

Apollo Munich New Optima Restore

Individual & Family Floater Premium Inclusive of Service Tax @ 14.5%

+ No sub-limits + No co-payment + No Room Rent Restrictions

+ Sum Insured **3/5/10/15/20/25/50** Lakhs

+ Restore benefit to auto-reinstate your sum insured

+ Multiplier Benefit offers a no claim benefit of 50%

on 1 year & 100% on 2 Year + Pre & Post Hospitalization coverage for **60** days & **180** days + All Day Care procedures to be covered* +Expenses for Organ Donor +**Daily Cash for Shared Accommodation** +**e-Opinion** with respect to critical illnesses +Lifelong renewal +Emergency Ambulance Rs.2000 +Health check-up benefit +No additional loadings at renewal due to claims

> Buy Individual plan for 2 or more get 10% Discount

> Buy 2 yr plan & get 7.5% Additional Discount

INDIVIDUAL	3 L	5 L	10 L	15 L	20 L	25 L	50 L
0-17	4906	6224	7177	8600	10369	11253	14468
18-35	5861	7438	9904	11871	14313	15533	19971
36-45	6633	8416	11432	13702	16519	17928	23050
46-50	9703	12310	17009	20387	24579	26674	34295
51-55	12268	15565	21789	26116	31486	34171	43934
56-60	15838	20094	28572	34248	41290	44811	57614
61-65	21993	27904	40305	48310	58243	63209	81269

1A+1C	3 L	5 L	10 L	15 L	20 L	25 L	50 L
18-35	7562	9593	12391	14852	17906	19432	24984
36-45	8196	10398	13717	16441	19822	21512	27659
46-50	11403	14467	19494	23366	28170	30573	39308
51-55	14105	17896	24476	29337	35369	38386	49352
56-60	17711	22468	31311	37530	45246	49104	63134
61-65	23865	30278	43041	51590	62198	67502	86788

1A + 2C	3 L	5 L	10 L	15 L	20 L	25 L	50 L
18-35	9747	12366	15587	18684	22524	24446	31429
36-45	10204	12948	16655	19963	24068	26120	33583
46-50	13589	17240	22692	27198	32792	35587	45753
51-55	16467	20892	27931	33479	40361	43802	56318
56-60	20115	25522	34831	41748	50332	54622	70231
61-65	26272	33332	46561	55807	67284	73021	93885

1A + 3C	3 L	5 L	10 L	15 L	20 L	25 L	50 L
18-35	10961	13907	17363	20812	25089	27230	35010
36-45	11321	14363	18288	21920	26428	28680	36875
46-50	14803	18781	24466	29327	35356	38371	49336
51-55	17780	22559	29850	35778	43136	46813	60188
56-60	21453	27218	36785	44093	53157	57689	74173
61-65	27607	35028	48517	58152	70109	76088	97827

2A	3 L	5 L	10 L	15 L	20 L	25 L	50 L
18-35	8207	10411	13867	16621	20038	21745	27959
36-45	9794	12428	16842	20187	24338	26413	33960
46-50	13936	17680	24393	29238	35249	38254	49183
51-55	17568	22290	31141	37325	44999	48835	62790
56-60	22404	28425	40297	48301	58231	63196	81253
61-65	30171	38280	55086	66026	79603	86390	111073

2A+1C	3 L	5 L	10 L	15 L	20 L	25 L	50 L
18-35	9905	12568	16353	19600	23631	25645	32971
36-45	11358	14410	19127	22926	27640	29997	38566
46-50	15635	19837	26879	32218	38842	42154	54199
51-55	19405	24622	33828	40546	48882	53050	68208
56-60	24275	30799	43035	51581	62187	67490	86773
61-65	32043	40654	57824	69309	83558	90683	116592

2A+2C	3 L	5 L	10 L	15 L	20 L	25 L	50 L
18-35	12091	15341	19550	23432	28249	30659	39418
36-45	13367	16960	22065	26448	31886	34606	44492
46-50	17821	22610	30077	36048	43460	47168	60644
51-55	21768	27617	37282	44686	53876	58468	75174
56-60	26682	33853	46553	55798	67273	73009	93868
61-65	34448	43707	61343	73526	88644	96202	123689

2A+3C	3 L	5 L	10 L	15 L	20 L	25 L	50 L
18-35	14762	18730	23456	28114	33895	36785	47294
36-45	15823	20075	25657	30752	37075	40238	51733
46-50	20492	26000	33982	40732	49107	53294	68521
51-55	24654	31281	41504	49748	59976	65090	83688
56-60	29623	37585	50855	60955	73488	79754	102542
61-65	37390	47438	65645	78682	94860	102948	132362

Note : A = Adult + C = Child

+ Child 2233 2834 3264 3914 4717 5120 6583

OPTIMA RESTORE - PPC GRID

Age/ S.I.	3L	5L	10 L	>10 L	Age/ S.I.	3L	5L	10 L	>10 L
<18 Yrs	Nil	Nil	Nil	Nil	51-55 Yrs	CAT 2	CAT 2	CAT - 6	CAT - 6
18-45 Yrs	Nil	Nil	Nil	CAT - 6	56-60 Yrs	CAT 3	CAT - 6	CAT - 6	CAT - 6
46-50 Yrs	Nil	Nil	CAT - 6	CAT - 6	61-65 Yrs	CAT - 7	CAT - 7	CAT - 7	CAT - 7

2 Yr Waiting Period – OPTIMA RESTORE

# Any Benign ear, nose and throat (ENT) disorder Example: Sinusitis, Rhinitis etc	# All ear, nose and throat (ENT) surgery Example: Adenoidectomy, Mastoidectomy, Tonsillectomy, Tympanoplasty, Septoplasty, Functional endoscopic sinus surgery (FESS)	ENT
# Internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant) # Polycystic ovarian diseases	# Dilatation and curettage (D&C) # Hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy # Myomectomy for fibroids	Gynaecological
# Non infective arthritis # Gout and Rheumatism # Age related Osteoporosis	# Joint replacement # Surgery for prolapsed inter vertebral disk	Orthopaedic
# Calculus diseases of gall bladder # Fissure/fistula in anus, hemorrhoids, pilonidal sinus # Gastric and duodenal ulcers # All forms of cirrhosis	# Surgery of gallbladder and bile duct unless necessitated by malignancy # Surgery of hernia	Gastro-Intestinal
# Calculus diseases of Urogenital system Example: Kidney stone, Urinary Bladder stone etc	# Any surgery of Urogenital system unless necessitated by malignancy # Surgery on prostate # Surgery for Hydrocele	Urogenital
# Cataract, # Internal tumors, cysts, nodules, polyps, skin tumors (each of any kind unless malignant)	# Surgery of varicose veins and varicose ulcers	Others

Service Tax @ 14.5%

New Easy Health

> **Cumulative Bonus** - get a CB @ 10% for every claim-free year accumulating up to 100% (in the event of a claim, CB will be reduced by 10% of SI on the next renewal).

