5,896	6,451	7,393	7,871
4	1,329	1,568	1,807	2,046	2,190	2,333	2,477	2,620	3,146	3,529	3,754	4,672	5,370	5,910	6,847	7,326
5	1,090	1,329	1,568	1,712	1,855	1,999	2,142	2,286	2,764	3,122	3,314	4,222	4,916	5,442	6,374	6,852
6			1,353	1,497	1,640	1,783	1,927	2,023	2,477	2,802	2,993	3,892	4,581	5,093	6,020	6,498
7			1,138	1,281	1,425	1,568	1,664	1,760	2,190	2,482	2,673	3,562	4,246	4,743	5,666	6,145
8			1,042	1,186	1,329	1,425	1,520	1,616	2,023	2,281	2,472	3,352	4,031	4,514	5,432	5,910
9			947	1,090	1,186	1,281	1,377	1,473	1,855	2,080	2,271	3,142	3,816	4,284	5,198	5,676
10								1,329	1,688	1,879	2,070	2,931	3,601	4,055	4,963	5,442
15								971	1,162	1,353	1,544	2,357	3,003	3,385	4,270	4,748
20								684	875	1,066	1,257	2,023	2,644	2,955	3,816	4,294
25								516	708	899	1,090	1,807	2,405	2,644	3,481	3,959

For Ages 36 Years – 40 Years, Individual Rates, 1 Year Rates																
Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	3,214	3,817	4,308	4,729	5,080	5,360	5,641	5,865	6,678	7,225	7,627	8,743	9,582	10,275	11,394	11,955
1	2,439	3,000	3,421	3,842	4,122	4,403	4,683	4,852	5,637	6,170	6,551	7,662	8,498	9,183	10,299	10,860
2	1,985	2,406	2,827	3,107	3,388	3,668	3,837	4,005	4,734	5,239	5,581	6,681	7,511	8,179	9,290	9,851
3	1,761	2,182	2,462	2,743	3,023	3,191	3,360	3,528	4,201	4,678	4,981	6,070	6,894	7,545	8,650	9,211
4	1,536	1,817	2,097	2,378	2,546	2,715	2,883	3,051	3,668	4,117	4,381	5,458	6,277	6,911	8,011	8,572
5	1,256	1,536	1,817	1,985	2,153	2,322	2,490	2,658	3,219	3,640	3,865	4,931	5,744	6,361	7,455	8,016
6			1,564	1,733	1,901	2,069	2,238	2,350	2,883	3,264	3,489	4,544	5,351	5,952	7,040	7,601
7			1,312	1,480	1,649	1,817	1,929	2,041	2,546	2,888	3,113	4,156	4,959	5,542	6,625	7,186
8			1,200	1,368	1,536	1,649	1,761	1,873	2,350	2,653	2,877	3,910	4,706	5,273	6,350	6,911
9			1,088	1,256	1,368	1,480	1,592	1,705	2,153	2,417	2,642	3,663	4,454	5,004	6,075	6,636
10								1,536	1,957	2,182	2,406	3,416	4,201	4,734	5,800	6,361
15								1,116	1,340	1,564	1,789	2,743	3,500	3,949	4,987	5,548
20								779	1,003	1,228	1,452	2,350	3,079	3,444	4,454	5,015
25								583	807	1,031	1,256	2,097	2,799	3,079	4,061	4,622

