

Bajaj Allianz

# Health Guard

Keeping your family  
healthy and happy!



Revised  
Health Guard  
with new features &  
higher Sum Insured  
options

 **BAJAJ** | Allianz 

Relationship Beyond Insurance

CIN: U66010PN2000PLC015329

UIN: IRDAI/HLT/BAGI/P-H/V.II/113/16-17

**Health Guard Policy provides you with a comprehensive range of benefits, ensuring you are covered for the larger expenses related to illness/surgery.**

Bajaj Allianz's Health Guard is designed to suit all your health care needs. It takes care of the medical treatment expenses incurred during hospitalization resulting from serious illness or accident. This cover has comprehensive benefits with affordable price suitable to your needs.

Your health is precious to you - it enables you to live your life the way you please. But a sudden illness or accident can put a stop to your way of living and empty your savings. Protect yourself from the financial burden at the time of hospitalization with the Bajaj Allianz Health Guard Policy. Now you don't ever have to worry about not having enough money for treatment in case things go wrong.

- **What are the Plans available under Health Guard policy?**

There are two plans available

- Silver Plan
- Gold Plan

- **What are the Sum Insured options available under the policy?**

- Health Guard –Silver Plan: Rs.1.5/2lacs
- Health Guard –Gold Plan: 3/4/5/7.5/10/15/20/25/30/35/40/45/50lacs

- **What is the entry age?**

- Proposer /Spouse /Parents/Sister/ Brother/ Father In law/ Mother In law/ Aunt/ Uncle 18 yrs to 65 years
- Dependent Children/Grandchildren: 3 months– 30yrs

- **What is the renewal age?**

- The policy is renewable for lifetime.
- For Dependent Children/ Grand Children- Renewal up to 35 years.  
After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime; subject to separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break

- **What is the Policy Period?**

- Policy can be taken for 1year/2years OR 3years.

- **What is premium paying term?**

- Annual premium payment for 1 year policy. For long term policies one time premium will be collected at the time of risk inception and for renewal at the end of the policy term.

- **Is this a floater policy/ individual policy?**

- Policy provides Individual as well as Floater sum insured options under both plans.



- **Who can be covered under Health Guard Policy?**
- Self, Spouse, Dependent Children, Grandchildren, Parents, Sister, Brother, Father In law, Mother In law, Aunt, Uncle can be covered under individual option
- Self, Spouse, dependent children can be covered under floater option. For parents, Father in Law/Mother in Law separate policy can be taken
- **Benefits under the Policy**

## HEALTH GUARD – SILVER PLAN

### 1. In-patient Hospitalisation Treatment

If You are hospitalized on the advice of a Doctor as defined under the policy, because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You, Reasonable and Customary Medical Expenses incurred subject to

- i. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home up to 1% of Sum Insured per day (Excluding Cumulative Bonus) or actual, whichever is lower.
- ii. If admitted in ICU, we will pay up to actual expenses provided by Hospital.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- iv. Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary.

**Note:** In case of admission to a room at rates exceeding the limits as mentioned under 1.(i) , the reimbursement of all other expenses incurred at the Hospital, with the exception of cost of medicines, shall be payable in the same proportion as the admissible rate per day bears to the actual rate per day of room rent charges.

### 2. Pre-Hospitalisation

The Medical Expenses incurred during the 60 days immediately before you were Hospitalised, provided that: Such Medical Expenses were incurred for the same illness/injury for which subsequent Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Inpatient Hospitalisation Treatment Cover.

### 3. Post-Hospitalisation

The Medical Expenses incurred during the 90 days immediately after You were discharged post Hospitalisation provided that: Such costs are incurred in respect of the same illness/injury for which the earlier Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Inpatient Hospitalisation Treatment Cover.



#### 4. Road Ambulance

We will pay the reasonable cost to a maximum of Rs 20000/- per policy year incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency.

We will also reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You from the Hospital where you were admitted initially to another hospital with higher medical facilities.

Claim under this section shall be payable by Us only when:

- i. Such life threatening emergency condition is certified by the Medical Practitioner, and
  - ii. We have accepted Your Claim under "In-patient Hospitalisation Treatment" or "Day Care Procedures" section of the Policy.
- Subject otherwise to the terms, conditions and exclusions of the Policy.

This benefit will be applicable annually for policies with term more than 1 year.

#### 5. Day Care Procedures

We will pay you the medical expenses as listed above under In-patient Hospitalisation Treatment Cover for Day care procedures/ Surgeries taken as an inpatient in a hospital or day care centre but not in the outpatient department. Indicative list of Day Care Procedures is given in the annexure I of Policy wordings.

#### 6. Organ Donor Expenses

We will pay expenses towards organ donor's treatment for harvesting of the donated organ, provided that,

- i. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
- ii. We have accepted an inpatient Hospitalisation claim for the insured member under In Patient Hospitalisation Treatment Cover.

#### 7. Convalescence Benefit

In the event of insured hospitalised for a disease/ illness/ injury for a continuous period exceeding 10 days, We will pay benefit amount of Rs. 5,000 per policy year.

This benefit will be triggered provided that the hospitalization claim is accepted under In Patient Hospitalisation Treatment Cover.

This benefit will be applicable annually for policies with term more than 1 year.



## 8. Daily Cash Benefit for Accompanying an Insured Child

We will pay Daily Cash Benefit of Rs. 500 per day maximum up to 10 days during each policy year for reasonable accommodation expenses in respect of one parent/legal guardian, to stay with any minor Insured Person (under the Age of 12), provided the hospitalization claim is paid under Inpatient Hospitalisation Treatment Cover.

This benefit will be applicable annually for policies with term more than 1 year.

## 9. Sum Insured Reinstatement Benefit

If Inpatient Hospitalization Treatment Cover Sum Insured and cumulative bonus (if any) is exhausted due to claims lodged during the Policy year, then it is agreed that 100% of the Sum Insured specified under Inpatient Hospitalization Treatment Cover be reinstated for the particular Policy year provided that:

- i. The reinstated Sum Insured will be triggered only after the Inpatient Hospitalization Treatment Cover Sum Insured inclusive of the Cumulative Bonus (If applicable) has been completely exhausted during the policy year;
- ii. The reinstated Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in Inpatient Hospitalization Treatment Cover.
- iii. If the claimed amount is higher than the Balance Sum Insured inclusive of the Cumulative Bonus (If applicable) under the policy, then this benefit will not be triggered for such claims
- iv. The reinstated Sum Insured would be triggered only for subsequent claims made by the Insured Person. In case of relapse within 45 days, this benefit will not trigger
- v. This benefit is applicable only once during each policy year & will not be carried forward to the subsequent policy year/ renewals if the benefit is not utilized.
- vi. This benefit is applicable only once in life time of Insured Person covered under this policy for claims regarding CANCER OF SPECIFIED SEVERITY and KIDNEY FAILURE REQUIRING REGULAR DIALYSIS as defined under the policy.
- vii. This benefit will be applicable annually for policies with term more than 1 year.
- viii. Additional premium would not be charged for reinstatement of the Sum Insured.
- ix. In case Family Floater policy, Reinstatement of Sum Insured will be available for all Insured Persons in the Policy.

## 10. Preventive Health Check Up

At the end of block of every continuous period of 3 years during which You have held Our Health Guard policy, You are eligible for a free Preventive Health checkup. We will reimburse the amount equal to 1% of the sum insured max up to Rs. 2000/- for each member in Individual policy during the block of 3 years. This benefit can be availed by proposer & spouse only under Floater Sum Insured Policies.

You may approach us for the arrangement of the Health Check up. For the avoidance of doubt, We shall not be liable for any other ancillary or peripheral costs or expenses (including but not limited to those for transportation, accommodation or sustenance).



## HEALTH GUARD GOLD PLAN

### 1. In-patient Hospitalisation Treatment

If You are hospitalized on the advice of a Doctor as defined under the policy because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You, Reasonable and Customary Medical Expenses incurred subject to

- i. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home without any sublimit.
- ii. If admitted in ICU, we will pay up to actual expenses provided by Hospital.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- iv. Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary.

### 2. Pre-Hospitalisation

The Medical Expenses incurred during the 60 days immediately before you were Hospitalised, provided that: Such Medical Expenses were incurred for the same illness/injury for which subsequent Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Inpatient Hospitalisation Treatment Cover.

### 3. Post-Hospitalisation

The Medical Expenses incurred during the 90 days immediately after You were discharged post Hospitalisation provided that: Such costs are incurred in respect of the same illness/injury for which the earlier Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Inpatient Hospitalisation Treatment Cover.

### 4. Road Ambulance

We will pay the reasonable cost to a maximum of Rs 20000/- per policy year incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency.

We will also reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You from the Hospital where you were admitted initially to another hospital with higher medical facilities.

Claim under this section shall be payable by Us only when:

- i. Such life threatening emergency condition is certified by the Medical Practitioner, and
- ii. We have accepted Your Claim under "In-patient Hospitalisation Treatment" or "Day Care Procedures" section of the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy.

This benefit will be applicable annually for policies with term more than 1 year.



**5. Day Care Procedures**

We will pay you the medical expenses as listed above under In-patient Hospitalisation Treatment Cover for Day care procedures / Surgeries taken as an inpatient in a hospital or day care centre but not in the outpatient department. Indicative list of Day Care Procedures is given in the annexure I of Policy wordings.

**6. Organ Donor Expenses**

We will pay expenses towards organ donor's treatment for harvesting of the donated organ, provided that,

- i. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
- ii. We have accepted an inpatient Hospitalisation claim for the insured member under In Patient Hospitalisation Treatment

**7. Convalescence Benefit**

In the event of insured hospitalised for a disease/ illness/ injury for a continuous period exceeding 10 days, We will pay benefit amount of Rs. 5,000 for Sum Insured up to Rs. 5 lacs and Rs. 7500 for Sum Insured 7.5 lacs and above per policy year.

This benefit will be triggered provided that the hospitalization claim is accepted under In Patient Hospitalisation Treatment.

This benefit will be applicable annually for policies with term more than 1 year.

**8. Daily Cash Benefit for Accompanying an Insured Child**

We will pay Daily Cash Benefit of Rs. 500 per day maximum up to 10 days during each policy year for reasonable accommodation expenses in respect of one parent/legal guardian, to stay with any minor Insured Person (under the Age of 12), provided the hospitalization claim is paid under Inpatient Hospitalisation Treatment Cover.

This benefit will be applicable annually for policies with term more than 1 year.

**9. Sum Insured Reinstatement Benefit**

If Inpatient Hospitalization Treatment Cover Sum Insured and Cumulative Bonus (if any) is exhausted due to claims lodged during the Policy year, then it is agreed that 100% of the Sum Insured specified under Inpatient Hospitalization Treatment Cover be reinstated for the particular Policy year provided that:

- i. The reinstated Sum Insured will be triggered only after the Inpatient Hospitalization Treatment Sum Insured inclusive of the Cumulative Bonus (If applicable) has been completely exhausted during the policy year;
- ii. The reinstated Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in Inpatient Hospitalization Treatment.





- iii. If the claimed amount is higher than the Balance Sum Insured inclusive of the Cumulative Bonus (If applicable) under the policy, then this benefit will not be triggered for such claims
- iv. The reinstated Sum Insured would be triggered only for subsequent claims made by the Insured Person. In case of relapse within 45 days, this benefit will not trigger
- v. This benefit is applicable only once during each policy year & will not be carried forward to the subsequent policy year/ renewals if the benefit is not utilized.
- vi. This benefit is applicable only once in life time of Insured Person covered under this policy for claims regarding CANCER OF SPECIFIED SEVERITY and KIDNEY FAILURE REQUIRING REGULAR DIALYSIS as defined under the policy.
- vii. This benefit will be applicable annually for policies with term more than 1 year.
- viii. Additional premium would not be charged for reinstatement of the Sum Insured.
- ix. In case Family Floater policy, Reinstatement of Sum Insured will be available for all Insured Persons in the Policy.

#### 10. [Preventive Health Check Up](#)

At the end of block of every continuous period of 3 years during which You have held Our Health Guard policy, You are eligible for a free Preventive Health checkup. We will reimburse the amount equal to 1% of the sum insured max up to Rs. 5000/- for each member in Individual policy during the block of 3 years. This benefit can be availed by proposer & spouse only under Floater Sum Insured Policies.

You may approach us for the arrangement of the Health Checkup. For the avoidance of doubt, We shall not be liable for any other ancillary or peripheral costs or expenses (including but not limited to those for transportation, accommodation or sustenance).

