

Cancer might be a lifelong problem.  
Best to have a **lifelong plan.**



A worry-free life is a beautiful life,  
But what if it takes U-turn and strife?  
An evil like Cancer may hit you unexpectedly,  
But don't let it hit your finances severely.  
No illness can define you,  
But your courage and strength can.

Should there be a battle with cancer,  
Make sure you are financially ready with your answer.

iCAN is all set to create a new milestone in India's health  
insurance segment with a lifetime coverage for cancer.  
Because neither you should give up nor will we.

Let's beat cancer with



Strength to win against cancer.



## Plan Highlights



Please refer to the policy wordings for complete understanding of benefits, terms and conditions and exclusions.





## MyCare Benefit

Takes care of your medical expenses as long as you need

### Standard Plan

We will cover medical expenses for hospitalization (inpatient and Daycare) and outpatient treatment taken for cancer.

- Conventional treatment :
  - Chemotherapy
  - Radiotherapy
  - Organ transplantation, as part of Cancer treatment
  - Surgeries for excision of cancerous tissue or removal of organs/ tissues (Onco-surgery)
- Pre-hospitalization expenses incurred in the 30 days immediately before the date of admission in the Hospital are covered
- Post-hospitalization expenses incurred during 60 days immediately after insured person is discharged from the Hospital are covered
- Emergency Ambulance - We would cover expenses incurred on transportation to a Hospital in case of an Emergency upto Rs.2000 per hospitalization
- Follow Up care Post treatment :

We will cover expenses incurred on medical examination upto Rs.3000 twice a year, after treatment for Cancer has been discontinued basis recommendation of Medical Practitioner for atleast six months with “No evidence of disease (NED)”.

### Advanced Plan (Optional benefit)

In addition to coverage under Standard plan, following Advanced treatments would also be covered -

- Proton beam therapy
- Immunotherapy including immunology agents e.g. Interferon, TNF etc.
- Personalised & Targeted therapy
- Hormonal Therapy or Endocrine manipulation
- Stem cell transplantation



## Second Opinion

The Insured would have an option to request for a second opinion, on first diagnosis of Cancer. This would be provided through our panel of medical practitioners who would have access to artificial intelligence, deep analytics & cognitive software.



## CritiCare Benefit (available with Enhance variant) Lumpsum benefit to cover your financial needs

We would pay 60% of Sum Insured as lumpsum benefit over and above the base Sum Insured, if the Insured is diagnosed with Cancer of Specified Severity as is defined in our policy. This benefit is available for ages 18 years and above and is payable only once in a policy lifetime.



## Family Care Benefit (available with Enhance variant) Lumpsum benefit to take care of your loved ones

We would pay 100% of Sum Insured as lumpsum benefit over and above the base Sum Insured if the Insured gets diagnosed with either of the following, whichever is earlier:

- Advanced metastatic Cancer (Stage IV)
- Recurrence of Cancer

This benefit is available for ages 18 years and above and is payable only once in policy lifetime

Schedule of Benefits		
Product Variants	Essential	Enhance
Sum Insured Options (Rs.)	5,10,15,20,25,50 lacs	
Second Opinion	Available	
MyCare Benefit		
Conventional treatments	Available	
Pre-Post Hospitalization	30 & 60 days	
Emergency Ambulance	Upto Rs.2000 per hospitalization	
Follow Up care Post treatment	Upto Rs.3000 twice a year	
Advanced treatments (Optional benefit)	Available	
CritiCare Benefit	Not Available	Lumpsum payment equivalent to 60% of sum insured
FamilyCare Benefit	Not Available	Lumpsum payment equivalent to 100% of sum insured



## Who can buy this policy?

Anyone between the age of 5 and 65 years can buy this policy



## Tax Benefit

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act. Income tax rules are subject to change.