> **Buy Individual plan for 2 get 5% & 3 or more get 10% Discount**

> **Buy 2 yr plan & get 7.5% Discount**

STANDARD

Individual	1 L	2 L	3 L	4 L	5 L
0-17	2063	3079	3849	4772	5235
18-35	2549	3679	4598	5702	6254
36-45	3280	4163	5204	6453	7077
46-50	4723	6090	7612	9439	10353
51-55	5795	7700	9625	11934	13090
56-60	6583	9940	12426	15407	16898
61-65	9141	13804	17255	21395	23467

1A+1C	2 L	3 L	4 L	5 L
18-35	4898	5932	7355	8068
36-45	5284	6430	7973	8744
46-50	7310	8946	11093	12167
51-55	9018	11066	13722	15050
56-60	11283	13893	17228	18895
61-65	15146	18723	23217	25464

1A+2C	2 L	3 L	4 L	5 L
18-35	6422	7646	9482	10400
36-45	6685	8006	9927	10888
46-50	8834	10661	13219	14498
51-55	10665	12919	16020	17570
56-60	12961	15782	19569	21463

1A+3C	2 L	3 L	4 L	5 L
18-35	8251	8599	10663	11695
36-45	8367	8882	11014	12079
46-50	10662	11614	14401	15794
51-55	12642	13950	17296	18970
56-60	14974	16830	20870	22890

2A	2 L	3 L	4 L	5 L
18-35	5591	6437	7983	8756
36-45	6743	7685	9529	10452
46-50	9544	10932	13557	14869
51-55	12024	13782	17090	18745
56-60	15297	17577	21795	23904
61-65	20476	23671	29351	32192

2A+1C	2 L	3 L	4 L	5 L
18-35	6810	7771	9636	10569
36-45	7864	8910	11049	12119
46-50	10763	12266	15210	16683
51-55	13342	15224	18878	20705
56-60	16640	19045	23616	25901

2A+2C	2 L	3 L	4 L	5 L
18-35	8336	9486	11763	12901
36-45	9265	10487	13004	14262
46-50	12287	13982	17336	19015
51-55	14989	17078	21176	23225
56-60	18319	20933	25957	28469

2A+3C	2 L	3 L	4 L	5 L
18-35	10164	11582	14362	15752
36-45	10946	12413	15392	16882
46-50	14116	16077	19936	21865
51-55	16967	19342	23985	26306
+ Child	1401	1752	2172	2381

Exclusive - Individual

Age	3 L	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
0-17	4195	5203	6277	6646	7854	9115	10087	10952	14122
18-35	5012	6215	7499	9174	10842	12582	13924	15119	19495
36-45	5672	7034	8486	10588	12513	14522	16071	17450	22500
46-50	8298	10289	12413	15753	18618	21606	23912	25962	33478
51-55	10490	13008	15695	20181	23850	27679	30633	33259	42886
56-60	13543	16794	20261	26464	31277	36298	40171	43615	56240
61-65	18808	23321	28136	37329	44117	51200	56664	61521	79329

Exclusive - 2 A

Age	3 L	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	7017	8701	10497	12843	15178	17615	19495	21165	27292
36-45	8377	10386	12531	15599	18436	21395	23679	25708	33150
46-50	11917	14776	17828	22593	26700	30987	34294	37233	48012
51-55	15024	18629	22475	28841	34086	39557	43779	47532	61291
56-60	19158	23756	28662	37322	44109	51191	56653	61509	79314
61-65	25800	31992	38598	51020	60297	69977	77446	84083	108423

1A+1C	3 L	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	6466	8017	9673	11476	13563	15740	17420	18913	24389
36-45	7009	8691	10485	12705	15014	17425	19284	20937	26998
46-50	9751	12091	14587	18056	21338	24765	27408	29756	38370
51-55	12061	14957	18045	22670	26791	31092	34411	37360	48175
56-60	15144	18778	22655	28999	34272	39775	44020	47793	61628

2A+1C	3 L	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	8471	10504	11966	15146	17900	20774	22990	24961	32186
36-45	9713	12043	13719	17715	20936	24298	26891	29196	37648
46-50	13370	16580	18888	24896	29422	34145	37790	41029	52905
51-55	16594	20577	23442	31331	37027	42972	47558	51634	66581
56-60	20759	25741	29325	39857	47105	54668	60502	65688	84703

1A+2C	3 L	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	8336	10336	12469	14437	17062	19802	21914	23793	30680
36-45	8726	10821	13055	15425	18231	21157	23415	25422	32781
46-50	11621	14409	17383	21016	24837	28825	31902	34636	44662
51-55	14082	17462	21067	25869	30573	35481	39268	42634	54975
56-60	17201	21330	25734	32259	38125	44246	48968	53166	68556

2A+2C	3 L	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	10339	12822	15469	18106	21399	24834	27485	29840	38478
36-45	11431	14174	17101	20437	24153	28031	31021	33681	43431
46-50	15240	18897	22798	27856	32921	38206	42284	45908	59197
51-55	18614	23082	27848	34530	40809	47361	52415	56908	73381
56-60	22816	28293	34135	43117	50957	59138	65449	71060	91630

1A+3C	3 L	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	9373	11623	14023	16082	19006	22057	24411	26503	34175
36-45	9681	12004	14483	16938	20018	23231	25711	27914	35994
46-50	12658	15697	18937	22662	26782	31081	34398	37346	48158
51-55	15204	18854	22745	27647	32674	37920	41967	45563	58753
56-60	18345	22748	27445	34071	40265	46730	51717	56150	72404

2A+3C	3 L	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	12625	15654	18886	21725	25674	29797	32977	35803	46168
36-45	13530	16778	20241	23763	28083	32592	36071	39162	50499
46-50	17524	21730	26216	31475	37198	43169	47776	51871	66886
51-55	21084	26144	31541	38441	45430	52725	58351	63353	81691
56-60	25332	31412	37897	47102	55665	64603	71497	77625	100096
+ Child	1906	2362	2851	3019	3568	4139	4582	4975	6414

Critical Illness

(Optional -On Individual basis only)

Now available for All the Variants.

