

Tata AIG MediCare Protect - Rate Chart

(Annual)Per Person Rates (Rs.) (Exclusive of taxes)

Age\Sum Insured	2 Lakh	3 Lakh	4 Lakh	5 Lakh
0-18yrs	2,640	3,163	3,662	4,202
19-35yrs	3,190	3,828	4,487	5,379
36-45yrs	3,840	4,603	5,466	6,345
46-50yrs	5,510	6,608	8,237	9,571
51-55yrs	6,940	8,322	10,659	13,001
56-60yrs	9,720	11,665	14,330	15,989
60-65yrs	12,610	15,129	17,160	22,248
66-70yrs	17,170	20,600	23,014	29,417
71+yrs	20,190	24,226	28,576	36,981

(Annual)Per Person Rates (Rs.) (Inclusive of18% taxes)

Age\Sum Insured	2 Lakh	3 Lakh	4 Lakh	5 Lakh
0-18yrs	3,115	3,732	4,321	4,958
19-35yrs	3,764	4,517	5,295	6,347
36-45yrs	4,531	5,432	6,450	7,487
46-50yrs	6,502	7,797	9,720	11,294
51-55yrs	8,189	9,820	12,578	15,341
56-60yrs	11,470	13,765	16,909	18,867
60-65yrs	14,880	17,852	20,249	26,253
66-70yrs	20,261	24,308	27,157	34,712
71+yrs	23,824	28,587	33,720	43,638

(Annual) Per Person Rates for Accidental Death Benefit Rider (Rs.) (Exclusive of taxes)

Age\Sum Insured	2 Lakh	3 Lakh	4 Lakh	5 Lakh
All Ages	112	167	223	279

(Annual) Per Person Rates for Accidental Death Benefit Rider (Rs.) Inclusive of 18%taxes)

Age\Sum Insured	2 Lakh	3 Lakh	4 Lakh	5 Lakh
All Ages	132	197	263	329

1. Discounts on premium:

- a. 10% long term discount on premium in case insured opts policy term of 3 years
- b. 5% long term discount on premium in case insured opts policy term of 2 years
- c. Family floater discount on premium:
 - 2 members -20%
 - 3 members -28%
 - > 3 members-32%
- d. Employee discount – 10%

2. Loadings on premium:

- 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.
- Monthly instalment option would be allowed and following loadings shall be applicable:

Term of Policy	Loading%
1 year Policy	5%
2 year Policy	10%
3 year Policy	16%

3. Premium computation in case of floater:

- a. Illustration I:

Plan	Floater
Term (years)	1
No. of members	2
Sum Insured (Rs. Lacs)	3
Age (years)	Individual Premium
35	3,828
30	3,828
Total Individual Premium (Rs.)	7,656
Term Discount	0%

Floater discount	20%
Net Premium (Rs.)(exclusive of tax)	6124.8

b. Illustration II:

Plan	Floater		
Term (years)	3		
No. of members	3		
Sum Insured (Rs. Lacs)	4		
Age (years)	Individual premium year1	Individual premium year2	Individual premium year3
35	4,487	5,466	5,466
30	4,487	4,487	4,487
7	3,662	3,662	3,662
Total Individual Premium (Rs.)	39,866		
Term Discount	10%		
Floater discount (for 3 members)	28%		
Net Premium (Rs.)(exclusive of tax)	25833		

c. Illustration III:

Plan	Floater	
Term (years)	2	
No. of members	4	
Sum Insured (Rs. Lacs)	2	
Age (years)	Individual Premium year1	Individual Premium year2
50	5,510	6,940
45	3,840	5,510
20	3,190	3,190
18	2,640	3,190
Total Individual Premium	34,010	



Term Discount	5%
Floater discount	32%
Employee discount	10%
Net Premium (exclusive of tax)	19773