For Ages 41 Years – 45 Years, Individual Rates, 1 Year Rates																
Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	3,979	4,732	5,345	5,871	6,308	6,659	7,009	7,289	8,305	8,988	9,488	10,882	11,929	12,794	14,192	14,892
1	3,012	3,712	4,238	4,763	5,113	5,463	5,814	6,024	7,004	7,670	8,146	9,533	10,577	11,431	12,825	13,525
2	2,445	2,971	3,496	3,846	4,196	4,546	4,757	4,967	5,877	6,508	6,935	8,308	9,344	10,178	11,565	12,265
3	2,165	2,690	3,041	3,391	3,741	3,951	4,161	4,371	5,212	5,807	6,185	7,544	8,574	9,386	10,766	11,467
4	1,885	2,235	2,585	2,935	3,146	3,356	3,566	3,776	4,546	5,107	5,436	6,781	7,803	8,595	9,968	10,668
5	1,535	1,885	2,235	2,445	2,655	2,865	3,076	3,286	3,986	4,511	4,792	6,122	7,138	7,909	9,274	9,975
6			1,920	2,130	2,340	2,550	2,760	2,900	3,566	4,042	4,322	5,639	6,648	7,397	8,756	9,457
7			1,605	1,815	2,025	2,235	2,375	2,515	3,146	3,573	3,853	5,156	6,157	6,886	8,238	8,938
8			1,465	1,675	1,885	2,025	2,165	2,305	2,900	3,279	3,559	4,848	5,842	6,550	7,895	8,595
9			1,324	1,535	1,675	1,815	1,955	2,095	2,655	2,985	3,265	4,539	5,527	6,214	7,551	8,252
10								1,885	2,410	2,690	2,971	4,231	5,212	5,877	7,208	7,909
15								1,360	1,640	1,920	2,200	3,391	4,336	4,897	6,193	6,893
20								939	1,219	1,500	1,780	2,900	3,811	4,266	5,527	6,228
25								694	974	1,254	1,535	2,585	3,461	3,811	5,037	5,737

For Ages 46 Years – 50 Years, Individual Rates, 1 Year Rates																	
Deductible (in Lac)	Sum Insured (in Lacs)																
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300	
0.5	5,325	6,342	7,169	7,878	8,469	8,942	9,415	9,793	11,164	12,086	12,762	14,644	16,058	17,226	19,112	20,058	
1	4,019	4,965	5,674	6,383	6,856	7,329	7,802	8,085	9,409	10,307	10,950	12,823	14,231	15,385	17,267	18,212	
2	3,254	3,963	4,673	5,145	5,618	6,091	6,375	6,658	7,888	8,739	9,315	11,169	12,568	13,693	15,566	16,511	
3	2,876	3,585	4,058	4,531	5,004	5,287	5,571	5,855	6,989	7,793	8,304	10,138	11,528	12,625	14,488	15,433	
4	2,498	2,971	3,443	3,916	4,200	4,483	4,767	5,051	6,091	6,847	7,292	9,107	10,488	11,556	13,410	14,355	
5	2,025	2,498	2,971	3,254	3,538	3,822	4,105	4,389	5,334	6,044	6,422	8,219	9,590	10,630	12,474	13,419	
6			2,545	2,829	3,112	3,396	3,680	3,869	4,767	5,410	5,788	7,566	8,928	9,939	11,774	12,719	
7			2,119	2,403	2,687	2,971	3,160	3,349	4,200	4,777	5,155	6,914	8,266	9,249	11,074	12,020	
8			1,930	2,214	2,498	2,687	2,876	3,065	3,869	4,379	4,758	6,498	7,840	8,795	10,611	11,556	
9			1,741	2,025	2,214	2,403	2,592	2,781	3,538	3,982	4,361	6,081	7,415	8,341	10,147	11,093	
10									2,498	3,207	3,585	3,963	5,665	6,989	7,888	9,684	10,630
15									1,789	2,167	2,545	2,923	4,531	5,807	6,564	8,313	9,259
20									1,221	1,599	1,978	2,356	3,869	5,098	5,713	7,415	8,360
25									890	1,268	1,647	2,025	3,443	4,625	5,098	6,753	7,698