[50% or 100% of Basic Sum Insured]

Cancer, Coronary artery (bypass) Surgery, First Heart Attack, Kidney failure, Major Organ Transplantation, Multiple sclerosis, Paralysis & Stroke.

Age / SI	1 L	1.5 L	2 L	2.5 L	3 L	3.75 L	4 L	5 L	7.5 L	10 L
0-17	35	53	70	87	105	132	140	175	262	350
18-35	133	198	264	331	397	496	529	662	992	1322
36-45	405	608	811	1013	1216	1519	1620	2026	3039	4051
46-50	889	1333	1777	2222	2667	3333	3555	4444	6666	8887
51-55	1464	2196	2928	3661	4392	5490	5856	7320	10981	14640
56-60	2313	3469	4626	5782	6939	8673	9252	11565	17347	23129
61-65	3448	5172	6895	8620	10343	12929	13790	17238	25858	34477

EASY HEALTH			Individual - Premium					
Age	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
0-17	6443	7773	8231	9728	10989	11961	12826	15996
18-35	7698	9287	11362	13427	15168	16511	17704	22081
36-45	8711	10510	13114	15498	17507	19056	20434	25485
46-50	12743	15374	19511	23058	26048	28352	30402	37918
51-55	16111	19438	24994	29539	33368	36322	38947	48574
56-60	20800	25094	32777	38736	43758	47632	51075	63701

EASY HEALTH			Family Floater - Premium - 1 A + 1 C					
Age	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	9931	11980	14214	16798	18976	20656	22149	27623
36-45	10763	12985	15735	18596	21006	22866	24519	30580
46-50	14975	18067	22363	26429	29855	32497	34847	43461
51-55	18525	22349	28077	33182	37483	40801	43750	54565
56-60	23258	28059	35918	42447	47950	52195	55969	69803

1A+2C	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	12801	15444	17880	21132	23871	25983	27862	34750
36-45	13402	16169	19105	22579	25506	27764	29771	37130
46-50	17846	21531	26029	30763	34750	37826	40560	50587
51-55	21627	26092	32041	37865	42774	46560	49927	62267

1A+3C	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	14395	17367	19917	23539	26590	28944	31036	38709
36-45	14868	17938	20978	24793	28006	30486	32689	40770
46-50	19441	23454	28066	33170	37470	40786	43734	54546
51-55	23351	28172	34241	40468	45713	49761	53357	66546

2 A	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	10777	13001	15906	18799	21235	23115	24786	30913
36-45	12864	15520	19320	22832	25792	28075	30105	37547
46-50	18302	22080	27982	33069	37356	40662	43603	54381
51-55	23072	27836	35722	42216	47688	51910	55663	69421

2A+1C	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	13009	15696	18759	22169	25042	27260	29231	36456
36-45	14916	17996	21942	25931	29293	31885	34190	42642
46-50	20534	24773	30834	36440	41164	44807	48046	59924
51-55	25485	30747	38804	45858	51803	56389	60465	75412

2A+2C	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	15880	19158	22425	26502	29938	32588	34944	43582
36-45	17555	21179	25311	29914	33792	36783	39442	49193
46-50	23405	28237	34500	40773	46059	50136	53760	67050
51-55	28588	34490	42767	50543	57094	62148	66641	83114

2A+3C	4 L	5 L	7.5 L	10 L	15 L	20 L	25 L	50 L
18-35	19388	23391	26908	31799	35921	39102	41928	52292
36-45	20779	25070	29431	34783	39292	42770	45862	57198
46-50	26913	32469	38983	46070	52041	56649	60745	75759
+ Child	2922	3526	3734	4412	4985	5425	5819	7257

EH Grid With CI rider					EH Grid Without CI rider				
Age/ SI	Upto 2L	>2L to 5L	>5L to 10L	>10L upto 50L	Age/ SI	Upto 2L	>2L to 5L	>5L to 10L	>10L upto 50L
18-45 Yrs	Nil	Nil	CAT 2	CAT - 6	18-45 Yrs	Nil	Nil	Nil	CAT - 6
46- 50 Yrs	CAT 1	CAT 4	CAT - 6	CAT - 6	46- 50 Yrs	Nil	Nil	CAT 2	CAT - 6
51-55 Yrs	CAT 1	CAT 4	CAT - 6	CAT - 6	51-55 Yrs	CAT 1	CAT 2	CAT 2	CAT - 6
56-60 Yrs	CAT 1	CAT - 5	CAT - 6	CAT - 6	56-60 Yrs	CAT 1	CAT 3	CAT - 6	CAT - 6
61-65 Yrs	CAT - 7	CAT - 7	CAT - 7	CAT - 7	61-65 Yrs	CAT - 7	CAT - 7	CAT - 7	CAT - 7

PPC GRID
Cat 1 (MER, FBS, ECG)
Cat 2 (MER, FBS, ECG, TC, Sr creatinine)
Cat 3 (MER, FBS, ECG, Lipids, Sr creatinine)
Cat 4 (MER, FBS, TMT, Lipids, Sr creatinine)
Cat 5 (MER, FBS, TMT, Lipids, Sr creatinine, SGOT, Sr uric acid)
Cat 6 (MER, FBS, TMT, Lipids, Sr creatinine, LFT, Sr uric acid, USG Abd)
Cat 7 (MER, FBS, ECG, 2D ECHO, Lipids, Sr creatinine, LFT, Sr uric acid, USG Abd)
Cat 9 (MER, FBS, Lipids, Sr creatinine, LFT, Sr uric acid, HbA1C)
Cat 8 (MER, TMT or ECG with 2D ECHO, Lipids, Sr creatinine, LFT, USG Abd, HbA1C, Urine microalbumin)
Cat 10 (MER, HbA1C, Urine microalbumin, TC, Total Protein, SGOT, Sr creatinine, TMT)