#### 11. [Ayurvedic / Homeopathic Hospitalisation Expenses](#)

If You are Hospitalised for not less than 24 hrs, in an Ayurvedic / Homeopathic Hospital which is a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health on the advice of a Doctor because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period then We will pay You: In-patient Treatment- Medical Expenses for Ayurvedic and Homeopathic treatment:

- Room rent, boarding expenses
  - Nursing care
  - Consultation fees
  - Medicines, drugs and consumables,
  - Ayurvedic and Homeopathic treatment procedures
- Our maximum liability is up to Rs. 20000 per policy year.  
This benefit will be applicable annually for policies with term more than 1 year.  
The claim will be admissible under the policy provided that,
- i. The illness/injury requires inpatient admission and the procedure performed on the insured cannot be carried out on out-patient basis





## 12. Maternity Expenses

We will pay the Medical Expenses for the delivery of a baby (including caesarean section) and/or expenses related to medically recommended and lawful termination of pregnancy, limited to maximum 2 deliveries or termination(s) or either, during the lifetime of the insured person, provided that,

- i. Our maximum liability per delivery or termination shall be limited to the amount specified in the policy Schedule as per Sum Insured opted From Sum insured Rs. 3lacs to Rs. 7.5lacs it is restricted to Rs. 15000 for normal delivery and Rs. 25000 for caesarean section and from Sum insured Rs. 10lacs to Rs. 50lacs it is restricted to Rs. 25000 for normal delivery and Rs. 35000 for caesarean section
- ii. We will pay the Medical Expenses of pre-natal and post-natal hospitalization per delivery or termination upto the amount stated in the policy Schedule.
- iii. Waiting period of 72 months from the date of issuance of the first policy with us, provided that the policy has been renewed continuously with us without break for you. Fresh waiting period of 72 months would apply for all the policies which are issued with continuity under portability guidelines either from our existing Health Product or any other Non-Health or Standalone Health Insurance Company.
- iv. We will not cover Ectopic pregnancy under this benefit (although it shall be covered under In patient Hospitalisation Treatment Cover)
- v. Any complications arising out of or as a consequence of maternity/ child birth will be covered within the limit of Sum Insured available under this benefit.

## 13. New Born Baby Cover

Coverage for new born baby will be considered subject to a valid claim being accepted under Maternity Expenses. We will pay the following expenses within the limit of the Sum Insured available under the Maternity Expenses section.

We will pay for,

- i. Medical Expenses towards treatment of your new born baby while you are hospitalised as an inpatient for delivery.
- ii. Hospitalisation charges incurred on the new born baby during post birth including any complications shall be covered up to a period of 90 days from the date of birth and within limit of the Sum Insured under Maternity Expenses without payment of any additional premium
- iii. Mandatory Vaccinations of the new born baby up to 90 days, as recommended by the Indian Pediatric Association will be covered under the Maternity Expenses Sum Insured.

## 14. Bariatric Surgery Cover

If You are hospitalized on the advice of a Doctor because of Conditions mentioned below which required you to undergo Bariatric Surgery during the Policy period, then We will pay You, Reasonable and Customary Expenses related to Bariatric Surgery



### Eligibility:

For adults aged 18 years or older, presence of severe obesity documented in contemporaneous clinical records, defined as any of the following:

BMI greater than and equal to 40 in conjunctions with any of the following severe co morbidities:

1. Coronary heart disease; or
2. Medically refractory hypertension (blood pressure greater than 140 mm Hg systolic and/or 90 mm Hg diastolic despite concurrent use of 3 anti-hypertensive agents of different classes); or
3. Type 2 diabetes mellitus

### Special Conditions applicable to Bariatric Surgery Cover

- This benefit is subject to a waiting period of 36 months from the date of first commencement of this policy and continuous renewal thereof with the Company.
- Policies which are issued with continuity under portability guidelines either from our existing Health Product or any other Non-Health or Standalone Health Insurance Company will have to wait for 36 months from issuance of Health Guard policy to avail this benefit.
- Our maximum liability will be restricted to 50% of Sum insured maximum up to Rs. 5 lac.
- Bariatric surgery performed for Cosmetic reasons is excluded.
- The indication for the procedure should be found appropriate by two qualified surgeons and the insured person shall obtain prior approval for cashless treatment from the Company.

### • Is there any pre-policy check up for enrolling under Health Guard policy?

- Applicable only for new proposals
- No Medical tests upto 45 years, subject to no adverse health conditions
- Medical tests would be advised for the below adverse health conditions:
  - o Diabetes
  - o Hypertension
  - o Lipid Disorders
  - o Combination of any of the above
  - o Obesity
  - o Joint Disorders
- Medical tests (pre-policy check up) are mandatory for members above 45 years.
- The pre-policy check up would be arranged at our empanelled diagnostic centers.
- 100% cost of pre-policy check up would be refunded if the proposal is accepted & policy is issued

| Age of the person to be insured | Sum Insured             | Medical Examination  |
|---------------------------------|-------------------------|--|
| Up to 45 years                  | All Sum Insured options | No Medical Tests*  |
| Above 45 years                  | All Sum Insured options | Medical Tests required as listed below: Full Medical Report, CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, SGOT, SGPT, Sr Creatinine |

\*Subject to no adverse health conditions mentioned above



- **What are the Sub-limits?**

**For Health Guard – Silver Plan**

- Room rent restricted to max 1% per day of Sum Insured opted.
- Cataract Limit per eye 20% of Sum Insured .

**For Health Guard – Gold Plan**

- Cataract Limit per eye 20% of Sum Insured max up to Rs. 1 lac.
- Bariatric Surgery restricted to 50% of the Sum insured, subject to maximum of Rs 5 lac.
- Maternity Expenses- From Sum insured Rs. 3lacs to Rs. 7.5lacs it is restricted to Rs. 15000 for normal delivery and Rs. 25000 for caesarean section and from Sum insured Rs. 10lacs to Rs. 50lacs it is restricted to Rs. 25000 for normal delivery and Rs. 35000 for caesarean section

- **What additional benefits do I get?**

- **Cumulative bonus**

If You renew Your Health Guard with Us without any break and there has been no claim in the preceding year, We will increase the Limit of Indemnity by 10% of base sum insured per annum, but: The maximum cumulative increase in the Limit of Indemnity will be limited to 10 years and 100% of Your first Health Guard with Us.

This clause does not alter the annual character of this insurance or Our right to decline to renew or to cancel the Policy

If a claim is made in any year where a cumulative increase has been applied, then the increased Limit of Indemnity in the policy period of the subsequent Health Guard shall be reduced by 10%, save that the limit of indemnity applicable to Your first Health Guard with Us shall be preserved.

- Income Tax Benefit as per Sec 80 D of the IT Act on the premiums paid for this policy

- **Condition for renewal of the contract.**

- i. Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation, fraud, or your non cooperation. (Subject to policy is renewed annually with us within the Grace period of 30 days from date of Expiry)
- ii. In case of Our own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. However, any treatment availed for an Illness or Accident sustained or contracted during the break period will not be admissible under the Policy.
- iii. For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.
- iv. For dependent children, Policy is renewable up to 35 years. After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime. However a Separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break
- v. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDAI.



- **Cancellation**

- We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or Your non-cooperation.
- You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

| Period in Risk                              | Premium Refund       |                      |                      |
|---|----------------------|----------------------|----------------------|
|   | Policy Period 1 Year | Policy Period 2 Year | Policy Period 3 Year |
| Within 15 Days                              | Pro Rata Refund      |                      |                      |
| Exceeding 15 days but less than 3 months    | 65.00%               | 75.00%               | 80.00%               |
| Exceeding 3 months but less than 6 months   | 45.00%               | 65.00%               | 75.00%               |
| Exceeding 6 months but less than 12 months  | 0.00%                | 45.00%               | 60.00%               |
| Exceeding 12 months but less than 15 months |                      | 30.00%               | 50.00%               |
| Exceeding 15 months but less than 18 months |                      | 20.00%               | 45.00%               |
| Exceeding 18 months but less than 24 months |                      | 0.00%                | 30.00%               |
| Exceeding 24 months but less than 27 months |                      |                      | 20.00%               |
| Exceeding 27 months but less than 30 months |                      |                      | 15.00%               |
| Exceeding 30 months but less than 36 months |                      |                      | 0.00%                |

**Note:**

The first slab of Number of days “within 15 days” in above table is applicable only in case of new business.

In case of renewal policies, period is risk “Exceeding 15 days but less than 3 months” should be read as “within 3 months”.

- **When can I enhance my Sum Insured?**

- Sum Insured enhancement will be allowed only at the time of renewals.
- Sum Insured enhancement would be subject to the underwriting approval based on the declaration on the proposal form
- No claim in the expiring policies– In case of a claim referral to be made to Underwriting doctors for further advise

- **Free Look Period**

You have a period of 15 days from the date of receipt of the first policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation.

If you have not made any claim during the Free look period, you shall be entitled to refund of premium subject to,



- A deduction of the expenses incurred by Us on Your medical examination, stamp duty charges, if the risk has not commenced,
- A deduction of the stamp duty charges, medical examination charges & proportionate risk premium for period on cover, If the risk has commenced
- A deduction of such proportionate risk premium commensurating with the risk covered during such period, where only a part of risk has commenced
- Free look period is not applicable for renewal policies.

- **Portability Conditions**

- i. Retail Policies: As per the Portability Guidelines issued by IRDAI, applicable benefits shall be passed on to insured persons who were holding similar retail health insurance policies of other non-life insurers. The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.
- ii. Group Policies: As per the Portability Guidelines issued by IRDAI, applicable benefits shall be passed on to insured persons who were insured under Our Group Health Policy and are availing Our individual Health Policy. However, such benefits shall be applicable only in the event of discontinuation/ non-renewal of the Group Health Policy (applicable for both employer-employee relationships and non-employer-employee relationships) and/or the particular insured person leaving the group on account of resignation/ retirement (applicable for employer-employee relationships) or termination of relationship with the Group Administrator (applicable for non-employer-employee relationships). The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.

- **Revision/ Modification of the policy**

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDAI. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

- **Migration of policy**

- The insured can opt for migration of policy to our other similar or closely similar products at the time of renewal.
- The premium will be charged as per Our Underwriting Policy for such chosen new product, and all the guidelines, terms and condition of the chosen product shall be applicable.
- Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break

- **Withdrawal of Policy**

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDAI, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this



Policy, You can choose, among Our available similar and closely similar Health insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDAI.

Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for renewal on the renewal date and accordingly upon Your seeking renewal of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You and also subject to Portability condition.

- **Discounts**

1. Family Discount: 10% family discount shall be offered if 2 eligible family members are covered under a single policy and 15% if more than 2 of any of the eligible family members are covered under a single policy. Moreover, this family discount will be offered for both new policies as well as for renewal policies. Family discount is not applicable to Health Guard Floater Policies.
2. Employee Discount: 20% discount on published premium rates to employees of Bajaj Allianz & its group companies, this discount is applicable only if the policy is booked in direct office.
3. Co pay Discount:  
If opted voluntarily by the Insured then Insured will be eligible of additional 10% or 20% discount respectively on the policy premium.  
In case of a claim has been admitted under In-patient Hospitalisation Treatment then, the insured person shall bear 10% or 20% respectively of the eligible claim amount payable under this cover.
4. Long Term Policy Discount:
  - a. 4% discount is applicable if policy is opted for 2 years
  - b. 8% discount is applicable if policy is opted for 3 years

- **What are the exclusions under the policy?**

For Health Guard – Silver Plan:-

- i. **Waiting Period**

1. Benefits will not be available for Any Pre-existing condition, ailment or injury, until 36 months of continuous coverage have elapsed, after the date of inception of the first Health Guard policy, provided the preexisting disease / ailment / injury is disclosed on the proposal form.  
The above exclusion 1 shall cease to apply if You have maintained a Health Guard policy with Us for a continuous period of a full 36 months without break from the date of Your first Health Guard policy.  
In case of enhancement of Sum Insured, this exclusion shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Health Guard policy with Us without break in cover.
2. We will also not pay for claims arising out of or howsoever connected to the following for the first 24 months of Health Guard policy



|   |  |
|---|--|
| 1. Any types of gastric or duodenal ulcers            | 9. Cataracts   |
| 2. Benign prostatic hypertrophy                       | 10. Hernia of all types  |
| 3. All types of sinuses                               | 11. Fistulae, Fissure in ano   |
| 4. Haemorrhoids                                       | 12. Hydrocele  |
| 5. Dysfunctional uterine bleeding                     | 13. Fibromyoma   |
| 6. Endometriosis                                      | 14. Hysterectomy   |
| 7. Stones in the urinary and biliary systems          | 15. Surgery for any skin ailment   |
| 8. Surgery on ears/tonsils/adenoids/paranasal sinuses | 16. Surgery on all internal or external tumours/ cysts/ nodules/polyps of any kind including breast lumps with exception of Malignant tumor or growth. |

This exclusion shall apply for a continuous period of 36 months from the date of Your Health Guard policy, if the above referred illness were present at the time of commencement of the policy and if You had declared such illness at the time of proposing the policy for the first time. In case of enhancement of Sum Insured, the waiting periods shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Health Guard policy with Us without break in cover.

3. Any Medical Expenses incurred during the first 36 months during which You have the benefit of a Health Guard policy with Us in connection with:
  - Joint replacement surgery,
  - Surgery for prolapsed inter vertebral disc (unless necessitated due to an accident)
  - Surgery to correct deviated nasal septum
  - Hypertrophied turbinate
  - Congenital internal diseases or anomalies
  - Treatment for correction of eye sight due to refractive error recommended by Ophthalmologist for medical reasons.
4. Any disease contracted and /or medical expenses incurred in respect of any disease /illness by the insured during the first 30 days from the commencement of the policy, except for accidental injuries.