For Ages 51 Years – 55 Years, Individual Rates, 1 Year Rates																	
Deductible (in Lac)	Sum Insured (in Lacs)																
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300	
0.5	7,093	8,456	9,565	10,516	11,308	11,942	12,575	13,082	14,920	16,156	17,062	19,585	21,480	23,045	25,574	26,842	
1	5,342	6,610	7,560	8,511	9,145	9,779	10,412	10,793	12,567	13,771	14,633	17,143	19,032	20,578	23,101	24,368	
2	4,317	5,267	6,218	6,852	7,486	8,119	8,500	8,880	10,528	11,669	12,442	14,926	16,802	18,311	20,820	22,088	
3	3,810	4,760	5,394	6,028	6,662	7,042	7,422	7,802	9,324	10,401	11,085	13,545	15,408	16,878	19,375	20,643	
4	3,303	3,936	4,570	5,204	5,584	5,965	6,345	6,725	8,119	9,133	9,729	12,163	14,014	15,446	17,930	19,198	
5	2,669	3,303	3,936	4,317	4,697	5,077	5,458	5,838	7,105	8,056	8,563	10,971	12,809	14,204	16,675	17,943	
6			3,366	3,746	4,127	4,507	4,887	5,141	6,345	7,207	7,714	10,097	11,922	13,278	15,737	17,005	
7			2,796	3,176	3,556	3,936	4,190	4,443	5,584	6,357	6,864	9,222	11,035	12,353	14,799	16,067	
8			2,542	2,922	3,303	3,556	3,810	4,063	5,141	5,825	6,332	8,664	10,464	11,745	14,178	15,446	
9			2,289	2,669	2,922	3,176	3,429	3,683	4,697	5,293	5,800	8,107	9,894	11,136	13,557	14,825	
10									3,303	4,253	4,760	5,267	7,549	9,324	10,528	12,936	14,204
15									2,352	2,859	3,366	3,873	6,028	7,739	8,753	11,098	12,366
20									1,591	2,098	2,605	3,113	5,141	6,788	7,612	9,894	11,162
25									1,148	1,655	2,162	2,669	4,570	6,155	6,788	9,007	10,274

For Ages 56 Years – 60 Years, Individual Rates, 1 Year Rates																
Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	9,959	11,882	13,448	14,790	15,909	16,804	17,698	18,414	21,009	22,754	24,033	27,594	30,270	32,480	36,050	37,839
1	7,487	9,276	10,618	11,961	12,855	13,750	14,645	15,182	17,687	19,387	20,604	24,147	26,813	28,996	32,558	34,347
2	6,039	7,381	8,723	9,618	10,513	11,408	11,944	12,481	14,808	16,418	17,510	21,017	23,666	25,795	29,338	31,128
3	5,323	6,665	7,560	8,455	9,350	9,886	10,423	10,960	13,108	14,629	15,595	19,067	21,697	23,773	27,298	29,088
4	4,607	5,502	6,397	7,292	7,829	8,365	8,902	9,439	11,408	12,839	13,680	17,116	19,729	21,751	25,258	27,048
5	3,713	4,607	5,502	6,039	6,576	7,113	7,650	8,186	9,976	11,318	12,034	15,434	18,029	19,997	23,487	25,276
6			4,697	5,234	5,771	6,308	6,844	7,202	8,902	10,119	10,835	14,199	16,776	18,691	22,162	23,952
7			3,892	4,429	4,965	5,502	5,860	6,218	7,829	8,920	9,636	12,964	15,523	17,384	20,838	22,628
8			3,534	4,071	4,607	4,965	5,323	5,681	7,202	8,169	8,884	12,177	14,718	16,526	19,961	21,751
9			3,176	3,713	4,071	4,429	4,786	5,144	6,576	7,417	8,133	11,390	13,913	15,667	19,084	20,874
10								4,607	5,950	6,665	7,381	10,602	13,108	14,808	18,208	19,997
15								3,265	3,981	4,697	5,413	8,455	10,871	12,302	15,613	17,402
20								2,192	2,907	3,623	4,339	7,202	9,529	10,692	13,913	15,702
25								1,565	2,281	2,997	3,713	6,397	8,634	9,529	12,660	14,450