## Things to Remember

- Life-long renewal: iCan comes with the option of life long renewal regardless of your health status or claims.
- Waiting period: iCan comes with initial waiting period of 120 days.
- Sum insured enhancement: Sum Insured can be enhanced only at the time of renewal subject to underwriting as per the plan. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced.
- Free-look cancellation: We offer a period of 15 days from the date of receipt of the policy document to review the terms and conditions of this policy. In case of any objections, you have the option of cancel the policy and you shall be refunded the premium paid by you after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium.
- Grace period: A grace period of 30 days for renewing the policy is provided under this policy.



## Exclusions

- Any Treatment other than for Cancer.
- Pre-existing condition for cancer for which insured had existing signs & symptoms, and/or was diagnosed, and/ or received consultation, investigation, treatment or admission anytime prior to the date on which the policy was issued.
- “AIDS” (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human Immunodeficiency Virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS Related Complex), Lymphomas in brain, Kaposi’s sarcoma, tuberculosis.
- Non Allopathic treatment
  - Prosthetic and other devices which are self-detachable /removable without surgery involving anaesthesia
  - Treatment availed outside India or at a healthcare facility which is NOT a Hospital
  - Congenital external diseases, defects or anomalies

Please refer to the policy wordings for complete understanding of benefits, terms and conditions and exclusions.

# ANNUAL PREMIUM (excluding goods & services tax in INR) - ENHANCE PLAN

## ADVANCE Non-Smoker (MALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	685	784	871	985	1,110	1,658
11 - 17	607	676	738	791	864	1,253
18 - 25	1,064	1,162	1,267	1,351	1,449	2,518
26 - 30	1,129	1,274	1,415	1,625	1,949	3,365
31 - 35	1,172	1,335	1,650	2,012	2,390	4,187
36 - 40	1,253	1,646	2,188	2,760	3,274	5,830
41 - 45	1,631	2,488	3,387	4,254	5,016	8,998
46 - 50	2,524	4,112	5,706	7,212	8,535	15,432
51 - 55	4,084	7,003	9,771	12,234	14,911	27,321
56 - 60	6,538	11,465	16,237	20,502	24,880	46,044
61 - 65	9,884	16,940	24,327	31,597	38,398	70,623
66 - 70^	13,943	24,310	34,957	45,132	54,905	100,405
71 - 75^	19,791	34,609	49,858	64,418	77,789	141,978
76 - 80^	25,161	43,989	63,371	81,872	98,049	180,397
81 - 85^	30,824	53,909	77,556	100,185	120,208	221,404
86 - 90^	34,719	60,262	86,491	111,515	133,467	244,577
91 - 95^	42,010	71,382	102,391	131,532	155,605	284,595
> 95	51,794	86,168	123,789	158,366	190,738	332,288

## ADVANCE Non-Smoker (FEMALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	633	710	780	835	910	1,345
11 - 17	598	665	721	769	851	1,249
18 - 25	1,139	1,264	1,417	1,596	1,944	3,336
26 - 30	1,358	1,612	2,162	2,702	3,229	5,639
31 - 35	1,680	2,494	3,414	4,307	5,153	9,207
36 - 40	2,251	3,704	5,137	6,547	7,866	14,337
41 - 45	3,216	5,517	7,730	9,848	11,833	21,739
46 - 50	4,543	7,938	11,197	14,320	17,218	31,862
51 - 55	6,336	11,211	15,822	20,093	24,507	45,547
56 - 60	8,514	15,067	21,391	27,206	33,057	61,542
61 - 65	11,009	19,039	27,220	35,211	42,769	79,055
66 - 70^	13,611	23,759	33,996	43,780	53,189	97,706
71 - 75^	16,964	29,603	42,434	54,649	65,941	120,500
76 - 80^	19,807	34,466	49,415	63,600	76,035	139,502
81 - 85^	22,609	39,297	56,291	72,413	86,567	158,677
86 - 90^	24,173	41,699	59,623	76,553	91,203	166,224
91 - 95^	27,861	47,098	67,353	86,191	101,497	184,923
> 95	33,071	54,744	78,486	100,048	120,145	207,928