## II General Exclusions

1. Any treatment arising from or traceable to pregnancy, child birth including cesarean section and/or any treatment related to pre and postnatal care and complications arising out of Pregnancy and Childbirth.  
However this exclusion will not apply to Ectopic Pregnancy proved by diagnostic means and certified to be life threatening by the attending medical practitioner.
2. Any dental treatment that comprises cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, orthognathic surgery, jaw alignment or treatment for the temporomandibular (jaw) joint, or upper and lower jaw bone surgery and surgery related to the temporomandibular (jaw) unless necessitated by an acute traumatic injury or cancer and also requiring Hospitalisation
3. Medical expenses where Inpatient care is not warranted and does not require supervision of





- qualified nursing staff and qualified medical practitioner round the clock
4. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) [except for compelling the Government or any other person to do or abstain from doing any act as defined under the definition of Terrorist act], civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.  
Any Medical expenses incurred due to Acts of Terrorism will be covered under the policy.
  5. Circumcision unless required for the treatment of Illness or Accidental bodily injury,
  6. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender.
  7. Any form of plastic surgery unless necessary for the treatment of cancer, burns or accidental Bodily Injury
  8. The cost of spectacles, contact lenses, hearing aids, crutches, artificial limbs, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment except for intrinsic fixtures used for orthopedic treatments such as plates and K-wires.
  9. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
  10. Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies, genetic disorders, stem cell implantation or surgery, or growth hormone therapy.
  11. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
  12. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
  13. Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.
  14. Medical Expenses relating to any hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations
  15. Vaccination or inoculation unless forming a part of post bite treatment or if medically necessary and forming a part of treatment recommended by the treating doctor.
  16. Any fertility, sub fertility, Infertility, sterility, erectile dysfunction, impotence, assisted conception operation or sterilization procedure.
  17. Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Doctor
  18. Experimental, unproven or non-standard treatment
  19. Treatment for any other system other than modern medicine (also known as Allopathy).
  20. Weight management services and treatment related to weight reduction programmes including treatment of obesity and treatment for arising direct or indirect complications of Obesity.
  21. Treatment for any mental illness or psychiatric illness, Parkinson's Disease.
  22. All non-medical Items as per list provided by IRDAI.
  23. Any treatment received outside India.

For Health Guard Gold:-

**I. Waiting Period**

1. Benefits will not be available for Any Pre-existing condition, ailment or injury, until 36 months of continuous coverage have elapsed, after the date of inception of the first Health Guard policy, provided the preexisting disease / ailment / injury is disclosed on the proposal form.

The above exclusion 1 shall cease to apply if You have maintained a Health Guard policy with Us for a continuous period of a full 36 months without break from the date of Your first Health Guard policy.

In case of enhancement of Sum Insured, this exclusion shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Health Guard policy with Us without break in cover.

2. We will also not pay for claims arising out of or howsoever connected to the following for the first 24 months of Health Guard policy,

|   |  |
|---|--|
| 1. Any types of gastric or duodenal ulcers            | 9. Cataracts,  |
| 2. Benign prostatic hypertrophy                       | 10. Hernia of all types  |
| 3. All types of sinuses                               | 11. Fistulae, Fissure in ano   |
| 4. Haemorrhoids                                       | 12. Hydrocele  |
| 5. Dysfunctional uterine bleeding                     | 13. Fibromyoma   |
| 6. Endometriosis                                      | 14. Hysterectomy   |
| 7. Stones in the urinary and biliary systems          | 15. Surgery for any skin ailment   |
| 8. Surgery on ears/tonsils/adenoids/paranasal sinuses | 16. Surgery on all internal or external tumours/ cysts/ nodules/polyps of any kind including breast lumps with exception of Malignant tumor or growth. |

This exclusion shall apply for a continuous period of 36 months from the date of Your Health Guard policy, if the above referred illness were present at the time of commencement of the policy and if You had declared such illness at the time of proposing the policy for the first time.

In case of enhancement of Sum Insured, the waiting periods shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Health Guard policy with Us without break in cover.

3. Any Medical Expenses incurred during the first 36 months during which You have the benefit of a Health Guard policy with Us in connection with:

- Joint replacement surgery,
- Surgery for prolapsed inter vertebral disc (unless necessitated due to an accident)
- Surgery to correct deviated nasal septum
- Hypertrophied turbinate
- Congenital internal diseases or anomalies
- Treatment for correction of eye sight due to refractive error recommended by Ophthalmologist for medical reasons.
- Bariatric Surgery

4. Any disease contracted and /or medical expenses incurred in respect of any disease /illness by the insured during the first 30 days from the commencement of the policy, except for accidental injuries.



5. Any treatment arising from or traceable to pregnancy, child birth including cesarean section and/or any treatment related to pre and postnatal care and complications arising out of Pregnancy and Childbirth until 72 months continuous period has elapsed since the inception of the first Health Guard Policy with US. However this exclusion will not apply to Ectopic Pregnancy proved by diagnostic means and certified to be life threatening by the attending medical practitioner.

## II General Exclusions

1. Any dental treatment that comprises cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, orthognathic surgery, jaw alignment or treatment for the temporomandibular (jaw) joint, or upper and lower jaw bone surgery and surgery related to the temporomandibular (jaw) unless necessitated by an acute traumatic injury or cancer and also requiring Hospitalisation
2. Medical expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock
3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) [except for compelling the Government or any other person to do or abstain from doing any act as defined under the definition of Terrorist act], civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.  
Any Medical expenses incurred due to Acts of Terrorism will be covered under the policy.
4. Circumcision unless required for the treatment of Illness or Accidental bodily injury,
5. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender.
6. Any form of plastic surgery unless necessary for the treatment of cancer, burns or accidental Bodily Injury
7. The cost of spectacles, contact lenses, hearing aids, crutches, artificial limbs, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment except for intrinsic fixtures used for orthopedic treatments such as plates and K-wires.
8. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
9. Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies, genetic disorders, stem cell implantation or surgery, or growth hormone therapy.
10. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
11. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
12. Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.
13. Medical Expenses relating to any hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations



14. Vaccination or inoculation unless forming a part of post bite treatment or if medically necessary and forming a part of treatment recommended by the treating doctor.
15. Any fertility, sub fertility, Infertility, sterility, erectile dysfunction, impotence, assisted conception operation or sterilization procedure.
16. Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Doctor
17. Experimental, unproven or non-standard treatment
18. Weight management services and treatment related to weight reduction programmes including treatment of obesity
19. Treatment for any mental illness or psychiatric illness, Parkinson's Disease.
20. All non-medical Items as per list provided by IRDAI.
21. Any treatment received outside India.

- **List of Claim documents:**

- Claim form with NEFT details & cancelled cheque duly signed by Insured
- Original/Attested copies of Discharge Summary / Discharge Certificate / Death Summary with Surgical & anesthetics notes
- Attested copies of Indoor case papers
- Original/Attested copies Final Hospital Bill with break up of surgical charges, surgeon's fees, OT charges etc
- Original Paid Receipt against the final Hospital Bill.
- Original bills towards Investigations done / Laboratory Bills.
- Original/Attested copies of Investigation Reports against Investigations done.
- Original bills and receipts paid for the transportation from Registered Ambulance Service Provider. Treating Doctor certificate to transfer the Injured person to a higher medical centre for further treatment (if Applicable).
- Cashless settlement letter or other company settlement letter
- First consultation letter for the current ailment.
- In case of implant surgery, invoice & sticker.
- Aadhar card & PAN card Copies (Not mandatory if the same is linked with the policy while issuance or in previous claim)

Please send the documents on below address

Bajaj Allianz General Insurance Company

2<sup>nd</sup> Floor, Bajaj Finserv Building, Behind Weikfield IT park, Off Nagar Road, Viman Nagar

Pune 411014 | Toll free: 1800-103-2529, 1800-22-5858

**All Claims will be settled by In house claims settlement team of the company and no TPA is engaged.**



- Premium Chart**

There are Two Zones for Premium payment

**Zone A**

Delhi / NCR, Mumbai including (Navi Mumbai, Thane and Kalyan), Hyderabad and Secunderabad, Bangalore, Kolkata, Ahmedabad, Vadodara and Surat.

**Zone B**

Rest of India apart from Zone A cities

**Note:-**

Policyholders paying Zone A premium rates can avail treatment all over India without any co-payment.

But, those, who pay zone B premium rates and avail treatment in Zone A city will have to pay 20% co-payment on admissible claim amount. This Co – payment will not be applicable for Accidental Hospitalization cases.

Policyholder residing in Zone B can choose to pay premium for Zone A and avail treatment all over India without any co-payment.

**Premiums are exclusive of GST**

**Health Guard – Silver Plan (Individual)**

Premium for Zone A

| Health Guard Silver Plan |        |        |
|--------------------------|--------|--------|
| Policy Holder Age/SI     | 150000 | 200000 |
| 3 months-20              | 2973   | 3338   |
| 21-25                    | 3295   | 3700   |
| 26-30                    | 3637   | 4084   |
| 31-35                    | 3867   | 4341   |
| 36-40                    | 4383   | 4921   |
| 41-45                    | 5259   | 5905   |
| 46-50                    | 6639   | 7454   |
| 51-55                    | 8632   | 9692   |
| 56-60                    | 11450  | 12856  |
| 61-65                    | 15169  | 17033  |
| 66-70                    | 19863  | 22303  |
| 71-75                    | 25331  | 28443  |
| 76yrs onwards            | 28489  | 31988  |

Premium for Zone B

| Health Guard Silver Plan |        |        |
|--------------------------|--------|--------|
| Policy Holder Age/SI     | 150000 | 200000 |
| 3 months-20              | 2379   | 2671   |
| 21-25                    | 2636   | 2960   |
| 26-30                    | 2910   | 3267   |
| 31-35                    | 3093   | 3473   |
| 36-40                    | 3507   | 3937   |
| 41-45                    | 4207   | 4724   |
| 46-50                    | 5311   | 5963   |
| 51-55                    | 6905   | 7753   |
| 56-60                    | 9160   | 10285  |
| 61-65                    | 12136  | 13626  |
| 66-70                    | 15891  | 17842  |
| 71-75                    | 20265  | 22754  |
| 76yrs onwards            | 22791  | 25591  |



## Health Guard – Gold Plan (Individual)

### Premium for Zone A

| Health Guard Gold Plan |        |        |        |        |         |         |         |         |         |         |         |         |         |
|------------------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Policy Holder Age/Sl   | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 3M-20                  | 4457   | 5014   | 5774   | 6747   | 8040    | 9136    | 10314   | 11332   | 12237   | 13057   | 13810   | 14509   | 15162   |
| 21-25                  | 4923   | 5539   | 6382   | 7460   | 8895    | 10105   | 11413   | 12542   | 13547   | 14457   | 15293   | 16068   | 16792   |
| 26-30                  | 5418   | 6097   | 7027   | 8217   | 9804    | 11134   | 12579   | 13828   | 14938   | 15944   | 16867   | 17723   | 18523   |
| 31-35                  | 5750   | 6472   | 7460   | 8725   | 10414   | 11825   | 13363   | 14692   | 15873   | 16943   | 17925   | 18835   | 19686   |
| 36-40                  | 6497   | 7315   | 8434   | 9869   | 11787   | 13379   | 15125   | 16633   | 17974   | 19188   | 20303   | 21336   | 22302   |
| 41-45                  | 7764   | 8745   | 10086  | 11809  | 14114   | 16014   | 18113   | 19926   | 21538   | 22997   | 24336   | 25577   | 26737   |
| 46-50                  | 9760   | 10998  | 12689  | 14865  | 17782   | 20166   | 22822   | 25115   | 27152   | 28997   | 30690   | 32259   | 33725   |
| 51-55                  | 12643  | 14251  | 16448  | 19279  | 23078   | 26162   | 29622   | 32608   | 35261   | 37663   | 39867   | 41910   | 43818   |
| 56-60                  | 16720  | 18851  | 21765  | 25520  | 30568   | 34642   | 39238   | 43204   | 46728   | 49918   | 52845   | 55557   | 58090   |
| 61-65                  | 22101  | 24923  | 28781  | 33758  | 40454   | 45834   | 51929   | 57190   | 61863   | 66093   | 69973   | 73569   | 76927   |
| 66-70                  | 28891  | 32585  | 37636  | 44154  | 52928   | 59958   | 67945   | 74839   | 80962   | 86504   | 91587   | 96298   | 100697  |
| 71-75                  | 36801  | 41511  | 47950  | 56264  | 67460   | 76410   | 86602   | 95398   | 103210  | 110281  | 116767  | 122776  | 128388  |
| 76yrs onwards          | 41369  | 46666  | 53907  | 63258  | 75853   | 85913   | 97378   | 107272  | 116060  | 124013  | 131309  | 138069  | 144381  |