2 Yr WAITING PERIOD - EASY HEALTH & ENERGY	Treatment	Organ
# Sinusitis # Rhinitis # Tonsillitis	# Adenoidectomy # Mastoidectomy # Tonsillectomy # Tympanoplasty # Surgery for nasal septum deviation # Nasal concha resection	ENT
# cysts, polyps including breast lumps # Polycystic ovarian disease # fibroids (fibromyoma)	# Dilatation and curettage (D&C) # Myomectomy for Fibroids	Gynaeco-logical
# Non infective arthritis # Gout and Rheumatism # Osteoarthritis and Osteoporosis	# Surgery for prolapsed inter vertebral disk # Joint replacement Surgeries	Ortho- predict
# Calculus diseases of gall bladder including Cholecystitis # Pancreatitis # Fissure/fistula in anus, hemorrhoids, pilonidal sinus # Ulcer and erosion of stomach and duodenum # Gastro Esophageal Reflux Disorder (GERD) # All forms of cirrhosis (Please Note: All forms of cirrhosis due to alcohol will be excluded) # Perineal Abscesses # Perianal Abscesses	# Cholecystectomy # surgery of hernia	Gastro-Intestinal
# Calculus diseases of Urogenital system Example: Kidney stone, Urinary bladder Stone. # Benign Hyperplasia of Prostate	# Surgery on prostate # Surgery for Hydrocele/ Rectocele	Uro-genital
# Cataract	Nil	Eye
Nil	# Surgery of varicose veins and varicose Ulcers	Others
# Internal tumors, cysts, nodules, polyps, skin Tumors	# NIL (General: Applicable to all organ systems/ organs / disciplines Whether or not described Above)	General

Individual Personal Accident Plan

Family Discount @ 10% If 2 or more

Standard Variant - With Service Tax @ 14.5%

Proposer (SI)	100,000	200,000	300,000	500,000	750,000	1,000,000	2,500,000	5,000,000
Occupation Class I	137	275	412	687	973	1,260	2,977	5,840
Occupation Class II	206	412	618	1,031	1,460	1,889	4,466	8,759
Occupation Class III	286	573	859	1,431	2,032	2,634	6,240	12,252
Adult Dependent (SI)	50,000	100,000	150,000	250,000	375,000	500,000	1,250,000	2,500,000
Occupation Class I	69	137	206	344	515	687	1,546	2,977
Occupation Class II	103	206	309	515	773	1,031	2,319	4,466
Occupation Class III	143	286	429	716	1,074	1,431	3,235	6,240
Child Dependent (SI)	25,000	50,000	75,000	125,000	187,500	250,000	625,000	1,000,000
Occupation Class I	34	69	103	172	258	344	830	1,260
Proposer TTD (SI)	100,000	200,000	300,000	500,000	500,000	500,000	500,000	500,000
Occupation Class I	29	57	86	143	143	143	143	143
Occupation Class II	44	86	128	214	215	215	215	215
Earning Spouse TTD (SI)	50,000	100,000	150,000	250,000	250,000	500,000	500,000	500,000
Occupation Class I	14	29	43	71	71	143	143	143
Occupation Class II	21	43	64	107	107	214	214	214

Premium Variant - With Service Tax @ 14.5%

Proposer (SI)	500,000	1,000,000	1,500,000	2,500,000	5,000,000	10,000,000	20,000,000	50,000,000
Occupation Class I	1,254	1,826	2,399	3,544	6,406	12,131	23,581	57,931
Occupation Class II	1,889	2,748	3,607	5,324	9,618	18,206	35,381	86,906
Adult Dependent (SI)	250,000	500,000	750,000	1,250,000	2,500,000	5,000,000	5,000,000	5,000,000
Occupation Class I	744	1,031	1,317	1,889	3,321	6,183	6,183	6,183
Occupation Class II	1,122	1,551	1,981	2,840	4,986	9,280	9,280	9,280
Child Dependent (SI)	125,000	250,000	375,000	625,000	1,000,000	1,000,000	1,000,000	1,000,000
Occupation Class I	510	653	796	1,082	1,511	1,511	1,511	1,511
Proposer TTD (SI)	500,000	1,000,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000
Occupation Class I	143	401	601	601	601	601	601	601
Occupation Class II	215	601	902	902	902	902	902	902
Earning Spouse TTD (SI)	250,000	500,000	750,000	750,000	1,500,000	1,500,000	1,500,000	1,500,000
Occupation Class I	71	143	300	300	601	601	601	601
Occupation Class II	108	215	451	451	902	902	902	902

The sum insured for proposer is up to 10 times of the total annual income.

The sum insured for spouse and dependent parent is 50% of proposer's accidental death sum insured, maximum Rs. 50,00,000.

The sum insured for Children is 25% of proposer's accidental death sum insured, maximum Rs. 10 Lacs

Benefits: Accidental Death [AD] - A lump sum payment would be made in the event of the Death due to an accident

Permanent Total Disablement [PTD] - A lump sum payment would be made, as per the scale provided in the policy, in the event of Permanent Total Disability due to an accident.

Permanent Partial Disablement [PPD] - A lump sum payment would be made, as per the scale provided in the policy, in the event of Permanent Partial Disability due to an accident.

Education Fund - If a claim under AD or PTD is accepted for an insured person, we will pay 50% of sum insured per dependent child (up to maximum of two children), provided that such dependent child is pursuing an educational course as a full time student in an educational institution.

Temporary Total Disablement - A weekly allowance would be paid to the insured to compensate loss of income because of Temporary Total Disability caused by an accident.

Accident Medical Expenses: If we have accepted a claim under AD, PTD, PPD or TTD, we will reimburse the medical expenses incurred in hospital.

