

Optima RESTORE

The unbelievable health plan.

ANNUAL PREMIUM (Excluding service tax)

1. Individual Sum Insured

SI in INR	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Age Group	1A	1A	1A	1A	1A	1A	1A
0-17	4,285	5,436	6,267	7,511	9,056	9,828	12,636
18-35	5,119	6,495	8,650	10,368	12,500	13,566	17,442
36-45	5,793	7,350	9,984	11,967	14,427	15,658	20,131
46-50	8,474	10,751	14,855	17,805	21,466	23,296	29,952
51-55	10,714	13,594	19,030	22,809	27,499	29,844	38,370
56-60	13,832	17,549	24,955	29,911	36,061	39,136	50,318
61-65	19,208	24,370	35,201	42,192	50,867	55,204	70,977
66-70*	26,504	33,627	48,920	58,636	70,692	76,721	98,641
71-75*	32,020	40,625	59,689	71,544	86,254	93,609	120,354
76-80*	38,424	48,750	72,419	86,802	104,649	113,572	146,021
> 80*	44,187	56,063	84,988	101,867	122,812	133,284	171,366

2. Family Floater Sum Insured

SI in INR	3,00,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Age Group	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C
18-35	6,604	8,378	10,822	12,971	15,638	16,971	21,820
36-45	7,158	9,081	11,980	14,359	17,312	18,788	24,156
46-50	9,959	12,635	17,026	20,407	24,603	26,701	34,330
51-55	12,319	15,630	21,376	25,622	30,890	33,524	43,102
56-60	15,467	19,623	27,346	32,777	39,516	42,886	55,139
61-65	20,843	26,444	37,591	45,057	54,321	58,953	75,797
66-70*	28,139	35,701	51,311	61,502	74,147	80,470	103,461
71-75*	33,655	42,699	62,080	74,410	89,709	97,358	125,175
76-80*	40,058	50,824	74,810	89,667	108,103	117,321	150,842
> 80*	45,822	58,137	87,379	104,733	126,267	137,034	176,186
SI in INR	3,00,000	5,00,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Age Group	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C
18-35	8,513	10,800	13,613	16,317	19,672	21,350	27,449
36-45	8,912	11,308	14,546	17,435	21,020	22,812	29,330
46-50	11,868	15,057	19,818	23,754	28,638	31,080	39,959
51-55	14,382	18,247	24,394	29,239	35,250	38,256	49,186
56-60	17,568	22,290	30,420	36,461	43,958	47,706	61,337
61-65	22,945	29,111	40,665	48,741	58,763	63,774	81,995
66-70*	30,240	38,368	54,385	65,186	78,589	85,290	109,659
71-75*	35,756	45,366	65,154	78,094	94,150	102,179	131,373
76-80*	42,160	53,491	77,883	93,351	112,545	122,142	157,040
> 80*	47,924	60,803	90,453	108,417	130,709	141,854	182,384