## Health Guard – Gold Plan (Individual)

### Premium for Zone B

| Health Guard Gold Plan |        |        |        |        |         |         |         |         |         |         |         |         |         |
|------------------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Policy Holder Age/Sl   | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 3M-20                  | 3566   | 4011   | 4619   | 5397   | 6432    | 7309    | 8251    | 9066    | 9790    | 10446   | 11048   | 11607   | 12129   |
| 21-25                  | 3938   | 4431   | 5105   | 5968   | 7116    | 8084    | 9130    | 10034   | 10838   | 11566   | 12234   | 12854   | 13433   |
| 26-30                  | 4334   | 4878   | 5621   | 6573   | 7843    | 8907    | 10063   | 11063   | 11951   | 12755   | 13494   | 14179   | 14819   |
| 31-35                  | 4600   | 5178   | 5968   | 6980   | 8331    | 9460    | 10690   | 11753   | 12698   | 13554   | 14340   | 15068   | 15749   |
| 36-40                  | 5197   | 5852   | 6747   | 7895   | 9429    | 10703   | 12100   | 13307   | 14379   | 15351   | 16242   | 17069   | 17841   |
| 41-45                  | 6211   | 6996   | 8069   | 9447   | 11292   | 12811   | 14491   | 15941   | 17230   | 18397   | 19469   | 20462   | 21390   |
| 46-50                  | 7808   | 8798   | 10151  | 11892  | 14225   | 16133   | 18258   | 20092   | 21722   | 23198   | 24552   | 25808   | 26980   |
| 51-55                  | 10114  | 11401  | 13159  | 15423  | 18463   | 20930   | 23697   | 26086   | 28209   | 30130   | 31894   | 33528   | 35054   |
| 56-60                  | 13376  | 15081  | 17412  | 20416  | 24455   | 27714   | 31390   | 34564   | 37383   | 39934   | 42276   | 44445   | 46472   |
| 61-65                  | 17680  | 19938  | 23025  | 27007  | 32363   | 36667   | 41544   | 45752   | 49490   | 52874   | 55978   | 58855   | 61541   |
| 66-70                  | 23113  | 26068  | 30109  | 35323  | 42343   | 47966   | 54356   | 59871   | 64769   | 69203   | 73270   | 77039   | 80558   |
| 71-75                  | 29440  | 33209  | 38360  | 45011  | 53968   | 61128   | 69282   | 76319   | 82568   | 88225   | 93413   | 98221   | 102710  |
| 76yrs onwards          | 33095  | 37333  | 43126  | 50606  | 60683   | 68730   | 77902   | 85818   | 92848   | 99211   | 105047  | 110455  | 115505  |



## Health Guard –Silver Plan (Floater)

Premium for Zone A

\*A= Adult, \*\*C= Child

| 1A* + 1C**     |        |        |
|----------------|--------|--------|
| Age-Band       | 150000 | 200000 |
| 18-20          | 4,381  | 4,919  |
| 21-25          | 4,618  | 5,185  |
| 26-30          | 4,870  | 5,468  |
| 31-35          | 5,039  | 5,658  |
| 36-40          | 5,420  | 6,085  |
| 41-45          | 6,065  | 6,810  |
| 46-50          | 7,319  | 8,218  |
| 51-55          | 9,208  | 10,339 |
| 56-60          | 12,022 | 13,499 |
| 61-65          | 15,928 | 17,884 |
| 66-70          | 20,856 | 23,418 |
| 71-75          | 26,598 | 29,865 |
| 76 yrs onwards | 29,914 | 33,588 |

| 1A + 2C        |        |        |
|----------------|--------|--------|
| Age-Band       | 150000 | 200000 |
| 18-20          | 5,582  | 6,268  |
| 21-25          | 5,784  | 6,494  |
| 26-30          | 5,998  | 6,734  |
| 31-35          | 6,142  | 6,896  |
| 36-40          | 6,465  | 7,259  |
| 41-45          | 7,013  | 7,874  |
| 46-50          | 8,078  | 9,070  |
| 51-55          | 9,885  | 11,098 |
| 56-60          | 12,595 | 14,142 |
| 61-65          | 16,686 | 18,736 |
| 66-70          | 21,850 | 24,533 |
| 71-75          | 27,864 | 31,287 |
| 76 yrs onwards | 31,338 | 35,187 |

| 1A + 3C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 6,750  | 7,578  |
| 21-25         | 6,933  | 7,784  |
| 26-30         | 7,127  | 8,001  |
| 31-35         | 7,257  | 8,148  |
| 36-40         | 7,550  | 8,477  |
| 41-45         | 8,047  | 9,035  |
| 46-50         | 9,013  | 10,120 |
| 51-55         | 10,651 | 11,959 |
| 56-60         | 13,167 | 14,785 |
| 61-65         | 17,445 | 19,588 |
| 66-70         | 22,843 | 25,648 |
| 71-75         | 29,131 | 32,709 |
| 76yrs onwards | 32,762 | 36,787 |

| 1A + 4C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 7,926  | 8,899  |
| 21-25         | 8,098  | 9,092  |
| 26-30         | 8,280  | 9,297  |
| 31-35         | 8,403  | 9,434  |
| 36-40         | 8,678  | 9,743  |
| 41-45         | 9,145  | 10,268 |
| 46-50         | 10,052 | 11,286 |
| 51-55         | 11,591 | 13,014 |
| 56-60         | 13,740 | 15,427 |
| 61-65         | 18,203 | 20,439 |
| 66-70         | 23,836 | 26,764 |
| 71-75         | 30,397 | 34,131 |
| 76yrs onwards | 34,187 | 38,386 |

| 2A + 0C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 4,273  | 4,797  |
| 21-25         | 4,735  | 5,316  |
| 26-30         | 5,226  | 5,868  |
| 31-35         | 5,556  | 6,239  |
| 36-40         | 6,299  | 7,072  |
| 41-45         | 7,557  | 8,485  |
| 46-50         | 9,540  | 10,712 |
| 51-55         | 12,404 | 13,927 |
| 56-60         | 16,454 | 18,474 |
| 61-65         | 21,799 | 24,476 |
| 66-70         | 28,544 | 32,049 |
| 71-75         | 36,401 | 40,872 |
| 76yrs onwards | 40,939 | 45,968 |

| 2A + 1C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 5,573  | 6,257  |
| 21-25         | 5,975  | 6,709  |
| 26-30         | 6,402  | 7,188  |
| 31-35         | 6,689  | 7,511  |
| 36-40         | 7,335  | 8,235  |
| 41-45         | 8,429  | 9,464  |
| 46-50         | 10,355 | 11,626 |
| 51-55         | 13,202 | 14,823 |
| 56-60         | 17,026 | 19,117 |
| 61-65         | 22,557 | 25,328 |
| 66-70         | 29,537 | 33,165 |
| 71-75         | 37,667 | 42,294 |
| 76yrs onwards | 42,363 | 47,567 |

| 2A + 2C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 6,773  | 7,605  |
| 21-25         | 7,140  | 8,017  |
| 26-30         | 7,530  | 8,454  |
| 31-35         | 7,791  | 8,748  |
| 36-40         | 8,379  | 9,408  |
| 41-45         | 9,377  | 10,528 |
| 46-50         | 11,132 | 12,499 |
| 51-55         | 13,911 | 15,619 |
| 56-60         | 17,598 | 19,760 |
| 61-65         | 23,315 | 26,179 |
| 66-70         | 30,530 | 34,280 |
| 71-75         | 38,934 | 43,716 |
| 76yrs onwards | 43,788 | 49,166 |

| 2A + 3C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 7,955  | 8,931  |
| 21-25         | 8,299  | 9,318  |
| 26-30         | 8,665  | 9,729  |
| 31-35         | 8,911  | 10,005 |
| 36-40         | 9,463  | 10,625 |
| 41-45         | 10,401 | 11,677 |
| 46-50         | 12,050 | 13,529 |
| 51-55         | 14,660 | 16,460 |
| 56-60         | 18,171 | 20,403 |
| 61-65         | 24,074 | 27,031 |
| 66-70         | 31,523 | 35,395 |
| 71-75         | 40,201 | 45,138 |
| 76yrs onwards | 45,212 | 50,766 |

| 2A + 4C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 9,145  | 10,268 |
| 21-25         | 9,475  | 10,639 |
| 26-30         | 9,826  | 11,032 |
| 31-35         | 10,062 | 11,297 |
| 36-40         | 10,591 | 11,891 |
| 41-45         | 11,489 | 12,899 |
| 46-50         | 13,069 | 14,673 |
| 51-55         | 15,570 | 17,482 |
| 56-60         | 18,800 | 21,109 |
| 61-65         | 24,832 | 27,882 |
| 66-70         | 32,516 | 36,510 |
| 71-75         | 41,467 | 46,560 |
| 76yrs onwards | 46,637 | 52,365 |





## Health Guard –Silver Plan (Floater)

### Premium for Zone B

| 1A + 1C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 3,505  | 3,935  |
| 21-25         | 3,695  | 4,148  |
| 26-30         | 3,896  | 4,374  |
| 31-35         | 4,031  | 4,526  |
| 36-40         | 4,336  | 4,868  |
| 41-45         | 4,852  | 5,448  |
| 46-50         | 5,855  | 6,574  |
| 51-55         | 7,367  | 8,271  |
| 56-60         | 9,618  | 10,799 |
| 61-65         | 12,742 | 14,307 |
| 66-70         | 16,685 | 18,735 |
| 71-75         | 21,278 | 23,892 |
| 76yrs onwards | 23,931 | 26,870 |

| 1A + 2C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 4,466  | 5,014  |
| 21-25         | 4,627  | 5,195  |
| 26-30         | 4,798  | 5,387  |
| 31-35         | 4,913  | 5,517  |
| 36-40         | 5,172  | 5,807  |
| 41-45         | 5,610  | 6,299  |
| 46-50         | 6,462  | 7,256  |
| 51-55         | 7,908  | 8,879  |
| 56-60         | 10,076 | 11,313 |
| 61-65         | 13,349 | 14,989 |
| 66-70         | 17,480 | 19,627 |
| 71-75         | 22,291 | 25,029 |
| 76yrs onwards | 25,070 | 28,150 |

| 1A + 3C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 5,400  | 6,063  |
| 21-25         | 5,546  | 6,227  |
| 26-30         | 5,701  | 6,401  |
| 31-35         | 5,806  | 6,518  |
| 36-40         | 6,040  | 6,782  |
| 41-45         | 6,438  | 7,228  |
| 46-50         | 7,210  | 8,096  |
| 51-55         | 8,521  | 9,567  |
| 56-60         | 10,534 | 11,828 |
| 61-65         | 13,956 | 15,670 |
| 66-70         | 18,274 | 20,519 |
| 71-75         | 23,305 | 26,167 |
| 76yrs onwards | 26,210 | 29,429 |

| 1A + 4C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 6,341  | 7,119  |
| 21-25         | 6,478  | 7,274  |
| 26-30         | 6,624  | 7,437  |
| 31-35         | 6,722  | 7,547  |
| 36-40         | 6,942  | 7,795  |
| 41-45         | 7,316  | 8,214  |
| 46-50         | 8,042  | 9,029  |
| 51-55         | 9,273  | 10,411 |
| 56-60         | 10,992 | 12,342 |
| 61-65         | 14,563 | 16,351 |
| 66-70         | 19,069 | 21,411 |
| 71-75         | 24,318 | 27,305 |
| 76yrs onwards | 27,350 | 30,709 |

| 2A + 0C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 3,418  | 3,838  |
| 21-25         | 3,788  | 4,253  |
| 26-30         | 4,181  | 4,694  |
| 31-35         | 4,445  | 4,991  |
| 36-40         | 5,039  | 5,658  |
| 41-45         | 6,046  | 6,788  |
| 46-50         | 7,632  | 8,569  |
| 51-55         | 9,923  | 11,142 |
| 56-60         | 13,163 | 14,779 |
| 61-65         | 17,439 | 19,581 |
| 66-70         | 22,835 | 25,640 |
| 71-75         | 29,121 | 32,698 |
| 76yrs onwards | 32,751 | 36,774 |

| 2A + 1C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 4,458  | 5,006  |
| 21-25         | 4,780  | 5,367  |
| 26-30         | 5,122  | 5,751  |
| 31-35         | 5,352  | 6,009  |
| 36-40         | 5,868  | 6,588  |
| 41-45         | 6,743  | 7,571  |
| 46-50         | 8,284  | 9,301  |
| 51-55         | 10,562 | 11,859 |
| 56-60         | 13,621 | 15,294 |
| 61-65         | 18,046 | 20,262 |
| 66-70         | 23,629 | 26,532 |
| 71-75         | 30,134 | 33,835 |
| 76yrs onwards | 33,891 | 38,053 |

| 2A + 2C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 5,419  | 6,084  |
| 21-25         | 5,712  | 6,413  |
| 26-30         | 6,024  | 6,763  |
| 31-35         | 6,233  | 6,998  |
| 36-40         | 6,704  | 7,526  |
| 41-45         | 7,502  | 8,423  |
| 46-50         | 8,906  | 9,999  |
| 51-55         | 11,129 | 12,495 |
| 56-60         | 14,079 | 15,808 |
| 61-65         | 18,652 | 20,943 |
| 66-70         | 24,424 | 27,424 |
| 71-75         | 31,147 | 34,973 |
| 76yrs onwards | 35,030 | 39,333 |

| 2A + 3C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 6,364  | 7,145  |
| 21-25         | 6,639  | 7,454  |
| 26-30         | 6,932  | 7,783  |
| 31-35         | 7,129  | 8,004  |
| 36-40         | 7,571  | 8,500  |
| 41-45         | 8,320  | 9,342  |
| 46-50         | 9,640  | 10,823 |
| 51-55         | 11,728 | 13,168 |
| 56-60         | 14,537 | 16,322 |
| 61-65         | 19,259 | 21,625 |
| 66-70         | 25,218 | 28,316 |
| 71-75         | 32,160 | 36,111 |
| 76yrs onwards | 36,170 | 40,613 |

| 2A + 4C       |        |        |
|---------------|--------|--------|
| Age-Band      | 150000 | 200000 |
| 18-20         | 7,316  | 8,214  |
| 21-25         | 7,580  | 8,511  |
| 26-30         | 7,861  | 8,826  |
| 31-35         | 8,049  | 9,037  |
| 36-40         | 8,473  | 9,513  |
| 41-45         | 9,191  | 10,320 |
| 46-50         | 10,455 | 11,739 |
| 51-55         | 12,456 | 13,986 |
| 56-60         | 15,040 | 16,887 |
| 61-65         | 19,866 | 22,306 |
| 66-70         | 26,013 | 29,208 |
| 71-75         | 33,174 | 37,248 |
| 76yrs onwards | 37,309 | 41,892 |