Broken Bones - A lump sum Payment would be made, as per the scale provided in the policy, in the event of fracture of bone due to an accident.

Modification of Residence/Vehicle - If we have accepted a claim under PTD, reasonable expenses incurred to modify the insured person's residential accommodation or the insured person's vehicle will be covered.

Occupation class I : Persons engaged in White collar non-hazardous occupations in office, showroom only.

Examples: > Lawyers, > Doctors & Dentists, > Office Executives & Clerks, Insurance salesperson, > Superintending/ Consulting Engineers, > Teachers, > Bureaucrats, > Accountants, > Architects, > Bankers, **Persons engaged in administration functions and Persons primarily engaged in occupations of similar hazard.**

Occupation class II : Persons engaged in Semi-hazardous occupations with duties in a supervisory capacity, and not a machine operator of any type, or doing manual work. E.g. follows
> Builders, > Contractors, > Salesmen and Sales engineer > On-site Engineers, > Personal Car Drivers, > Veterinary Doctors, > Dental technicians and **persons engaged in occupation of similar hazards**

Occupation class III : Persons engaged in Skilled or semi-skilled work using light / heavy machinery. E.g. follows

> Taxi Drivers, > Mechanics, > Farmers, > Skilled/Semi-skilled labourers and **Persons engaged in occupations of similar hazards.**

Occupation class v : Person with un-earned income or no income at all. Housewife, Househusband, Student, Landlord (Rental income) & Retiree. 50 lacs or 10 times of annual unearned income - >> **No TTD ...** E.g. follows **[Premium as per Class - 1]**

Occupation class IV: Any occupation not falling into any category above will be declined risk. E.g. follows
> Stage performer, > Film industry worker, > Heavy vehicle driver, > Police and Security services, > Armed forces, > People working at heights or at depths, > Electrical worker and **persons engaged in occupation of similar hazards (Refer comprehensive list)** Link to comprehensive list.

<http://info.apollomunichinsurance.com/pa-categories/> & <http://bit.ly/1mM5kA7>

ENERGY

Gold plan: cost for wellness tests is included* **Silver plan:** cost for wellness tests is excluded
(Both variants available with a co-payment options. You will have to bear 20% of the claim amount payable)

1. HEALTH COVERAGE (best comprehensive cover)

> Day one coverage for all hospitalisation arising out of Diabetes and Hypertension (No waiting period)
> In-patient hospitalisation
> Pre and post hospitalisation cover of 30 & 60 days
> Day care coverage for 144 day care procedures etc

2. WELLNESS PROGRAM

(designed to manage your health)

Wellness Test 1 [4 M] & Wellness Test 2 [9 M]

Two complete medical checks administered during the policy year.

3. THE REWARDS POINTS

(rewards for staying healthy)

Based on the results of your medical tests and key health parameters such as BMI, BP, HbA1c & Cholesterol we offer Client incentives for staying healthy.

>> **Renewal Premium discounts of up to 25% for management of health conditions.**

>> **Reimbursement up to 25% of renewal premium towards your medical expenses**

Energy Login made easy through Pre screening

PPC

Grid:

GOLD Plan - With No Co-payment

AGE BAND	200000	300000	500000	1000000
18-35	14617	16795	21250	24984
36-45	16401	18793	25515	30251
46-50	22239	25217	33070	39584
51-55	25851	30025	41156	49573
56-60	31805	36784	47377	57258
61-65	41640	49386	65086	79134

GOLD Plan - With 20% Co-payment

AGE BAND	200000	300000	500000	1000000
18-35	12908	14600	18122	21075
36-45	14419	16258	21576	25301
46-50	19269	21516	27687	32788
51-55	22300	25474	34238	40806
56-60	27278	31033	39291	46978
61-65	35495	41385	53634	64539

Silver Plan - With No Co-payment

AGE BAND	200000	300000	500000	1000000
18-35	9229	11406	15862	19596
36-45	11013	13405	20127	24863
46-50	16851	19829	27682	34195
51-55	20462	24637	35768	44184
56-60	26416	31396	41988	51870
61-65	36252	43998	59698	73746

Silver Plan - With 20% Co-payment

AGE BAND	200000	300000	500000	1000000
18-35	7519	9212	12734	15687
36-45	9031	10869	16188	19913
46-50	13881	16127	22299	27400
51-55	16912	20086	28849	35417
56-60	21890	25645	33902	41590
61-65	30107	35997	48246	59151

In case of Energy Proposal Rejection
The below mentioned amount will be deducted in the premium

< 45 Yr Rs 1470 & >45 Rs 2780

Age/ SI	2L	3L	5L	10 L
18-45 Yr	CAT 10	CAT 10	CAT 10	CAT 10
>45 Yr	CAT 8	CAT 8	CAT 8	CAT 8

a) **Family Discount of 10%** if 2 or more family members are covered under Optima Super Individual Sum Insured plan.

a) An **Additional Discount of 7.5%** is offered on premium if you choose to **Pay 2 years premium** in advance.

Individual

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
0-17	2,651	2,118	1,935	1,809	1,666	1,546	1,363	1,145
18-35	2,943	2,353	2,153	2,009	1,855	1,718	1,511	1,277
36-45	3,979	3,498	3,109	2,868	2,559	2,221	1,872	1,580
46-50	6,601	5,862	5,153	4,563	4,225	3,687	3,332	2,857
51-55	10,053	8,937	7,849	6,956	6,240	5,616	5,078	4,357
56-60	13,133	11,759	10,128	9,028	7,901	6,899	6,235	5,347

5,00,000

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
0-17	3,114	2,490	2,279	2,153	2,044	1,947	1,763	1,580
18-35	3,458	2,765	2,530	2,393	2,273	2,164	1,958	1,752
36-45	4,672	4,111	3,658	3,418	3,137	2,805	2,427	2,170
46-50	7,757	6,893	6,051	5,433	5,175	4,654	4,317	3,933
51-55	11,816	10,505	9,223	8,278	7,649	7,088	6,572	5,988
56-60	15,440	13,820	11,908	10,746	9,687	8,702	8,072	7,357

