

Optima

Sum Insured in INR		1 Lac	2 lacs	3 Lacs	4 Lacs	5 Lacs	10 Lacs	15 Lacs
Age Group (in Yrs)	18-25	225	450	675	900	1,125	2,250	3,375
	26-30	325	650	975	1,300	1,625	3,250	4,875
	31-35	375	750	1,125	1,500	1,875	3,750	5,625
	36-40	575	1,150	1,725	2,300	2,875	5,750	8,625
	41-45	950	1,900	2,850	3,800	4,750	9,500	14,250
	46-50	1,750	3,500	5,250	7,000	8,750	17,500	26,250
	51-55	3,000	6,000	9,000	12,000	15,000	30,000	45,000
	56-60	4,900	9,800	14,700	19,600	24,500	49,000	73,500
	61-65	7,800	15,600	23,400	31,200	39,000	78,000	1,17,000
	66-70*	13,300	26,600	39,900	53,200	66,500	1,33,000	1,99,500
>70*	29,300	58,600	87,900	1,17,200	1,46,500	2,93,000	4,39,500	

Sum Insured in INR		20 Lacs	25 Lacs	30 Lacs	35 Lacs	40 Lacs	45 Lacs	50 Lacs
Age Group (in Yrs)	18-25	4,500	5,625	6,750	7,875	9,000	10,125	11,250
	26-30	6,500	8,125	9,750	11,375	13,000	14,625	16,250
	31-35	7,500	9,375	11,250	13,125	15,000	16,875	18,750
	36-40	11,500	14,375	17,250	20,125	23,000	25,875	28,750
	41-45	19,000	23,750	28,500	33,250	38,000	42,750	47,500
	46-50	35,000	43,750	52,500	61,250	70,000	78,750	87,500
	51-55	60,000	75,000	90,000	1,05,000	1,20,000	1,35,000	1,50,000
	56-60	98,000	1,22,500	1,47,000	1,71,500	1,96,000	2,20,500	2,45,000
	61-65	1,56,000	1,95,000	2,34,000	2,73,000	3,12,000	3,51,000	3,90,000
	66-70*	2,66,000	3,32,500	3,99,000	4,65,500	5,32,000	5,98,500	6,65,000
>70*	5,86,000	7,32,500	8,79,000	10,25,500	11,72,000	13,18,500	14,65,000	

*Premium rates only for renewal

RATE CARD

- All premium rates are exclusive of service tax.
- 7.5% discount on premium if insured person is paying premium of 2 years in advance as single premium.

For example:

1. Proposed insured age 33 years opting for 2 year policy with sum insured of Rs 10 Lacs.
Premium Calculation – Rs. $3750 \times 2 \times 92.5\% = \text{Rs. } 6937.50/-$ plus taxes.
2. Proposed insured age 35 years opting for 2 year policy with sum insured of Rs 10 Lacs.
Premium Calculation – Rs. $(3750+5750) \times 92.5\% = \text{Rs. } 8787.50/-$ plus taxes.

- Premium rates can be revised subject to approval from IRDA.
- 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. sum insured of dependent parents must be same.

Note: Premium rates as per policy terms and conditions are for standard healthy individuals. These may change post underwriting of proposer based on medical test and information provided on proposal form. Please visit our nearest branch to refer our underwriting guidelines if required.

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 basic sum insured (for the increased basic 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 15 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.



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Insurance is the subject matter of solicitation.

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

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