## Health Guard Gold Plan (Floater)

### Premium for Zone A

| 1A + 1C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 6,568  | 7,388  | 8,508  | 9,941  | 11,847  | 13,462  | 15,198  | 16,698  | 18,032  | 19,240  | 20,350  | 21,379  | 22,341  |
| 21-25         | 6,911  | 7,775  | 8,956  | 10,466 | 12,477  | 14,176  | 16,007  | 17,590  | 18,996  | 20,271  | 21,442  | 22,527  | 23,542  |
| 26-30         | 7,275  | 8,186  | 9,431  | 11,024 | 13,146  | 14,934  | 16,867  | 18,537  | 20,022  | 21,367  | 22,602  | 23,747  | 24,818  |
| 31-35         | 7,520  | 8,462  | 9,750  | 11,399 | 13,596  | 15,443  | 17,444  | 19,173  | 20,710  | 22,102  | 23,381  | 24,566  | 25,674  |
| 36-40         | 8,070  | 9,084  | 10,468 | 12,242 | 14,607  | 16,588  | 18,742  | 20,604  | 22,258  | 23,757  | 25,133  | 26,409  | 27,601  |
| 41-45         | 9,004  | 10,137 | 11,685 | 13,671 | 16,322  | 18,530  | 20,944  | 23,030  | 24,884  | 26,563  | 28,104  | 29,533  | 30,869  |
| 46-50         | 10,818 | 12,184 | 14,050 | 16,448 | 19,654  | 22,302  | 25,222  | 27,744  | 29,985  | 32,015  | 33,878  | 35,605  | 37,219  |
| 51-55         | 13,551 | 15,268 | 17,614 | 20,632 | 24,676  | 27,987  | 31,669  | 34,848  | 37,673  | 40,231  | 42,578  | 44,754  | 46,787  |
| 56-60         | 17,556 | 19,794 | 22,853 | 26,796 | 32,097  | 36,374  | 41,200  | 45,365  | 49,065  | 52,414  | 55,487  | 58,335  | 60,994  |
| 61-65         | 23,206 | 26,169 | 30,220 | 35,446 | 42,476  | 48,126  | 54,526  | 60,050  | 64,956  | 69,397  | 73,472  | 77,247  | 80,773  |
| 66-70         | 30,335 | 34,214 | 39,517 | 46,362 | 55,575  | 62,956  | 71,343  | 78,581  | 85,010  | 90,829  | 96,167  | 101,113 | 105,732 |
| 71-75         | 38,641 | 43,587 | 50,348 | 59,077 | 70,833  | 80,231  | 90,933  | 100,168 | 108,371 | 115,795 | 122,605 | 128,915 | 134,807 |
| 76yrs onwards | 43,437 | 48,999 | 56,603 | 66,421 | 79,646  | 90,208  | 102,247 | 112,636 | 121,863 | 130,214 | 137,874 | 144,972 | 151,600 |

| 1A + 2C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 8,369  | 9,414  | 10,842 | 12,667 | 15,095  | 17,154  | 19,366  | 21,277  | 22,976  | 24,516  | 25,930  | 27,241  | 28,467  |
| 21-25         | 8,660  | 9,743  | 11,222 | 13,114 | 15,631  | 17,760  | 20,053  | 22,034  | 23,796  | 25,392  | 26,858  | 28,217  | 29,487  |
| 26-30         | 8,970  | 10,092 | 11,625 | 13,588 | 16,199  | 18,404  | 20,784  | 22,839  | 24,667  | 26,323  | 27,843  | 29,253  | 30,571  |
| 31-35         | 9,178  | 10,327 | 11,897 | 13,906 | 16,581  | 18,837  | 21,274  | 23,380  | 25,252  | 26,948  | 28,505  | 29,949  | 31,299  |
| 36-40         | 9,645  | 10,854 | 12,506 | 14,622 | 17,440  | 19,809  | 22,377  | 24,595  | 26,567  | 28,353  | 29,993  | 31,514  | 32,936  |
| 41-45         | 10,438 | 11,749 | 13,540 | 15,836 | 18,897  | 21,459  | 24,247  | 26,656  | 28,797  | 30,737  | 32,517  | 34,169  | 35,712  |
| 46-50         | 11,979 | 13,488 | 15,549 | 18,195 | 21,728  | 24,664  | 27,881  | 30,661  | 33,131  | 35,368  | 37,422  | 39,326  | 41,106  |
| 51-55         | 14,592 | 16,437 | 18,957 | 22,195 | 26,529  | 30,099  | 34,045  | 37,453  | 40,481  | 43,224  | 45,741  | 48,074  | 50,254  |
| 56-60         | 18,392 | 20,736 | 23,941 | 28,072 | 33,625  | 38,106  | 43,162  | 47,525  | 51,401  | 54,910  | 58,129  | 61,112  | 63,899  |
| 61-65         | 24,311 | 27,415 | 31,659 | 37,134 | 44,499  | 50,418  | 57,122  | 62,909  | 68,049  | 72,702  | 76,970  | 80,926  | 84,619  |
| 66-70         | 31,780 | 35,844 | 41,399 | 48,569 | 58,221  | 65,954  | 74,740  | 82,323  | 89,058  | 95,154  | 100,746 | 105,928 | 110,767 |
| 71-75         | 40,481 | 45,662 | 52,745 | 61,890 | 74,206  | 84,051  | 95,263  | 104,938 | 113,531 | 121,309 | 128,443 | 135,054 | 141,227 |
| 76yrs onwards | 45,506 | 51,333 | 59,298 | 69,584 | 83,439  | 94,504  | 107,116 | 118,000 | 127,666 | 136,414 | 144,440 | 151,876 | 158,819 |

| 1A + 3C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 10,119 | 11,382 | 13,109 | 15,316 | 18,252  | 20,741  | 23,416  | 25,726  | 27,781  | 29,643  | 31,352  | 32,938  | 34,420  |
| 21-25         | 10,383 | 11,681 | 13,453 | 15,721 | 18,737  | 21,291  | 24,039  | 26,413  | 28,524  | 30,437  | 32,194  | 33,823  | 35,345  |
| 26-30         | 10,664 | 11,997 | 13,820 | 16,151 | 19,253  | 21,875  | 24,701  | 27,143  | 29,314  | 31,281  | 33,087  | 34,762  | 36,328  |
| 31-35         | 10,852 | 12,210 | 14,065 | 16,439 | 19,599  | 22,267  | 25,146  | 27,633  | 29,844  | 31,848  | 33,687  | 35,394  | 36,988  |
| 36-40         | 11,276 | 12,689 | 14,618 | 17,089 | 20,378  | 23,149  | 26,146  | 28,735  | 31,037  | 33,122  | 35,037  | 36,813  | 38,472  |
| 41-45         | 11,996 | 13,500 | 15,556 | 18,189 | 21,699  | 24,645  | 27,842  | 30,604  | 33,059  | 35,284  | 37,326  | 39,220  | 40,990  |
| 46-50         | 13,393 | 15,077 | 17,378 | 20,329 | 24,266  | 27,551  | 31,138  | 34,236  | 36,989  | 39,484  | 41,774  | 43,897  | 45,881  |
| 51-55         | 15,762 | 17,751 | 20,468 | 23,957 | 28,620  | 32,480  | 36,727  | 40,395  | 43,655  | 46,607  | 49,317  | 51,830  | 54,177  |
| 56-60         | 19,228 | 21,679 | 25,029 | 29,348 | 35,153  | 39,839  | 45,123  | 49,685  | 53,737  | 57,406  | 60,771  | 63,890  | 66,803  |
| 61-65         | 25,416 | 28,661 | 33,098 | 38,822 | 46,522  | 52,709  | 59,719  | 65,769  | 71,142  | 76,007  | 80,469  | 84,604  | 88,466  |
| 66-70         | 33,224 | 37,473 | 43,281 | 50,777 | 60,868  | 68,951  | 78,137  | 86,065  | 93,106  | 99,479  | 105,326 | 110,743 | 115,802 |
| 71-75         | 42,321 | 47,738 | 55,143 | 64,704 | 77,580  | 87,872  | 99,593  | 109,708 | 118,692 | 126,823 | 134,282 | 141,193 | 147,646 |
| 76yrs onwards | 47,574 | 53,666 | 61,994 | 72,747 | 87,231  | 98,799  | 111,985 | 123,363 | 133,469 | 142,615 | 151,005 | 158,779 | 166,038 |



## Health Guard Gold Plan (Floater)

### Premium for Zone A

| 1A + 4C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 11,882 | 13,366 | 15,394 | 17,986 | 21,433  | 24,356  | 27,496  | 30,210  | 32,623  | 34,809  | 36,816  | 38,678  | 40,419  |
| 21-25         | 12,131 | 13,646 | 15,717 | 18,366 | 21,889  | 24,873  | 28,082  | 30,855  | 33,321  | 35,555  | 37,607  | 39,510  | 41,288  |
| 26-30         | 12,394 | 13,944 | 16,061 | 18,770 | 22,373  | 25,421  | 28,704  | 31,541  | 34,063  | 36,348  | 38,446  | 40,392  | 42,211  |
| 31-35         | 12,572 | 14,144 | 16,292 | 19,041 | 22,699  | 25,790  | 29,122  | 32,001  | 34,561  | 36,880  | 39,010  | 40,985  | 42,831  |
| 36-40         | 12,970 | 14,593 | 16,812 | 19,651 | 23,431  | 26,618  | 30,061  | 33,036  | 35,681  | 38,078  | 40,278  | 42,319  | 44,226  |
| 41-45         | 13,645 | 15,356 | 17,692 | 20,685 | 24,672  | 28,023  | 31,655  | 34,792  | 37,581  | 40,108  | 42,428  | 44,580  | 46,591  |
| 46-50         | 14,958 | 16,837 | 19,404 | 22,694 | 27,083  | 30,754  | 34,751  | 38,204  | 41,273  | 44,054  | 46,607  | 48,974  | 51,186  |
| 51-55         | 17,184 | 19,349 | 22,307 | 26,103 | 31,173  | 35,384  | 40,002  | 43,990  | 47,535  | 50,746  | 53,693  | 56,426  | 58,979  |
| 56-60         | 20,064 | 22,621 | 26,118 | 30,624 | 36,682  | 41,571  | 47,085  | 51,845  | 56,074  | 59,902  | 63,414  | 66,668  | 69,708  |
| 61-65         | 26,521 | 29,908 | 34,538 | 40,510 | 48,544  | 55,001  | 62,315  | 68,628  | 74,236  | 79,311  | 83,968  | 88,282  | 92,312  |
| 66-70         | 34,669 | 39,102 | 45,163 | 52,985 | 63,514  | 71,949  | 81,534  | 89,807  | 97,154  | 103,804 | 109,905 | 115,558 | 120,837 |
| 71-75         | 44,161 | 49,813 | 57,540 | 67,517 | 80,953  | 91,692  | 103,923 | 114,478 | 123,852 | 132,337 | 140,120 | 147,332 | 154,066 |
| 76yrs onwards | 49,643 | 55,999 | 64,689 | 75,910 | 91,024  | 103,095 | 116,853 | 128,727 | 139,272 | 148,816 | 157,571 | 165,682 | 173,257 |

| 2A            |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 6,405  | 7,205  | 8,298  | 9,695  | 11,553  | 13,129  | 14,822  | 16,284  | 17,585  | 18,763  | 19,845  | 20,849  | 21,787  |
| 21-25         | 7,074  | 7,960  | 9,170  | 10,719 | 12,782  | 14,521  | 16,400  | 18,024  | 19,467  | 20,775  | 21,976  | 23,089  | 24,130  |
| 26-30         | 7,785  | 8,762  | 10,097 | 11,808 | 14,088  | 15,999  | 18,077  | 19,871  | 21,466  | 22,911  | 24,238  | 25,469  | 26,618  |
| 31-35         | 8,262  | 9,301  | 10,720 | 12,539 | 14,965  | 16,992  | 19,203  | 21,112  | 22,809  | 24,347  | 25,758  | 27,067  | 28,289  |
| 36-40         | 9,336  | 10,512 | 12,120 | 14,182 | 16,938  | 19,225  | 21,735  | 23,902  | 25,829  | 27,574  | 29,175  | 30,660  | 32,048  |
| 41-45         | 11,157 | 12,567 | 14,494 | 16,969 | 20,282  | 23,012  | 26,029  | 28,634  | 30,950  | 33,046  | 34,971  | 36,755  | 38,421  |
| 46-50         | 14,025 | 15,804 | 18,234 | 21,361 | 25,553  | 28,979  | 32,795  | 36,090  | 39,018  | 41,669  | 44,102  | 46,357  | 48,463  |
| 51-55         | 18,168 | 20,478 | 23,636 | 27,704 | 33,163  | 37,595  | 42,566  | 46,858  | 50,670  | 54,122  | 57,289  | 60,224  | 62,966  |
| 56-60         | 24,026 | 27,089 | 31,276 | 36,673 | 43,927  | 49,781  | 56,385  | 62,085  | 67,149  | 71,732  | 75,938  | 79,835  | 83,475  |
| 61-65         | 31,759 | 35,814 | 41,359 | 48,511 | 58,132  | 65,864  | 74,623  | 82,182  | 88,897  | 94,975  | 100,551 | 105,718 | 110,544 |
| 66-70         | 41,516 | 46,825 | 54,083 | 63,449 | 76,058  | 86,159  | 97,638  | 107,544 | 116,342 | 124,306 | 131,612 | 138,381 | 144,702 |
| 71-75         | 52,883 | 59,651 | 68,905 | 80,851 | 96,941  | 109,802 | 124,448 | 137,088 | 148,313 | 158,474 | 167,794 | 176,430 | 184,494 |
| 76yrs onwards | 59,447 | 67,059 | 77,465 | 90,902 | 109,002 | 123,457 | 139,932 | 154,151 | 166,778 | 178,207 | 188,691 | 198,405 | 207,476 |

