

Navi Total Hospitalization Insurance: 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.
5. The rates vary based on the address of the Proposer. The Zones are based on following districts of India:

Zone A: (i) Mumbai; (ii) Thane; (iii) Mumbai Suburban; (iv) All Districts of Delhi; (v) Faridabad; (vi) Gurugram; (vii) Ghaziabad; (viii) Gautam Buddha Nagar; (ix) Ahmedabad; (x) Vadodara; (xi) Surat; or (x) Gandhinagar

Zone B: (i) Bengaluru Rural; (ii) Bengaluru Urban; (iii) Chikkaballapura; (iv) Chennai; (v) Hyderabad; (vi) Ranga Reddy; (vii) Kolkata; (viii) Palwal; (ix) Rewari; (x) Rohtak; (xi) Jhajjar; (xii) Sonipat; (xiii) Ahmednagar; (xiv) Palghar; (xv) Meerut; (xvi) Mathura; (xvii) Hapur; (xviii) Bulandshahr; (xix) Aligarh; (xx) Bharuch; (xxi) Valsad; (xxii) Anand; (xxiii) Jaipur; (xxiv) Alwar; (xxv) Sikar; (xxvi) Jhunjhunu; (xxvii) Medchal Malkajgiri; (xxviii) 24 Paraganas North; (xxix) 24 Paraganas South; (xxx) Howrah; (xxxi) Bhopal; (xxxii) Indore; (xxxiii) Raigad; (xxxiv) Pune; (xxxv) Nashik

Zone C: Rest of India

PREMIUM PER MEMBER

Sum Insured/ Age Bands	Zone A				Applicable only for Renewals						
	91D-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	>70
200000	2,430	2,880	3,433	4,028	4,963	6,701	8,982	12,681	17,949	21,903	30,742
300000	2,847	3,374	4,022	4,719	5,815	7,851	10,524	14,857	21,029	25,663	36,018
400000	3,264	3,869	4,611	5,410	6,667	9,001	12,066	17,034	24,110	29,422	41,295
500000	3,627	4,298	5,124	6,012	7,408	10,001	13,406	18,927	26,789	32,692	45,883
600000	3,899	4,621	5,508	6,462	7,964	10,751	14,412	20,346	28,798	35,144	49,324
700000	4,171	4,943	5,892	6,913	8,519	11,501	15,417	21,766	30,807	37,595	52,765
800000	4,352	5,158	6,149	7,214	8,890	12,001	16,088	22,712	32,147	39,230	55,060
900000	4,534	5,373	6,405	7,514	9,260	12,501	16,758	23,658	33,486	40,865	57,354
1000000	4,715	5,588	6,661	7,815	9,631	13,001	17,428	24,605	34,826	42,499	59,648
1500000	5,259	6,233	7,429	8,717	10,742	14,502	19,439	27,444	38,844	47,403	66,530
2000000	5,622	6,663	7,942	9,318	11,483	15,502	20,780	29,336	41,523	50,672	71,119
2500000	5,894	6,985	8,326	9,769	12,038	16,252	21,785	30,756	43,532	53,124	74,560
5000000	6,619	7,845	9,351	10,971	13,520	18,252	24,467	34,541	48,890	59,662	83,737
7500000	7,163	8,489	10,119	11,873	14,631	19,752	26,478	37,380	52,908	64,566	90,619
10000000	7,616	9,027	10,760	12,624	15,557	21,002	28,154	39,746	56,257	68,652	96,354
20000000	8,342	9,886	11,785	13,827	17,039	23,002	30,835	43,532	61,615	75,191	1,05,531
30000000	8,704	10,316	12,297	14,428	17,780	24,003	32,175	45,424	64,294	78,460	1,10,119