^ for renewals only



## ADVANCE Smoker (MALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	NA	NA	NA	NA	NA	NA
11 - 17	NA	NA	NA	NA	NA	NA
18 - 25	1,224	1,336	1,457	1,554	1,666	2,896
26 - 30	1,298	1,465	1,627	1,869	2,241	3,870
31 - 35	1,348	1,535	1,898	2,314	2,749	4,815
36 - 40	1,441	1,893	2,516	3,174	3,765	6,705
41 - 45	1,876	2,861	3,895	4,892	5,768	10,348
46 - 50	2,903	4,729	6,562	8,294	9,815	17,747
51 - 55	4,697	8,053	11,237	14,069	17,148	31,419
56 - 60	7,519	13,185	18,673	23,577	28,612	52,951
61 - 65	11,367	19,481	27,976	36,337	44,158	81,216
66 - 70^	16,034	27,957	40,201	51,902	63,141	115,466
71 - 75^	22,760	39,800	57,337	74,081	89,457	163,275
76 - 80^	28,935	50,587	72,877	94,153	112,756	207,457
81 - 85^	35,448	61,995	89,189	115,213	138,239	254,615
86 - 90^	39,927	69,301	99,465	128,242	153,487	281,264
91 - 95^	48,312	82,089	117,750	151,262	178,946	327,284
> 95	59,563	99,093	142,357	182,121	219,349	382,131

## ADVANCE Smoker (FEMALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	NA	NA	NA	NA	NA	NA
11 - 17	NA	NA	NA	NA	NA	NA
18 - 25	1,310	1,454	1,630	1,835	2,236	3,836
26 - 30	1,562	1,854	2,486	3,107	3,713	6,485
31 - 35	1,932	2,868	3,926	4,953	5,926	10,588
36 - 40	2,589	4,260	5,908	7,529	9,046	16,488
41 - 45	3,698	6,345	8,890	11,325	13,608	25,000
46 - 50	5,224	9,129	12,877	16,468	19,801	36,641
51 - 55	7,286	12,893	18,195	23,107	28,183	52,379
56 - 60	9,791	17,327	24,600	31,287	38,016	70,773
61 - 65	12,660	21,895	31,303	40,493	49,184	90,913
66 - 70^	15,653	27,323	39,095	50,347	61,167	112,362
71 - 75^	19,509	34,043	48,799	62,846	75,832	138,575
76 - 80^	22,778	39,636	56,827	73,140	87,440	160,427
81 - 85^	26,000	45,192	64,735	83,275	99,552	182,479
86 - 90^	27,799	47,954	68,566	88,036	104,883	191,158
91 - 95^	32,040	54,163	77,456	99,120	116,722	212,661
> 95	38,032	62,956	90,259	115,055	138,167	239,117

^ for renewals only



Strength to win against cancer



## STANDARD Non-Smoker (MALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	535	634	721	796	854	1,034
11 - 17	457	526	588	641	682	811
18 - 25	914	1,011	1,116	1,202	1,400	2,094
26 - 30	979	1,125	1,265	1,476	1,749	2,877
31 - 35	1,023	1,185	1,501	1,840	2,156	3,617
36 - 40	1,104	1,495	2,035	2,529	2,965	5,073
41 - 45	1,480	2,337	3,142	3,886	4,520	7,785
46 - 50	2,373	3,873	5,262	6,546	7,633	13,232
51 - 55	3,933	6,619	9,051	11,154	13,453	23,756
56 - 60	6,387	10,867	15,119	18,825	22,614	40,507
61 - 65	9,706	16,054	22,673	29,117	35,045	62,432
66 - 70^	13,687	23,031	32,568	41,545	50,056	88,556
71 - 75^	19,433	32,824	46,520	59,405	71,013	125,417
76 - 80^	24,699	41,685	59,066	75,407	89,319	159,085
81 - 85^	30,237	50,968	72,052	91,917	109,044	194,136
86 - 90^	34,025	56,776	79,961	101,712	120,252	212,367
91 - 95^	41,181	67,184	94,524	119,715	139,675	245,702
> 95	50,830	81,264	114,587	144,544	172,062	286,844