| 2A + 1C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 8,355  | 9,398  | 10,823 | 12,646 | 15,069  | 17,125  | 19,333  | 21,241  | 22,937  | 24,474  | 25,886  | 27,195  | 28,419  |
| 21-25         | 8,936  | 10,054 | 11,582 | 13,537 | 16,138  | 18,335  | 20,705  | 22,753  | 24,574  | 26,223  | 27,738  | 29,143  | 30,456  |
| 26-30         | 9,555  | 10,752 | 12,388 | 14,483 | 17,274  | 19,621  | 22,163  | 24,360  | 26,312  | 28,081  | 29,706  | 31,212  | 32,619  |
| 31-35         | 9,970  | 11,220 | 12,929 | 15,118 | 18,037  | 20,484  | 23,142  | 25,439  | 27,480  | 29,329  | 31,027  | 32,601  | 34,073  |
| 36-40         | 10,903 | 12,274 | 14,147 | 16,548 | 19,752  | 22,426  | 25,344  | 27,865  | 30,106  | 32,135  | 33,999  | 35,726  | 37,341  |
| 41-45         | 12,486 | 14,060 | 16,211 | 18,971 | 22,660  | 25,719  | 29,078  | 31,980  | 34,559  | 36,894  | 39,038  | 41,026  | 42,883  |
| 46-50         | 15,272 | 17,203 | 19,843 | 23,236 | 27,778  | 31,513  | 35,648  | 39,220  | 42,393  | 45,267  | 47,905  | 50,350  | 52,634  |
| 51-55         | 19,391 | 21,851 | 25,214 | 29,542 | 35,345  | 40,080  | 45,364  | 49,926  | 53,979  | 57,649  | 61,016  | 64,138  | 67,054  |
| 56-60         | 24,862 | 28,032 | 32,364 | 37,949 | 45,455  | 51,513  | 58,347  | 64,245  | 69,485  | 74,228  | 78,580  | 82,613  | 86,379  |
| 61-65         | 32,863 | 37,061 | 42,798 | 50,199 | 60,155  | 68,156  | 77,219  | 85,042  | 91,990  | 98,280  | 104,050 | 109,397 | 114,390 |
| 66-70         | 42,960 | 48,454 | 55,964 | 65,657 | 78,705  | 89,157  | 101,035 | 111,285 | 120,390 | 128,631 | 136,191 | 143,195 | 149,737 |
| 71-75         | 54,722 | 61,727 | 71,302 | 83,664 | 100,314 | 113,622 | 128,778 | 141,857 | 153,473 | 163,987 | 173,632 | 182,568 | 190,913 |
| 76yrs onwards | 61,516 | 69,392 | 80,160 | 94,065 | 112,794 | 127,752 | 144,801 | 159,514 | 172,581 | 184,408 | 195,256 | 205,308 | 214,694 |

## Health Guard Gold Plan (Floater)

### Premium for Zone A

| 2A + 2C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 10,154 | 11,422 | 13,155 | 15,370 | 18,315  | 20,814  | 23,497  | 25,816  | 27,878  | 29,746  | 31,462  | 33,053  | 34,540  |
| 21-25         | 10,685 | 12,021 | 13,846 | 16,182 | 19,290  | 21,917  | 24,748  | 27,195  | 29,370  | 31,341  | 33,150  | 34,828  | 36,397  |
| 26-30         | 11,248 | 12,656 | 14,581 | 17,044 | 20,325  | 23,089  | 26,077  | 28,659  | 30,955  | 33,034  | 34,944  | 36,715  | 38,369  |
| 31-35         | 11,626 | 13,083 | 15,074 | 17,624 | 21,020  | 23,876  | 26,970  | 29,643  | 32,019  | 34,172  | 36,148  | 37,981  | 39,694  |
| 36-40         | 12,477 | 14,044 | 16,184 | 18,927 | 22,584  | 25,646  | 28,977  | 31,855  | 34,413  | 36,730  | 38,857  | 40,830  | 42,673  |
| 41-45         | 13,921 | 15,672 | 18,066 | 21,136 | 25,235  | 28,648  | 32,381  | 35,605  | 38,472  | 41,068  | 43,451  | 45,661  | 47,725  |
| 46-50         | 16,460 | 18,537 | 21,377 | 25,023 | 29,900  | 33,929  | 38,370  | 42,205  | 45,613  | 48,700  | 51,533  | 54,160  | 56,614  |
| 51-55         | 20,479 | 23,073 | 26,619 | 31,178 | 37,285  | 42,290  | 47,852  | 52,653  | 56,920  | 60,784  | 64,329  | 67,616  | 70,687  |
| 56-60         | 25,698 | 28,974 | 33,452 | 39,225 | 46,983  | 53,245  | 60,308  | 66,405  | 71,821  | 76,724  | 81,222  | 85,391  | 89,284  |
| 61-65         | 33,969 | 38,307 | 44,237 | 51,887 | 62,177  | 70,447  | 79,816  | 87,901  | 95,083  | 101,584 | 107,548 | 113,075 | 118,236 |
| 66-70         | 44,405 | 50,083 | 57,846 | 67,865 | 81,351  | 92,155  | 104,432 | 115,027 | 124,438 | 132,956 | 140,770 | 148,010 | 154,771 |
| 71-75         | 56,562 | 63,802 | 73,700 | 86,478 | 103,687 | 117,443 | 133,108 | 146,627 | 158,634 | 169,501 | 179,470 | 188,707 | 197,332 |
| 76yrs onwards | 63,584 | 71,726 | 82,856 | 97,228 | 116,587 | 132,048 | 149,670 | 164,878 | 178,384 | 190,608 | 201,822 | 212,212 | 221,913 |

| 2A + 3C       |        |        |        |         |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000  | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 11,925 | 13,414 | 15,448 | 18,050  | 21,509  | 24,443  | 27,595  | 30,318  | 32,739  | 34,933  | 36,948  | 38,816  | 40,563  |
| 21-25         | 12,423 | 13,976 | 16,098 | 18,813  | 22,425  | 25,480  | 28,770  | 31,613  | 34,141  | 36,431  | 38,534  | 40,485  | 42,308  |
| 26-30         | 12,952 | 14,574 | 16,789 | 19,623  | 23,397  | 26,581  | 30,019  | 32,989  | 35,630  | 38,022  | 40,219  | 42,257  | 44,161  |
| 31-35         | 13,308 | 14,975 | 17,252 | 20,167  | 24,050  | 27,320  | 30,857  | 33,913  | 36,630  | 39,091  | 41,351  | 43,447  | 45,405  |
| 36-40         | 14,107 | 15,877 | 18,295 | 21,391  | 25,519  | 28,983  | 32,743  | 35,991  | 38,878  | 41,494  | 43,896  | 46,123  | 48,204  |
| 41-45         | 15,463 | 17,407 | 20,063 | 23,467  | 28,010  | 31,803  | 35,941  | 39,515  | 42,692  | 45,570  | 48,212  | 50,661  | 52,950  |
| 46-50         | 17,849 | 20,099 | 23,173 | 27,119  | 32,392  | 36,765  | 41,567  | 45,715  | 49,401  | 52,740  | 55,805  | 58,646  | 61,301  |
| 51-55         | 21,625 | 24,360 | 28,098 | 32,901  | 39,331  | 44,620  | 50,475  | 55,531  | 60,024  | 64,093  | 67,827  | 71,289  | 74,523  |
| 56-60         | 26,534 | 29,917 | 34,541 | 40,501  | 48,512  | 54,977  | 62,270  | 68,566  | 74,158  | 79,220  | 83,864  | 88,168  | 92,188  |
| 61-65         | 35,074 | 39,553 | 45,676 | 53,574  | 64,200  | 72,739  | 82,412  | 90,761  | 98,176  | 104,889 | 111,047 | 116,753 | 122,082 |
| 66-70         | 45,849 | 51,713 | 59,728 | 70,072  | 83,997  | 95,153  | 107,829 | 118,769 | 128,486 | 137,281 | 145,349 | 152,825 | 159,806 |
| 71-75         | 58,403 | 65,878 | 76,097 | 89,291  | 107,060 | 121,263 | 137,438 | 151,397 | 163,795 | 175,015 | 185,309 | 194,846 | 203,752 |
| 76yrs onwards | 65,653 | 74,059 | 85,551 | 100,391 | 120,379 | 136,343 | 154,539 | 170,241 | 184,187 | 196,809 | 208,387 | 219,115 | 229,132 |

| 2A + 4C       |        |        |        |         |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000  | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 13,710 | 15,422 | 17,761 | 20,752  | 24,730  | 28,103  | 31,726  | 34,857  | 37,641  | 40,163  | 42,480  | 44,628  | 46,636  |
| 21-25         | 14,188 | 15,961 | 18,384 | 21,483  | 25,607  | 29,096  | 32,852  | 36,098  | 38,984  | 41,598  | 43,999  | 46,226  | 48,308  |
| 26-30         | 14,695 | 16,533 | 19,045 | 22,260  | 26,538  | 30,151  | 34,048  | 37,416  | 40,410  | 43,123  | 45,614  | 47,924  | 50,083  |
| 31-35         | 15,035 | 16,918 | 19,489 | 22,781  | 27,164  | 30,859  | 34,852  | 38,301  | 41,368  | 44,147  | 46,698  | 49,064  | 51,275  |
| 36-40         | 15,801 | 17,782 | 20,488 | 23,954  | 28,571  | 32,453  | 36,659  | 40,292  | 43,523  | 46,449  | 49,136  | 51,628  | 53,957  |
| 41-45         | 17,100 | 19,248 | 22,182 | 25,943  | 30,958  | 35,154  | 39,722  | 43,669  | 47,176  | 50,354  | 53,271  | 55,977  | 58,504  |
| 46-50         | 19,386 | 21,827 | 25,162 | 29,442  | 35,157  | 39,908  | 45,113  | 49,609  | 53,605  | 57,224  | 60,547  | 63,627  | 66,505  |
| 51-55         | 23,004 | 25,910 | 29,881 | 34,981  | 41,805  | 47,435  | 53,648  | 59,014  | 63,783  | 68,101  | 72,065  | 75,740  | 79,173  |
| 56-60         | 27,677 | 31,182 | 35,974 | 42,135  | 50,389  | 57,153  | 64,669  | 71,158  | 76,925  | 82,146  | 86,938  | 91,380  | 95,529  |
| 61-65         | 36,179 | 40,799 | 47,115 | 55,262  | 66,223  | 75,031  | 85,009  | 93,620  | 101,270 | 108,194 | 114,546 | 120,432 | 125,929 |
| 66-70         | 47,294 | 53,342 | 61,610 | 72,280  | 86,644  | 98,151  | 111,226 | 122,511 | 132,534 | 141,606 | 149,929 | 157,640 | 164,841 |
| 71-75         | 60,243 | 67,953 | 78,495 | 92,104  | 110,433 | 125,084 | 141,768 | 156,167 | 168,955 | 180,529 | 191,147 | 200,985 | 210,171 |
| 76yrs onwards | 67,721 | 76,392 | 88,247 | 103,553 | 124,172 | 140,639 | 159,408 | 175,605 | 189,990 | 203,010 | 214,953 | 226,018 | 236,351 |