For Ages 61 Years – 65 Years, Individual Rates, 1 Year Rates																
Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	14,182	16,933	19,172	21,091	22,690	23,969	25,249	26,272	29,983	32,477	34,307	39,399	43,224	46,384	51,489	54,047
1	10,648	13,206	15,125	17,044	18,324	19,603	20,883	21,650	25,232	27,663	29,403	34,470	38,282	41,404	46,496	49,054
2	8,578	10,497	12,416	13,695	14,974	16,254	17,021	17,789	21,115	23,418	24,979	29,994	33,781	36,826	41,892	44,451
3	7,554	9,473	10,753	12,032	13,311	14,079	14,847	15,614	18,685	20,860	22,241	27,205	30,967	33,935	38,975	41,534
4	6,531	7,810	9,089	10,369	11,136	11,904	12,672	13,439	16,254	18,301	19,503	24,416	28,152	31,043	36,058	38,617
5	5,251	6,531	7,810	8,578	9,345	10,113	10,880	11,648	14,207	16,126	17,149	22,011	25,721	28,536	33,525	36,084
6			6,659	7,426	8,194	8,961	9,729	10,241	12,672	14,412	15,435	20,245	23,930	26,668	31,632	34,191
7			5,507	6,275	7,042	7,810	8,322	8,833	11,136	12,697	13,721	18,480	22,139	24,800	29,738	32,297
8			4,995	5,763	6,531	7,042	7,554	8,066	10,241	11,623	12,646	17,354	20,988	23,572	28,485	31,043
9			4,484	5,251	5,763	6,275	6,786	7,298	9,345	10,548	11,571	16,228	19,836	22,344	27,231	29,790
10								6,531	8,450	9,473	10,497	15,102	18,685	21,115	25,977	28,536
15								4,612	5,635	6,659	7,682	12,032	15,486	17,533	22,267	24,826
20								3,076	4,100	5,123	6,147	10,241	13,567	15,230	19,836	22,395
25								2,181	3,204	4,228	5,251	9,089	12,288	13,567	18,045	20,604

For Ages 66 Years – 70 Years, Individual Rates, 1 Year Rates

Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	17,278	20,634	23,367	25,709	27,660	29,221	30,783	32,032	36,559	39,604	41,836	48,050	52,718	56,575	62,804	65,927
1	12,964	16,087	18,429	20,771	22,332	23,893	25,454	26,391	30,763	33,729	35,852	42,035	46,688	50,497	56,711	59,833
2	10,438	12,780	15,122	16,683	18,244	19,806	20,742	21,679	25,739	28,549	30,454	36,574	41,195	44,911	51,093	54,216
3	9,189	11,531	13,092	14,654	16,215	17,152	18,088	19,025	22,772	25,426	27,112	33,170	37,760	41,382	47,534	50,656
4	7,940	9,501	11,063	12,624	13,561	14,497	15,434	16,371	19,806	22,304	23,771	29,767	34,325	37,854	43,974	47,097
5	6,379	7,940	9,501	10,438	11,375	12,312	13,248	14,185	17,308	19,650	20,899	26,831	31,359	34,794	40,883	44,005
6			8,096	9,033	9,970	10,906	11,843	12,468	15,434	17,557	18,807	24,677	29,173	32,514	38,572	41,695
7			6,691	7,628	8,565	9,501	10,126	10,750	13,561	15,465	16,714	22,522	26,988	30,235	36,261	39,384
8			6,067	7,003	7,940	8,565	9,189	9,814	12,468	14,154	15,403	21,148	25,582	28,736	34,731	37,854
9			5,442	6,379	7,003	7,628	8,252	8,877	11,375	12,842	14,091	19,774	24,177	27,237	33,201	36,324
10								7,940	10,282	11,531	12,780	18,401	22,772	25,739	31,671	34,794
15								5,598	6,847	8,096	9,345	14,654	18,869	21,367	27,144	30,266
20								3,725	4,974	6,223	7,472	12,468	16,527	18,557	24,177	27,300
25								2,632	3,881	5,130	6,379	11,063	14,966	16,527	21,991	25,114