7,00,000

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
0-17	3,538	2,868	2,685	2,605	2,553	2,508	2,353	2,221
18-35	3,927	3,183	2,983	2,897	2,834	2,788	2,611	2,473
36-45	5,307	4,735	4,311	4,139	3,910	3,612	3,235	3,063
46-50	8,811	7,941	7,139	6,578	6,458	5,994	5,754	5,542
51-55	13,425	12,097	10,883	10,024	9,538	9,131	8,765	8,444
56-60	17,536	15,916	14,049	13,013	12,080	11,215	10,763	10,368

10,00,000

Family Floater (1 Adult + 1 Child)

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	4,414	3,532	3,229	3,011	2,782	2,571	2,267	1,912
36-45	5,444	4,677	4,185	3,876	3,487	3,080	2,628	2,216
46-50	8,067	7,042	6,223	5,570	5,153	4,546	4,088	3,492
51-55	11,524	10,116	8,925	7,963	7,168	6,475	5,834	4,992
56-60	14,604	12,933	11,204	10,036	8,828	7,752	6,990	5,983

5,00,000

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	5,187	4,151	3,796	3,584	3,406	3,246	2,937	2,628
36-45	6,401	5,496	4,924	4,614	4,271	3,887	3,406	3,046
46-50	9,486	8,278	7,317	6,630	6,315	5,736	5,296	4,809
51-55	13,551	11,891	10,488	9,475	8,782	8,170	7,551	6,864
56-60	17,169	15,206	13,173	11,942	10,820	9,784	9,051	8,233

7,00,000

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	5,891	4,780	4,477	4,340	4,254	4,185	3,916	3,704
36-45	7,271	6,326	5,805	5,582	5,330	5,004	4,540	4,294
46-50	10,774	9,532	8,633	8,026	7,872	7,385	7,059	6,773
51-55	15,389	13,688	12,377	11,473	10,958	10,528	10,070	9,675
56-60	19,499	17,507	15,538	14,461	13,494	12,606	12,068	11,599

10,00,000

Family Floater (1 Adult + 2 Child)

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	5,296	4,237	3,876	3,618	3,338	3,086	2,725	2,296
36-45	6,332	5,382	4,832	4,477	4,042	3,595	3,086	2,599
46-50	8,954	7,746	6,870	6,172	5,708	5,055	4,540	3,876
51-55	12,406	10,820	9,566	8,565	7,723	6,990	6,286	5,376
56-60	15,486	13,643	11,851	10,637	9,383	8,267	7,443	6,366

5,00,000

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	6,223	4,981	4,551	4,305	4,093	3,899	3,527	3,154
36-45	7,443	6,326	5,679	5,330	4,958	4,534	3,996	3,572
46-50	10,523	9,108	8,078	7,345	6,996	6,383	5,880	5,330
51-55	14,587	12,721	11,250	10,191	9,469	8,822	8,141	7,391
56-60	18,206	16,036	13,929	12,658	11,502	10,437	9,641	8,759

7,00,000

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	7,070	5,736	5,370	5,210	5,101	5,021	4,700	4,448
36-45	8,450	7,282	6,698	6,452	6,177	5,840	5,324	5,038
46-50	11,954	10,488	9,526	8,897	8,725	8,221	7,838	7,517
51-55	16,568	14,645	13,271	12,343	11,805	11,364	10,855	10,420
56-60	20,679	18,463	16,436	15,326	14,347	13,442	12,853	12,343

10,00,000

Family Floater (2 Adults)

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	4,706	3,767	3,441	3,212	2,966	2,742	2,422	2,038
36-45	6,360	5,599	4,975	4,591	4,093	3,555	3,000	2,525
46-50	10,557	9,383	8,238	7,305	6,756	5,897	5,330	4,574
51-55	16,087	14,301	12,555	11,129	9,984	8,988	8,124	6,967
56-60	21,016	18,812	16,207	14,450	12,641	11,032	9,973	8,553

5,00,000

7,00,000

10,00,000

Family Floater (2 Adult + 1 Child)

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	6,177	4,941	4,517	4,219	3,893	3,601	3,177	2,674
36-45	7,832	6,773	6,051	5,599	5,021	4,414	3,756	3,160
46-50	12,028	10,563	9,315	8,307	7,683	6,756	6,086	5,210
51-55	17,559	15,475	13,631	12,137	10,912	9,847	8,879	7,603
56-60	22,488	19,992	17,284	15,452	13,568	11,891	10,729	9,194

5 LACS

7 LACS

10 LACS

Family Floater (2 Adult + 2 Child)

Deductible	1Lakh	2Lakhs	3Lakhs	4Lakhs	5Lakhs	6Lakhs	7Lakhs	10Lakhs
18-35	7,059	5,651	5,164	4,820	4,448	4,116	3,630	3,057
36-45	8,713	7,483	6,698	6,200	5,576	4,924	4,208	3,544
46-50	12,910	11,267	9,962	8,914	8,238	7,271	6,538	5,593
51-55	18,440	16,185	14,278	12,738	11,467	10,357	9,332	7,986
56-60	23,369	20,696	17,931	16,053	14,124	12,406	11,181	9,572

5 LACS

7 LACS

10 LACS

Optima Super PPC Grid - Sum @ Risk

Age/Si	<=2 lacs	>2 lacs to <=5 lacs	>5 lacs to <=9 lacs	Age/Si	<=2 lacs	>2 lacs to <=5 lacs	>5 lacs to <=9 lacs
<18 Yrs	Nil	Nil	Nil	51-55 Yrs	CAT 1	CAT 2	CAT 2
18-45 Yrs	Nil	Nil	Nil	56-60 Yrs	CAT 1	CAT 3	CAT 7
46-50 Yrs	Nil	Nil	CAT 2	61-65 Yrs	CAT 7	CAT 7	CAT 7

Optima Senior			
Age/ Si	2L	3L	5L
61-65	13662	16734	25823
66-70	17332	21985	35173
71-75	21030	27464	45145
76-80	27731	36215	59683
81-85	36698	48586	81122
>85	48659	65302	110380

Optima Senior PPC Grid			
61-65	CAT 7	CAT 7	CAT 7
>= 66	CAT 7	CAT 7	CAT 7

Optima Senior- ST@14.5%
Life-Long Renewal
Coverage Age of 61 Years above
5% Family Discount if Both Covered Individually
7.5% Discount if you opt for a 2 year policy
5% Non Cumulative Discount - for every claim-free Yr
Pre-Post Hospitalisation - 30 & 60 DAYS
140 Day-Care Procedures covered

CO-PAY OPTIONS

- In case of hospitalisation a co-pay of:
 - 15% - twin sharing room or lower room type
 - 30% - single room or higher room type
- Co-payment of 30% applicable on specified illness/surgeries like Cataract (each eye), Hysterectomy, Arthroscopy etc. No additional co-pay will apply, for this condition
- Co-payment of 15% shall be applicable to all Day Care Procedures; no additional copay's shall apply.