## Health Guard Gold Plan (Floater)

### Premium for Zone B

| 1A + 1C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 5,254  | 5,910  | 6,807  | 7,953  | 9,477   | 10,770  | 12,159  | 13,358  | 14,425  | 15,392  | 16,280  | 17,103  | 17,873  |
| 21-25         | 5,529  | 6,220  | 7,165  | 8,373  | 9,981   | 11,341  | 12,806  | 14,072  | 15,197  | 16,217  | 17,153  | 18,022  | 18,833  |
| 26-30         | 5,820  | 6,549  | 7,545  | 8,820  | 10,517  | 11,947  | 13,494  | 14,829  | 16,017  | 17,093  | 18,081  | 18,998  | 19,854  |
| 31-35         | 6,016  | 6,770  | 7,800  | 9,119  | 10,877  | 12,355  | 13,955  | 15,338  | 16,568  | 17,682  | 18,705  | 19,653  | 20,539  |
| 36-40         | 6,456  | 7,267  | 8,374  | 9,793  | 11,686  | 13,270  | 14,994  | 16,483  | 17,807  | 19,006  | 20,106  | 21,127  | 22,081  |
| 41-45         | 7,203  | 8,109  | 9,348  | 10,937 | 13,058  | 14,824  | 16,755  | 18,424  | 19,907  | 21,250  | 22,483  | 23,627  | 24,695  |
| 46-50         | 8,654  | 9,747  | 11,240 | 13,158 | 15,723  | 17,842  | 20,178  | 22,195  | 23,988  | 25,612  | 27,102  | 28,484  | 29,775  |
| 51-55         | 10,841 | 12,214 | 14,092 | 16,506 | 19,740  | 22,390  | 25,335  | 27,878  | 30,138  | 32,185  | 34,063  | 35,803  | 37,429  |
| 56-60         | 14,045 | 15,835 | 18,282 | 21,437 | 25,677  | 29,099  | 32,960  | 36,292  | 39,252  | 41,931  | 44,389  | 46,668  | 48,795  |
| 61-65         | 18,564 | 20,935 | 24,176 | 28,357 | 33,981  | 38,501  | 43,621  | 48,040  | 51,965  | 55,518  | 58,777  | 61,798  | 64,618  |
| 66-70         | 24,268 | 27,372 | 31,614 | 37,089 | 44,460  | 50,364  | 57,074  | 62,865  | 68,008  | 72,663  | 76,933  | 80,890  | 84,586  |
| 71-75         | 30,912 | 34,869 | 40,278 | 47,262 | 56,667  | 64,185  | 72,746  | 80,135  | 86,697  | 92,636  | 98,084  | 103,132 | 107,846 |
| 76yrs onwards | 34,750 | 39,200 | 45,282 | 53,137 | 63,717  | 72,167  | 81,797  | 90,109  | 97,490  | 104,171 | 110,299 | 115,978 | 121,280 |

| 1A + 2C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 6,695  | 7,531  | 8,673  | 10,134 | 12,076  | 13,723  | 15,493  | 17,022  | 18,381  | 19,613  | 20,744  | 21,793  | 22,774  |
| 21-25         | 6,928  | 7,794  | 8,977  | 10,491 | 12,504  | 14,208  | 16,043  | 17,628  | 19,037  | 20,314  | 21,486  | 22,574  | 23,590  |
| 26-30         | 7,176  | 8,074  | 9,300  | 10,870 | 12,959  | 14,724  | 16,627  | 18,271  | 19,733  | 21,058  | 22,275  | 23,404  | 24,457  |
| 31-35         | 7,342  | 8,261  | 9,517  | 11,125 | 13,265  | 15,070  | 17,019  | 18,704  | 20,201  | 21,558  | 22,804  | 23,959  | 25,039  |
| 36-40         | 7,716  | 8,683  | 10,005 | 11,697 | 13,952  | 15,848  | 17,901  | 19,676  | 21,253  | 22,683  | 23,995  | 25,212  | 26,349  |
| 41-45         | 8,351  | 9,399  | 10,832 | 12,669 | 15,118  | 17,167  | 19,398  | 21,325  | 23,038  | 24,589  | 26,014  | 27,335  | 28,569  |
| 46-50         | 9,583  | 10,790 | 12,440 | 14,556 | 17,382  | 19,731  | 22,305  | 24,528  | 26,505  | 28,295  | 29,938  | 31,461  | 32,885  |
| 51-55         | 11,674 | 13,149 | 15,166 | 17,756 | 21,223  | 24,079  | 27,236  | 29,962  | 32,385  | 34,579  | 36,592  | 38,459  | 40,203  |
| 56-60         | 14,713 | 16,589 | 19,153 | 22,458 | 26,900  | 30,485  | 34,529  | 38,020  | 41,121  | 43,928  | 46,503  | 48,890  | 51,119  |
| 61-65         | 19,448 | 21,932 | 25,328 | 29,707 | 35,599  | 40,334  | 45,698  | 50,327  | 54,439  | 58,162  | 61,576  | 64,740  | 67,695  |
| 66-70         | 25,424 | 28,675 | 33,119 | 38,855 | 46,577  | 52,763  | 59,792  | 65,858  | 71,246  | 76,123  | 80,597  | 84,742  | 88,613  |
| 71-75         | 32,385 | 36,530 | 42,196 | 49,512 | 59,365  | 67,241  | 76,210  | 83,950  | 90,825  | 97,047  | 102,755 | 108,043 | 112,981 |
| 76yrs onwards | 36,405 | 41,066 | 47,439 | 55,667 | 66,751  | 75,603  | 85,693  | 94,400  | 102,133 | 109,132 | 115,552 | 121,500 | 127,055 |

| 1A + 3C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 8,095  | 9,106  | 10,487 | 12,253 | 14,601  | 16,593  | 18,732  | 20,581  | 22,225  | 23,714  | 25,082  | 26,350  | 27,536  |
| 21-25         | 8,307  | 9,345  | 10,763 | 12,577 | 14,990  | 17,033  | 19,231  | 21,131  | 22,819  | 24,350  | 25,755  | 27,058  | 28,276  |
| 26-30         | 8,531  | 9,598  | 11,056 | 12,921 | 15,402  | 17,500  | 19,761  | 21,714  | 23,451  | 25,025  | 26,470  | 27,810  | 29,062  |
| 31-35         | 8,682  | 9,768  | 11,252 | 13,152 | 15,680  | 17,814  | 20,117  | 22,106  | 23,875  | 25,478  | 26,950  | 28,315  | 29,590  |
| 36-40         | 9,021  | 10,151 | 11,695 | 13,671 | 16,303  | 18,519  | 20,917  | 22,988  | 24,830  | 26,498  | 28,030  | 29,450  | 30,778  |
| 41-45         | 9,596  | 10,800 | 12,445 | 14,552 | 17,360  | 19,716  | 22,274  | 24,483  | 26,448  | 28,227  | 29,861  | 31,376  | 32,792  |
| 46-50         | 10,714 | 12,061 | 13,902 | 16,263 | 19,413  | 22,041  | 24,910  | 27,389  | 29,592  | 31,587  | 33,419  | 35,118  | 36,705  |
| 51-55         | 12,610 | 14,201 | 16,375 | 19,165 | 22,896  | 25,984  | 29,382  | 32,316  | 34,924  | 37,286  | 39,454  | 41,464  | 43,342  |
| 56-60         | 15,382 | 17,343 | 20,023 | 23,479 | 28,123  | 31,871  | 36,099  | 39,748  | 42,990  | 45,925  | 48,617  | 51,112  | 53,442  |
| 61-65         | 20,332 | 22,929 | 26,479 | 31,058 | 37,217  | 42,168  | 47,775  | 52,615  | 56,914  | 60,805  | 64,375  | 67,683  | 70,772  |
| 66-70         | 26,579 | 29,978 | 34,625 | 40,622 | 48,694  | 55,161  | 62,510  | 68,852  | 74,485  | 79,583  | 84,260  | 88,594  | 92,641  |
| 71-75         | 33,857 | 38,190 | 44,114 | 51,763 | 62,064  | 70,298  | 79,674  | 87,766  | 94,953  | 101,458 | 107,425 | 112,954 | 118,117 |
| 76yrs onwards | 38,059 | 42,933 | 49,595 | 58,197 | 69,785  | 79,040  | 89,588  | 98,691  | 106,775 | 114,092 | 120,804 | 127,023 | 132,830 |

## Health Guard Gold Plan (Floater)

### Premium for Zone B

| 1A + 4C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 9,506  | 10,693 | 12,315 | 14,389 | 17,146  | 19,485  | 21,997  | 24,168  | 26,098  | 27,847  | 29,453  | 30,943  | 32,335  |
| 21-25         | 9,705  | 10,917 | 12,574 | 14,693 | 17,511  | 19,898  | 22,466  | 24,684  | 26,657  | 28,444  | 30,085  | 31,608  | 33,030  |
| 26-30         | 9,916  | 11,155 | 12,849 | 15,016 | 17,899  | 20,337  | 22,963  | 25,233  | 27,250  | 29,078  | 30,757  | 32,314  | 33,769  |
| 31-35         | 10,057 | 11,315 | 13,034 | 15,233 | 18,159  | 20,632  | 23,298  | 25,601  | 27,649  | 29,504  | 31,208  | 32,788  | 34,265  |
| 36-40         | 10,376 | 11,675 | 13,449 | 15,720 | 18,744  | 21,295  | 24,049  | 26,429  | 28,545  | 30,462  | 32,222  | 33,855  | 35,381  |
| 41-45         | 10,916 | 12,284 | 14,154 | 16,548 | 19,737  | 22,419  | 25,324  | 27,834  | 30,065  | 32,087  | 33,943  | 35,664  | 37,272  |
| 46-50         | 11,966 | 13,469 | 15,523 | 18,155 | 21,666  | 24,603  | 27,801  | 30,563  | 33,019  | 35,243  | 37,285  | 39,179  | 40,949  |
| 51-55         | 13,747 | 15,479 | 17,846 | 20,882 | 24,938  | 28,307  | 32,001  | 35,192  | 38,028  | 40,597  | 42,955  | 45,141  | 47,183  |
| 56-60         | 16,051 | 18,097 | 20,894 | 24,500 | 29,345  | 33,257  | 37,668  | 41,476  | 44,859  | 47,921  | 50,731  | 53,334  | 55,766  |
| 61-65         | 21,217 | 23,926 | 27,630 | 32,408 | 38,836  | 44,001  | 49,852  | 54,903  | 59,388  | 63,449  | 67,174  | 70,626  | 73,850  |
| 66-70         | 27,735 | 31,282 | 36,130 | 42,388 | 50,811  | 57,559  | 65,227  | 71,845  | 77,723  | 83,043  | 87,924  | 92,446  | 96,669  |
| 71-75         | 35,329 | 39,851 | 46,032 | 54,013 | 64,762  | 73,354  | 83,138  | 91,582  | 99,082  | 105,869 | 112,096 | 117,865 | 123,252 |
| 76yrs onwards | 39,714 | 44,799 | 51,751 | 60,728 | 72,819  | 82,476  | 93,483  | 102,981 | 111,417 | 119,053 | 126,056 | 132,546 | 138,606 |

| 2A            |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 5,124  | 5,764  | 6,638  | 7,756  | 9,242   | 10,503  | 11,857  | 13,027  | 14,068  | 15,011  | 15,876  | 16,679  | 17,430  |
| 21-25         | 5,659  | 6,368  | 7,336  | 8,576  | 10,226  | 11,617  | 13,120  | 14,419  | 15,574  | 16,620  | 17,580  | 18,471  | 19,304  |
| 26-30         | 6,228  | 7,010  | 8,078  | 9,446  | 11,271  | 12,799  | 14,461  | 15,897  | 17,173  | 18,329  | 19,391  | 20,375  | 21,295  |
| 31-35         | 6,610  | 7,441  | 8,576  | 10,031 | 11,972  | 13,594  | 15,362  | 16,890  | 18,247  | 19,477  | 20,606  | 21,653  | 22,632  |
| 36-40         | 7,469  | 8,410  | 9,696  | 11,346 | 13,550  | 15,380  | 17,388  | 19,122  | 20,663  | 22,059  | 23,340  | 24,528  | 25,638  |
| 41-45         | 8,925  | 10,053 | 11,595 | 13,576 | 16,226  | 18,410  | 20,823  | 22,907  | 24,760  | 26,437  | 27,976  | 29,404  | 30,737  |
| 46-50         | 11,220 | 12,643 | 14,587 | 17,089 | 20,442  | 23,183  | 26,236  | 28,872  | 31,214  | 33,335  | 35,282  | 37,086  | 38,771  |
| 51-55         | 14,534 | 16,383 | 18,909 | 22,163 | 26,531  | 30,076  | 34,053  | 37,486  | 40,536  | 43,298  | 45,831  | 48,179  | 50,373  |
| 56-60         | 19,221 | 21,671 | 25,021 | 29,338 | 35,141  | 39,825  | 45,108  | 49,668  | 53,719  | 57,386  | 60,750  | 63,868  | 66,780  |
| 61-65         | 25,407 | 28,652 | 33,087 | 38,809 | 46,506  | 52,691  | 59,698  | 65,746  | 71,118  | 75,980  | 80,441  | 84,575  | 88,435  |
| 66-70         | 33,213 | 37,460 | 43,266 | 50,759 | 60,847  | 68,928  | 78,110  | 86,035  | 93,074  | 99,445  | 105,289 | 110,705 | 115,762 |
| 71-75         | 42,306 | 47,721 | 55,124 | 64,681 | 77,553  | 87,842  | 99,558  | 109,670 | 118,651 | 126,779 | 134,235 | 141,144 | 147,595 |
| 76yrs onwards | 47,558 | 53,647 | 61,972 | 72,722 | 87,201  | 98,765  | 111,946 | 123,321 | 133,423 | 142,566 | 150,953 | 158,724 | 165,980 |