For Ages Higher than 70 Years, Individual Rates, 1 Year Rates

Deductible (in Lac)	Sum Insured (in Lacs)															
	3	4	5	6	7	8	9	10	15	20	25	50	75	100	200	300
0.5	24,195	28,907	32,741	36,028	38,767	40,959	43,150	44,903	51,257	55,530	58,664	67,385	73,937	79,349	88,092	92,475
1	18,141	22,524	25,811	29,098	31,289	33,480	35,671	36,986	43,122	47,285	50,265	58,943	65,472	70,819	79,540	83,923
2	14,596	17,883	21,170	23,361	25,552	27,744	29,058	30,373	36,070	40,015	42,688	51,278	57,764	62,979	71,656	76,039
3	12,843	16,130	18,321	20,512	22,704	24,018	25,333	26,648	31,907	35,632	37,999	46,501	52,943	58,027	66,660	71,043
4	11,090	13,281	15,473	17,664	18,979	20,293	21,608	22,923	27,744	31,250	33,309	41,724	48,122	53,074	61,664	66,047
5	8,899	11,090	13,281	14,596	15,911	17,226	18,540	19,855	24,238	27,524	29,277	37,604	43,959	48,780	57,325	61,708
6			11,309	12,624	13,939	15,253	16,568	17,445	21,608	24,588	26,341	34,580	40,891	45,580	54,082	58,465
7			9,337	10,652	11,967	13,281	14,158	15,034	18,979	21,652	23,405	31,556	37,823	42,381	50,839	55,222
8			8,461	9,775	11,090	11,967	12,843	13,720	17,445	19,811	21,564	29,628	35,851	40,277	48,692	53,074
9			7,584	8,899	9,775	10,652	11,528	12,405	15,911	17,971	19,724	27,700	33,879	38,174	46,544	50,927
10								11,090	14,377	16,130	17,883	25,771	31,907	36,070	44,397	48,780
15								7,803	9,556	11,309	13,062	20,512	26,429	29,935	38,042	42,425
20								5,174	6,927	8,680	10,433	17,445	23,142	25,991	33,879	38,262
25								3,640	5,393	7,146	8,899	15,473	20,951	23,142	30,811	35,194

Navi Smart Health | UIN NAVHLP23003V012223 | Rate Chart

Registered Office: Navi General Insurance Limited

AMR Tech Park, Ground Floor, No. 23 & 24, Hosur Road, Bommanahalli, Bengaluru-560 068, Karnataka

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

CIN: U66000KA2016PLC148551 | IRDAI Registration Number: 155

PREMIUM PER MEMBER FOR OPTIONAL COVER COVERAGE 3.3: OUTPATIENT TREATMENT BENEFIT AS PER POLICY WORDINGS

- Rs. 1568 for each Insured Member in the policy.

DISCOUNTS

- 1. Discounts for policies with sum insured on Family Floater basis:**
 - a. 50% of the premium for every insured member in the family other than the eldest insured member
 - b. This is not applicable for optional cover 'Outpatient Treatment Benefit'
- 2. Family discount for policies insuring two or more members on Non-Floater Sum Insured basis:**
 - a. 5% on the total premium.
 - b. This is not applicable for optional cover 'Outpatient Treatment Benefit'
- 3. Online Discount is 15%:**
 - a. Applicable only to those policies which are purchased through Navi website or Navi mobile application.
- 4. Long-Term Policy Discount (applicable only for upfront premium option):**
 - a. 7.5% on the total premium if term is 2 years.
 - b. 10% on the total premium if term is 3 years.

All of the discounts above are applied on multiplicative basis and there is no capping on the discounts.