*Premium rates only for renewal

RATE CARD

SI in INR	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Age Group	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C
18-35	9,573	12,146	15,164	18,176	21,913	23,782	30,577
36-45	9,887	12,544	15,972	19,144	23,080	25,048	32,205
46-50	12,928	16,403	21,369	25,613	30,879	33,512	43,087
51-55	15,528	19,702	26,070	31,248	37,673	40,885	52,566
56-60	18,736	23,771	32,127	38,508	46,426	50,384	64,780
61-65	24,112	30,592	42,373	50,788	61,231	66,452	85,438
66-70*	31,408	39,849	56,093	67,233	81,057	87,968	113,102
71-75*	36,924	46,847	66,861	80,141	96,618	104,857	134,816
76-80*	43,328	54,972	79,591	95,398	115,013	124,820	160,483
> 80*	49,091	62,285	92,160	110,464	133,176	144,532	185,827
SI in INR	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Age Group	2A	2A	2A	2A	2A	2A	2A
18-35	7,167	9,093	12,110	14,516	17,500	18,992	24,419
36-45	8,555	10,854	14,709	17,631	21,256	23,068	29,659
46-50	12,171	15,441	21,304	25,535	30,785	33,410	42,956
51-55	15,343	19,467	27,197	32,598	39,300	42,651	54,838
56-60	19,567	24,825	35,194	42,184	50,857	55,193	70,963
61-65	26,350	33,432	48,110	57,665	69,522	75,450	97,007
66-70*	36,300	46,056	66,868	80,149	96,628	104,867	134,830
71-75*	45,094	57,213	83,854	100,508	121,174	131,506	169,080
76-80*	54,523	69,175	102,460	122,809	148,059	160,684	206,594
> 80*	63,335	80,357	121,182	145,249	175,113	190,045	244,344
SI in INR	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Age Group	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C
18-35	8,651	10,976	14,282	17,118	20,638	22,398	28,797
36-45	9,920	12,585	16,705	20,023	24,140	26,198	33,683
46-50	13,655	17,325	23,475	28,138	33,923	36,816	47,335
51-55	16,948	21,503	29,543	35,411	42,692	46,332	59,570
56-60	21,201	26,899	37,585	45,049	54,312	58,943	75,784
61-65	27,985	35,506	50,501	60,531	72,976	79,199	101,827
66-70*	37,935	48,130	69,259	83,014	100,083	108,617	139,650
71-75*	46,729	59,287	86,245	103,374	124,628	135,256	173,900
76-80*	56,157	71,249	104,850	125,674	151,514	164,433	211,414
> 80*	64,970	82,431	123,572	148,115	178,568	193,795	249,165
SI in INR	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Age Group	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C
18-35	10,560	13,398	17,074	20,465	24,672	26,776	34,426
36-45	11,674	14,812	19,271	23,099	27,848	30,223	38,858
46-50	15,564	19,747	26,267	31,484	37,957	41,194	52,964
51-55	19,011	24,120	32,561	39,027	47,052	51,064	65,654
56-60	23,303	29,566	40,658	48,733	58,753	63,763	81,981
61-65	30,086	38,172	53,575	64,215	77,418	84,019	108,025
66-70*	40,037	50,796	72,333	86,698	104,524	113,437	145,848
71-75*	48,830	61,953	89,319	107,058	129,070	140,076	180,098
76-80*	58,259	73,916	107,924	129,358	155,955	169,254	217,612
> 80*	67,072	85,097	126,646	151,799	183,010	198,615	255,362

*Premium rates only for renewal

SI in INR	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Age Group	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C
18-35	12,893	16,358	20,486	24,554	29,603	32,127	41,306
36-45	13,819	17,533	22,408	26,858	32,380	35,142	45,182
46-50	17,897	22,707	29,679	35,574	42,888	46,545	59,844
51-55	21,533	27,320	36,249	43,448	52,381	56,848	73,090
56-60	25,872	32,825	44,415	53,236	64,182	69,655	89,556
61-65	32,655	41,431	57,332	68,718	82,847	89,911	115,600
66-70*	42,605	54,056	76,090	91,201	109,953	119,329	153,423
71-75*	51,399	65,213	93,076	111,561	134,499	145,968	187,673
76-80*	60,828	77,175	111,681	133,861	161,384	175,146	225,187
> 80*	69,640	88,356	130,403	156,302	188,439	204,507	262,937
Addl. Child	1,950	2,474	2,851	3,418	4,120	4,472	5,749

The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the Primary Insured member. In case where two or more children are covered, the Sum Insured for all the children must be same. The sum insured of all dependant parents/ parent in law must be same.

Where A-Adult and C-Child

- The premium mentioned is Annual Premium.
- All premium rates are exclusive of service tax and applicable cess.
- Premium rates can be revised subject to approval from IRDA
- 7.5% Discount on premium if Insured Person is paying premium of 2 years in advance.

For example:

- (1) Proposed Insured Age 33 years opting for 2 year policy with Basic Sum Insured of Rs 5 Lac.
Calculation – $6,495 \times 2 \times 92.5\% = \text{Rs. } 12,015.75/-$ plus taxes.
- (2) Proposed Insured Age 35 years opting for 2 year policy with Basic Sum Insured of Rs 5 Lac.
Calculation – $(6,495+7,350) \times 92.5\% = \text{Rs. } 12,806.62/-$ plus taxes.

Discounts

- Family discount of 10% if 2 or more family members are covered under single Optima Restore Individual Policy

Loadings

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the policy including subsequent renewal(s) with us or on the receipt of the request of increase in sum insured (for the increased Sum Insured).

We will inform you about the applicable risk loading through a counter offer letter. You need to revert to us with consent and additional premium (if any), within 7 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 15 days, we shall cancel your application and refund the premium paid within next 7 days.

Please note that we will issue policy only after getting your consent.

Please Note.:

1. 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. Please visit our nearest branch to refer our underwriting guidelines, if required.
2. In a family floater policy, a maximum of 2 adults and a maximum of 5 children can be included in a single policy. The 2 adults can be a combination of Self, Spouse, Father, Father in law, Mother or Mother in law. In an individual policy, a maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of Self, Spouse, Father, Father in law, Mother or Mother in law.

REACH US

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