Sum Insured/ Age Bands	Zone B				Applicable only for Renewals						
	91D-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	>70
200000	2,250	2,667	3,179	3,729	4,596	6,204	8,317	11,742	16,619	20,281	28,464
300000	2,636	3,124	3,724	4,370	5,385	7,269	9,745	13,757	19,472	23,762	33,350
400000	3,022	3,582	4,270	5,010	6,173	8,334	11,172	15,772	22,324	27,243	38,236
500000	3,358	3,980	4,744	5,566	6,859	9,260	12,413	17,525	24,805	30,270	42,484
600000	3,610	4,279	5,100	5,984	7,374	9,955	13,344	18,839	26,665	32,540	45,671
700000	3,862	4,577	5,456	6,401	7,888	10,649	14,275	20,153	28,525	34,811	48,857
800000	4,030	4,776	5,693	6,680	8,231	11,112	14,896	21,030	29,766	36,324	50,981
900000	4,198	4,975	5,930	6,958	8,574	11,575	15,517	21,906	31,006	37,838	53,105
1000000	4,366	5,174	6,168	7,236	8,917	12,038	16,137	22,782	32,246	39,351	55,230
1500000	4,869	5,771	6,879	8,071	9,946	13,427	17,999	25,411	35,967	43,892	61,602
2000000	5,205	6,169	7,354	8,628	10,632	14,353	19,241	27,163	38,447	46,919	65,851
2500000	5,457	6,468	7,709	9,045	11,147	15,048	20,172	28,478	40,308	49,189	69,037
5000000	6,129	7,264	8,658	10,158	12,518	16,900	22,654	31,983	45,268	55,243	77,534
7500000	6,632	7,861	9,370	10,993	13,547	18,289	24,516	34,611	48,989	59,783	83,906
10000000	7,052	8,358	9,963	11,689	14,405	19,447	26,068	36,802	52,090	63,567	89,217
20000000	7,724	9,154	10,912	12,802	15,777	21,299	28,551	40,307	57,051	69,621	97,714
30000000	8,060	9,552	11,386	13,359	16,463	22,225	29,792	42,059	59,531	72,648	1,01,962

Sum Insured/ Age Bands	Zone C				Applicable only for Renewals						
	91D-17	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	>70
200000	2,025	2,400	2,861	3,356	4,136	5,584	7,485	10,567	14,957	18,253	25,618
300000	2,373	2,812	3,352	3,933	4,846	6,542	8,770	12,381	17,524	21,386	30,015
400000	2,720	3,224	3,843	4,509	5,556	7,501	10,055	14,195	20,092	24,519	34,412
500000	3,022	3,582	4,270	5,010	6,173	8,334	11,172	15,772	22,324	27,243	38,236
600000	3,249	3,851	4,590	5,385	6,637	8,959	12,010	16,955	23,998	29,286	41,104
700000	3,476	4,119	4,910	5,761	7,100	9,584	12,848	18,138	25,673	31,330	43,971
800000	3,627	4,298	5,124	6,012	7,408	10,001	13,406	18,927	26,789	32,692	45,883
900000	3,778	4,478	5,337	6,262	7,717	10,418	13,965	19,715	27,905	34,054	47,795
1000000	3,929	4,657	5,551	6,513	8,026	10,834	14,524	20,504	29,021	35,416	49,707
1500000	4,382	5,194	6,191	7,264	8,952	12,085	16,199	22,870	32,370	39,502	55,442
2000000	4,685	5,552	6,618	7,765	9,569	12,918	17,317	24,447	34,602	42,227	59,266
2500000	4,911	5,821	6,938	8,141	10,032	13,543	18,155	25,630	36,277	44,270	62,133
5000000	5,516	6,537	7,792	9,143	11,267	15,210	20,389	28,784	40,742	49,719	69,780
7500000	5,969	7,075	8,433	9,894	12,193	16,460	22,065	31,150	44,090	53,805	75,516
10000000	6,347	7,522	8,967	10,520	12,964	17,502	23,461	33,122	46,881	57,210	80,295
20000000	6,951	8,239	9,821	11,522	14,199	19,169	25,696	36,276	51,346	62,659	87,942
30000000	7,254	8,597	10,248	12,023	14,816	20,002	26,813	37,853	53,578	65,383	91,766

DISCOUNTS

1. Discounts for policies with sum insured on Family Floater basis:

Family Composition	Discount Rate
Self/Spouse + 1 Child	10%
Self/Spouse + Children	15%
Self + Spouse	20%
Self + Spouse + 1 Child	25%
Self + Spouse + Children	30%

2. Online Discount is 15%:

- a. Applicable only to those policies which are purchased through Navi website or Navi mobile application.

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