Note: 7.5% Discount is offered on premium if you choose to pay 2 Years Premium in advance.



37 Critical illnesses covered under the policy

Optima Vital insurance will pay the insured person the sum insured as a lump sum amount for the identified critical illness, medical events or surgical procedures listed below

(The Insured Person must survive 30 days from the date of confirmed diagnosis and defined severity)

1. Cancer of specified severity
2. Kidney failure requiring regular dialysis
3. Multiple sclerosis with persisting symptoms
4. End stage liver disease of specified severity
5. First heart attack of specified severity
6. COMA of specified severity
7. Major burns
8. Goodpasture's syndrome
9. Apallic syndrome
10. Aplastic anaemia
11. Systemic lupus erythematosus
12. Bacterial meningitis
13. Multiple system atrophy
14. Progressive scleroderma

(Insured person must survive 30 days from the date of actual undergoing of the below procedures)

15. Open chest CABG
16. Major organ/bone marrow transplant
17. Aorta graft surgery
18. Open heart replacement or repair of heart valve
19. Pneumonectomy
20. Pulmonary artery graft surgery

(Insured Person must survive 90 days from the date of confirmed diagnosis of below defined events)

21. Primary parkinson's disease
22. Alzheimer's disease
23. Motor neuron disease with permanent symptoms
24. Stroke resulting in permanent symptoms
25. Permanent paralysis of limbs
26. Primary pulmonary arterial hypertension
27. Benign brain tumour [resulting in permanent neurological symptoms]
28. Cardiomyopathy
29. End stage lung disease
30. Brain surgery
31. Progressive supranuclear palsy
32. Creutzfeldt-jakob disease (CJD)
33. Major head trauma

(Insured person must exhibit permanent impairment for 6 months from the occurrence of the event)

34. Encephalitis
35. Blindness
36. Deafness
37. Total loss of speech

Important Note: Please refer to the policy wording to learn more details regarding the specific definitions and listed conditions required to be fulfilled while accepting a critical illness claim.

Age / S I	1Lac	2Lacs	3Lacs	4Lacs	5Lacs	10Lacs	15Lacs
18-25	258	515	773	1031	1288	2576	3864
26-30	372	744	1116	1489	1861	3721	5582
31-35	429	859	1288	1718	2147	4294	6441
36-40	658	1317	1975	2634	3292	6584	9876
41-45	1088	2176	3263	4351	5439	10878	16316
46-50	2004	4008	6011	8015	10019	20038	30056
51-55	3435	6870	10305	13740	17175	34350	51525
56-60	5611	11221	16832	22442	28053	56105	84158
61-65	8931	17862	26793	35724	44655	89310	133965

Age / S I	20Lacs	25Lacs	30Lacs	35Lacs	40Lacs	45Lacs	50Lacs
18-25	5153	6441	7729	9017	10305	11593	12881
26-30	7443	9303	11164	13024	14885	16746	18606
31-35	8588	10734	12881	15028	17175	19322	21469
36-40	13168	16459	19751	23043	26335	29627	32919
41-45	21755	27194	32633	38071	43510	48949	54388
46-50	40075	50094	60113	70131	80150	90169	100188
51-55	68700	85875	103050	120225	137400	154575	171750
56-60	112210	140263	168315	196368	224420	252473	280525
61-65	178620	223275	267930	312585	357240	401895	446550

Optima Vital PPC Grid

AGE / SI	1 to 2	3 to 5	>5 to 10	15/ 20	25/ 30/ 35/ 40/ 45/ 50
18-45	Nil	Nil	CAT 3	CAT 3	CAT 6
46-55	CAT 2	CAT 3	CAT 6	CAT 6	CAT 6
56-60	CAT 3	CAT 6	CAT 6	CAT 6	NA
61 above	CAT 7	CAT 7	CAT 7	CAT 7	NA

Optima Cash - Daily Hospital Cash Plan

- > 10% Family discount for 2 or more members
- > No medical tests required [NO PPC]
- > Double Daily Cash benefit for ICU & Joint hospitalization
- > Daily cash benefit for hospitalization due to Illness/Accident
- > 50% Daily Cash # 10 Day-Care procedures
- > Xerox Medical bills required for claim

Optima Cash	90 days	180 days	1000	2000	3000
> Sickness Hospital Cash	90 days	180 Days	1000	2000	3000
> Sickness ICU Cash	Max upto 15 days*		2000	4000	6000
> Accident Hospital Cash	90 days	180 Days	1000	2000	3000
> Accident ICU Cash	Max. upto 15 Days		2000	4000	6000
> Day Care Procedure Cash	Max. upto 6 Procedures		500	1000	1500
> Joint Hospitalisation due to an Accident	Max. upto 10 days		2000	4000	6000
> Convalescence Cash	once in Policy Year		1000	2000	3000

Gold - Annual Premium						
ST@	90 Days			180 Days		
14.5%	1,000	2,000	3,000	1,000	2,000	3,000
91D - 45	1,355	2,708	4,062	1,505	3,009	4,514
46-60	2,263	4,526	6,789	2,383	4,764	7,147
> 61	4,764	9,529	14,293	5,015	10,030	15,045



Service Tax @ 14.5 %

**Overseas Emergency Medical Treatment / Loss of Passport
Personal Accident / Personal Liability/ Hijack Daily Allowance
Total Loss of Checked-in Baggage / Delay of Checked-in Baggage
/ Financial Emergency Cash / Trip Delay / Hospital Daily Allowance*
/ Trip Cancellation or Curtailment or Missed Connection**