| 2A + 1C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 6,684  | 7,518  | 8,659  | 10,117 | 12,056  | 13,700  | 15,466  | 16,993  | 18,350  | 19,579  | 20,709  | 21,756  | 22,735  |
| 21-25         | 7,149  | 8,044  | 9,266  | 10,829 | 12,911  | 14,668  | 16,564  | 18,202  | 19,659  | 20,979  | 22,190  | 23,314  | 24,364  |
| 26-30         | 7,644  | 8,602  | 9,910  | 11,586 | 13,819  | 15,697  | 17,731  | 19,488  | 21,050  | 22,465  | 23,764  | 24,969  | 26,096  |
| 31-35         | 7,976  | 8,976  | 10,343 | 12,095 | 14,429  | 16,388  | 18,514  | 20,351  | 21,984  | 23,463  | 24,822  | 26,081  | 27,258  |
| 36-40         | 8,723  | 9,819  | 11,317 | 13,238 | 15,801  | 17,941  | 20,275  | 22,292  | 24,085  | 25,708  | 27,199  | 28,581  | 29,873  |
| 41-45         | 9,989  | 11,248 | 12,969 | 15,177 | 18,128  | 20,575  | 23,263  | 25,584  | 27,647  | 29,515  | 31,231  | 32,821  | 34,306  |
| 46-50         | 12,217 | 13,763 | 15,875 | 18,589 | 22,222  | 25,210  | 28,519  | 31,376  | 33,915  | 36,214  | 38,324  | 40,280  | 42,107  |
| 51-55         | 15,513 | 17,481 | 20,172 | 23,634 | 28,276  | 32,064  | 36,291  | 39,941  | 43,183  | 46,119  | 48,813  | 51,310  | 53,643  |
| 56-60         | 19,890 | 22,425 | 25,891 | 30,359 | 36,364  | 41,210  | 46,677  | 51,396  | 55,588  | 59,382  | 62,864  | 66,090  | 69,103  |
| 61-65         | 26,291 | 29,648 | 34,238 | 40,159 | 48,124  | 54,525  | 61,775  | 68,033  | 73,592  | 78,624  | 83,240  | 87,517  | 91,512  |
| 66-70         | 34,368 | 38,763 | 44,771 | 52,526 | 62,964  | 71,326  | 80,828  | 89,028  | 96,312  | 102,905 | 108,952 | 114,556 | 119,789 |
| 71-75         | 43,778 | 49,381 | 57,042 | 66,932 | 80,251  | 90,898  | 103,022 | 113,486 | 122,779 | 131,190 | 138,906 | 146,055 | 152,730 |
| 76yrs onwards | 49,213 | 55,514 | 64,128 | 75,252 | 90,235  | 102,202 | 115,841 | 127,611 | 138,065 | 147,526 | 156,205 | 164,246 | 171,755 |



## Health Guard Gold Plan (Floater)

### Premium for Zone B

| 2A + 2C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 8,123  | 9,138  | 10,524 | 12,296 | 14,652  | 16,651  | 18,798  | 20,653  | 22,302  | 23,797  | 25,169  | 26,442  | 27,632  |
| 21-25         | 8,548  | 9,617  | 11,077 | 12,945 | 15,432  | 17,534  | 19,799  | 21,756  | 23,496  | 25,072  | 26,520  | 27,863  | 29,118  |
| 26-30         | 8,998  | 10,125 | 11,665 | 13,636 | 16,260  | 18,471  | 20,862  | 22,927  | 24,764  | 26,427  | 27,955  | 29,372  | 30,696  |
| 31-35         | 9,301  | 10,467 | 12,060 | 14,099 | 16,816  | 19,101  | 21,576  | 23,714  | 25,615  | 27,337  | 28,919  | 30,385  | 31,755  |
| 36-40         | 9,982  | 11,235 | 12,947 | 15,141 | 18,067  | 20,517  | 23,182  | 25,484  | 27,530  | 29,384  | 31,086  | 32,664  | 34,139  |
| 41-45         | 11,136 | 12,538 | 14,453 | 16,909 | 20,188  | 22,918  | 25,905  | 28,484  | 30,777  | 32,854  | 34,761  | 36,528  | 38,180  |
| 46-50         | 13,168 | 14,830 | 17,102 | 20,019 | 23,920  | 27,143  | 30,696  | 33,764  | 36,491  | 38,960  | 41,227  | 43,328  | 45,291  |
| 51-55         | 16,384 | 18,459 | 21,295 | 24,942 | 29,828  | 33,832  | 38,281  | 42,123  | 45,536  | 48,627  | 51,464  | 54,093  | 56,549  |
| 56-60         | 20,559 | 23,179 | 26,762 | 31,380 | 37,587  | 42,596  | 48,247  | 53,124  | 57,457  | 61,379  | 64,978  | 68,313  | 71,427  |
| 61-65         | 27,175 | 30,645 | 35,389 | 41,509 | 49,742  | 56,358  | 63,852  | 70,321  | 76,067  | 81,267  | 86,039  | 90,460  | 94,589  |
| 66-70         | 35,524 | 40,067 | 46,277 | 54,292 | 65,081  | 73,724  | 83,546  | 92,022  | 99,550  | 106,365 | 112,616 | 118,408 | 123,817 |
| 71-75         | 45,250 | 51,042 | 58,960 | 69,182 | 82,949  | 93,954  | 106,486 | 117,302 | 126,907 | 135,601 | 143,576 | 150,966 | 157,866 |
| 76yrs onwards | 50,867 | 57,381 | 66,285 | 77,782 | 93,269  | 105,638 | 119,736 | 131,902 | 142,707 | 152,487 | 161,457 | 169,769 | 177,531 |

| 2A + 3C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 9,540  | 10,731 | 12,359 | 14,440 | 17,207  | 19,555  | 22,076  | 24,254  | 26,191  | 27,946  | 29,558  | 31,053  | 32,450  |
| 21-25         | 9,939  | 11,181 | 12,879 | 15,050 | 17,940  | 20,384  | 23,016  | 25,290  | 27,313  | 29,145  | 30,827  | 32,388  | 33,846  |
| 26-30         | 10,362 | 11,659 | 13,431 | 15,699 | 18,718  | 21,265  | 24,015  | 26,391  | 28,504  | 30,418  | 32,175  | 33,805  | 35,329  |
| 31-35         | 10,646 | 11,980 | 13,802 | 16,134 | 19,240  | 21,856  | 24,686  | 27,130  | 29,304  | 31,273  | 33,081  | 34,757  | 36,324  |
| 36-40         | 11,286 | 12,701 | 14,636 | 17,113 | 20,415  | 23,187  | 26,194  | 28,793  | 31,103  | 33,195  | 35,117  | 36,898  | 38,563  |
| 41-45         | 12,371 | 13,925 | 16,050 | 18,774 | 22,408  | 25,443  | 28,753  | 31,612  | 34,153  | 36,456  | 38,569  | 40,529  | 42,360  |
| 46-50         | 14,279 | 16,079 | 18,539 | 21,695 | 25,914  | 29,412  | 33,254  | 36,572  | 39,521  | 42,192  | 44,644  | 46,917  | 49,041  |
| 51-55         | 17,300 | 19,488 | 22,478 | 26,321 | 31,465  | 35,696  | 40,380  | 44,425  | 48,019  | 51,274  | 54,262  | 57,031  | 59,618  |
| 56-60         | 21,227 | 23,933 | 27,632 | 32,401 | 38,809  | 43,982  | 49,816  | 54,852  | 59,326  | 63,376  | 67,092  | 70,535  | 73,751  |
| 61-65         | 28,059 | 31,642 | 36,541 | 42,860 | 51,360  | 58,191  | 65,930  | 72,609  | 78,541  | 83,911  | 88,838  | 93,403  | 97,666  |
| 66-70         | 36,680 | 41,370 | 47,782 | 56,058 | 67,198  | 76,122  | 86,263  | 95,015  | 102,789 | 109,825 | 116,279 | 122,260 | 127,845 |
| 71-75         | 46,722 | 52,702 | 60,878 | 71,433 | 85,648  | 97,011  | 109,950 | 121,118 | 131,036 | 140,012 | 148,247 | 155,877 | 163,001 |
| 76yrs onwards | 52,522 | 59,247 | 68,441 | 80,312 | 96,303  | 109,075 | 123,631 | 136,193 | 147,349 | 157,447 | 166,710 | 175,292 | 183,306 |

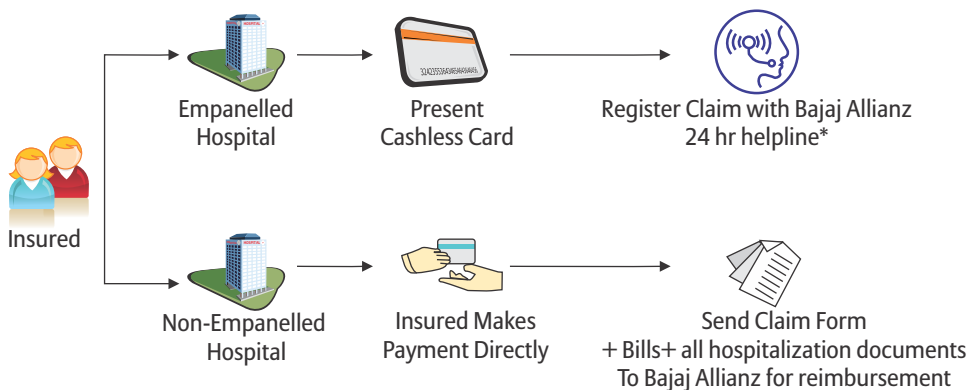
| 2A + 4C       |        |        |        |        |         |         |         |         |         |         |         |         |         |
|---------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Age-Band      | 300000 | 400000 | 500000 | 750000 | 1000000 | 1500000 | 2000000 | 2500000 | 3000000 | 3500000 | 4000000 | 4500000 | 5000000 |
| 18-20         | 10,968 | 12,338 | 14,209 | 16,602 | 19,784  | 22,482  | 25,381  | 27,885  | 30,113  | 32,131  | 33,984  | 35,702  | 37,309  |
| 21-25         | 11,350 | 12,769 | 14,707 | 17,187 | 20,485  | 23,277  | 26,282  | 28,878  | 31,187  | 33,279  | 35,199  | 36,981  | 38,646  |
| 26-30         | 11,756 | 13,227 | 15,236 | 17,808 | 21,231  | 24,121  | 27,239  | 29,933  | 32,328  | 34,498  | 36,491  | 38,339  | 40,066  |
| 31-35         | 12,028 | 13,534 | 15,592 | 18,225 | 21,731  | 24,687  | 27,881  | 30,641  | 33,095  | 35,317  | 37,358  | 39,251  | 41,020  |
| 36-40         | 12,641 | 14,226 | 16,391 | 19,163 | 22,857  | 25,962  | 29,327  | 32,234  | 34,818  | 37,159  | 39,309  | 41,303  | 43,166  |
| 41-45         | 13,680 | 15,398 | 17,746 | 20,754 | 24,766  | 28,124  | 31,778  | 34,935  | 37,741  | 40,283  | 42,617  | 44,781  | 46,804  |
| 46-50         | 15,509 | 17,461 | 20,130 | 23,553 | 28,125  | 31,927  | 36,091  | 39,687  | 42,884  | 45,779  | 48,437  | 50,902  | 53,204  |
| 51-55         | 18,403 | 20,728 | 23,905 | 27,985 | 33,444  | 37,948  | 42,918  | 47,211  | 51,026  | 54,481  | 57,652  | 60,592  | 63,338  |
| 56-60         | 22,141 | 24,946 | 28,779 | 33,708 | 40,311  | 45,722  | 51,735  | 56,927  | 61,540  | 65,717  | 69,550  | 73,104  | 76,423  |
| 61-65         | 28,943 | 32,639 | 37,692 | 44,210 | 52,978  | 60,025  | 68,007  | 74,896  | 81,016  | 86,555  | 91,637  | 96,346  | 100,743 |
| 66-70         | 37,835 | 42,674 | 49,288 | 57,824 | 69,315  | 78,521  | 88,981  | 98,009  | 106,027 | 113,285 | 119,943 | 126,112 | 131,873 |
| 71-75         | 48,194 | 54,363 | 62,796 | 73,683 | 88,346  | 100,067 | 113,415 | 124,934 | 135,164 | 144,424 | 152,918 | 160,788 | 168,137 |
| 76yrs onwards | 54,177 | 61,114 | 70,597 | 82,843 | 99,338  | 112,511 | 127,526 | 140,484 | 151,992 | 162,408 | 171,962 | 180,815 | 189,081 |



- **How do I Buy this policy?**

- Discuss the policy benefits, coverage and premium details with your insurance advisor or visit our website ([www.bajajallianz.com](http://www.bajajallianz.com)) for details
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- Fill the proposal form stating your personal details and health profile
- Ensure that the information given in the form is complete and accurate
- We will process your proposal. Based on the information provided, you may be required to undergo pre-policy medical examination at our network diagnostic centers. Please note that you will have to pay the necessary amount for undergoing the specified medical examination and such tests shall be valid for a maximum period of 30 days only
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- If the policy is issued we will refund you 100% of the cost of the pre-policy medical examination
- The Policy Schedule, Policy Wordings, Cashless Cards and Health Guide will be sent to your mailing address mentioned on the proposal form

- **How do I make a Claim?**



Complete set of claim documents needs to be forwarded to  
Health Administration Team,  
Bajaj Allianz General Insurance Co. Ltd.

2nd floor, Bajaj Finserv Building, Behind Weikfield IT Park, Off Nagar Road, Viman Nagar-Pune - 411 014.

- **Section 41 of Insurance Act 1938:**

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.

The above information is indicative in nature, please refer the policy wordings or visit our website / our nearest office for further details



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G.E. Plaza, Airport Road, Yerawada, Pune - 411006. IRDA Reg No.: 113



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