PLATINUM W 6m-40 W 41-60 W 61-70 X 6m-40 X 41-60 X 61-70							GOLD W 6m-40 W 41-60 W 61-70 X 6m-40 X 41-60 X 61-70						
1-7	1,608	1,784	2,414	1,174	1,264	1,604	1-7	1,018	1,171	1,833	814	916	1,426
8-14	2,292	2,676	4,039	1,588	1,785	2,525	8-14	1,426	1,579	2,750	1,018	1,120	2,037
15-21	2,978	3,568	5,666	2,001	2,306	3,444	15-21	1,528	1,935	3,566	1,120	1,324	2,547
22-28	3,662	4,459	7,292	2,415	2,827	4,365	22-28	2,037	2,292	4,788	1,324	1,629	3,260
29-35	4,347	5,351	8,919	2,829	3,348	5,286	29-35	2,343	3,056	6,113	1,528	1,884	3,973
36-47	5,521	6,880	11,707	3,538	4,240	6,862	36-47	3,158	3,871	8,049	1,935	2,343	5,196
48-60	6,793	8,536	14,727	4,306	5,207	8,571	48-60	3,668	4,788	9,170	2,241	3,056	6,113
61-75	8,260	10,446	18,212	5,193	6,323	10,543	61-75	5,094	6,878	13,247	2,801	3,668	8,151
76-90	9,728	12,357	21,698	6,080	7,439	12,515	76-90	6,011	8,151	15,285	3,311	4,381	9,170
91-120	12,723	16,240	34,110	7,914	9,610	23,154	91-120	7,336	9,374	20,380	4,636	6,011	14,775
121-150	15,720	20,122	46,521	9,748	11,780	33,793	121-150	10,240	12,839	29,551	5,808	7,642	22,214
151-180	18,716	24,005	58,933	11,582	13,951	44,431	151-180	12,228	15,285	35,462	7,132	9,170	29,551

SILVER W 6m-40 W 41-60 W 61-70 X 6m-40 X 41-60 X 61-70							BRONZE W 6m-40 W 41-60 W 61-70 X 6m-40 X 41-60 X 61-70						
1-7	916	1,018	1,629	712	814	1,324	1-7	763	865	1,375	509	559	916
8-14	1,222	1,324	2,241	916	1,018	1,935	8-14	1,018	1,120	1,833	712	814	1,222
15-21	1,324	1,528	3,056	1,018	1,222	2,343	15-21	1,120	1,273	2,445	814	916	1,528
22-28	1,528	1,731	4,075	1,222	1,426	3,056	22-28	1,324	1,528	3,056	1,018	1,120	2,037
29-35	1,833	2,343	4,642	1,426	1,629	3,668	29-35	1,629	1,833	3,769	1,171	1,324	2,547
36-47	2,343	3,056	6,793	1,629	1,833	4,483	36-47	2,139	2,445	5,094	1,324	1,477	3,158
48-60	3,056	3,769	8,406	1,935	2,343	5,808	48-60	2,852	3,566	6,113	1,629	2,037	3,769
61-75	4,177	5,094	10,291	2,445	2,954	7,132	61-75	3,973	4,890	8,151	2,037	2,445	5,094
76-90	4,890	6,113	12,329	2,750	3,464	8,763	76-90	4,687	5,909	9,476	2,241	2,649	6,113
91-120	6,113	7,744	16,406	3,668	4,788	12,228	91-120	5,298	6,928	15,387	3,158	3,566	9,374
121-150	8,355	11,208	25,475	5,094	6,827	16,813	121-150	7,132	8,661	20,380	4,075	4,992	14,266
151-180	10,189	13,247	29,551	6,113	7,642	22,266	151-180	8,151	10,291	24,966	4,788	6,011	18,851

Asian Region - USD \$ 25,000			
	A 6m-40	A 41-60	A 61-70
1-7	407	509	814
8-14	509	610	916
15-21	610	763	1,324
22-28	763	916	1,833
29-35	1,018	1,120	2,343
36-47	1,171	1,324	2,547
48-60	1,324	1,477	3,158
61-75	1,629	2,037	3,769
76-90	2,037	2,445	5,094
91-120	2,241	2,649	6,113
121-150	3,158	3,566	9,374
151-180	4,075	4,992	14,266

Senior Citizen	\$ 1,00,000		\$ 50,000	
	W 71-80	X 71-80	W 71-80	X 71-80
1-7	3,183	2,377	2,139	1,426
8-14	5,227	3,480	2,824	1,833
15-21	6,395	4,110	3,694	1,962
22-28	8,439	5,211	5,216	2,771
29-35	10,483	6,314	6,740	3,580
36-47	13,402	7,887	8,915	4,737
48-60	16,906	9,777	11,525	6,124
61-75	20,993	11,981	14,571	7,744
76-90	25,373	14,342	17,834	9,478
91-120	35,501	23,437	25,439	16,315
121-150	50,658	38,422	36,844	27,616
151-180	65,815	53,407	48,248	38,917

W - Worldwide including USA & Canada
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Annual Multi Trip	Days /Trip	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70
Platinum -	30 days	5,604	6,113	NA	3,413	3,769	NA
USD \$ 500,000	60 days	10,240	13,145	NA	6,470	7,846	NA
Gold -	30 days	4,330	4,687	11,208	2,801	2,954	6,113
USD \$ 250,000	60 days	8,304	10,648	18,648	5,349	6,470	11,056
Silver-	30 days	3,566	4,075	9,986	2,241	2,547	5,604
USD \$ 100,000	60 days	6,317	8,151	14,571	4,075	4,992	8,661
Asian-	30 days	1,120	1,426	2,750			
USD \$ 25,000	60 days	2,190	2,750	5,247			

Annual Multi Trip

Overseas Travel Medical Grid [Age above 70 Yrs]
 > Medical Examination Report > Routine Urine Analysis > Fasting Blood Sugar > ECG
 > Complete Blood Count > Lipids > SrCreatinine Note: Pls conduct medicals in any recognised Diagnostic centre