## STANDARD Non-Smoker (FEMALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	483	560	630	685	728	874
11 - 17	448	515	571	619	653	777
18 - 25	989	1,115	1,250	1,351	1,619	2,594
26 - 30	1,208	1,450	1,880	2,294	2,689	4,402
31 - 35	1,529	2,243	2,975	3,672	4,310	7,277
36 - 40	2,100	3,353	4,530	5,665	6,700	11,666
41 - 45	3,065	5,016	6,859	8,584	10,159	17,906
46 - 50	4,338	7,257	10,015	12,609	14,950	26,666
51 - 55	6,058	10,288	14,218	17,769	21,431	38,495
56 - 60	8,141	13,835	19,253	24,108	28,954	52,141
61 - 65	10,519	17,419	24,408	31,134	37,371	66,686
66 - 70^	13,053	21,804	30,564	38,779	46,542	82,365
71 - 75^	16,342	27,303	38,355	48,676	57,977	101,996
76 - 80^	19,095	31,796	44,663	56,636	66,749	117,915
81 - 85^	21,814	36,223	50,789	64,328	75,769	133,486
86 - 90^	23,322	38,336	53,584	67,666	79,345	138,561
91 - 95^	26,926	43,331	60,562	76,182	88,130	153,637
> 95	32,065	50,615	71,020	89,032	105,388	173,454

^ for renewals only



## STANDARD Smoker (MALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	NA	NA	NA	NA	NA	NA
11 - 17	NA	NA	NA	NA	NA	NA
18 - 25	1,051	1,163	1,283	1,382	1,610	2,408
26 - 30	1,126	1,294	1,455	1,697	2,011	3,309
31 - 35	1,176	1,363	1,726	2,116	2,479	4,160
36 - 40	1,270	1,719	2,340	2,908	3,410	5,834
41 - 45	1,702	2,688	3,613	4,469	5,198	8,953
46 - 50	2,729	4,454	6,051	7,528	8,778	15,217
51 - 55	4,523	7,612	10,409	12,827	15,471	27,319
56 - 60	7,345	12,497	17,387	21,649	26,006	46,583
61 - 65	11,162	18,462	26,074	33,485	40,302	71,797
66 - 70^	15,740	26,486	37,453	47,777	57,564	101,839
71 - 75^	22,348	37,748	53,498	68,316	81,665	144,230
76 - 80^	28,404	47,938	67,926	86,718	102,717	182,948
81 - 85^	34,773	58,613	82,860	105,705	125,401	223,256
86 - 90^	39,129	65,292	91,955	116,969	138,290	244,222
91 - 95^	47,358	77,262	108,703	137,672	160,626	282,557
> 95	58,455	93,454	131,775	166,226	197,871	329,871

## STANDARD Smoker (FEMALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	NA	NA	NA	NA	NA	NA
11 - 17	NA	NA	NA	NA	NA	NA
18 - 25	1,137	1,282	1,438	1,554	1,862	2,983
26 - 30	1,389	1,668	2,162	2,638	3,092	5,062
31 - 35	1,758	2,579	3,421	4,223	4,957	8,369
36 - 40	2,415	3,856	5,210	6,515	7,705	13,416
41 - 45	3,525	5,768	7,888	9,872	11,683	20,592
46 - 50	4,989	8,346	11,517	14,500	17,193	30,666
51 - 55	6,967	11,831	16,351	20,434	24,646	44,269
56 - 60	9,362	15,910	22,141	27,724	33,297	59,962
61 - 65	12,097	20,032	28,069	35,804	42,977	76,689
66 - 70^	15,011	25,075	35,149	44,596	53,523	94,720
71 - 75^	18,793	31,398	44,108	55,977	66,674	117,295
76 - 80^	21,959	36,565	51,362	65,131	76,761	135,602
81 - 85^	25,086	41,656	58,407	73,977	87,134	153,509
86 - 90^	26,820	44,086	61,622	77,816	91,247	159,345
91 - 95^	30,965	49,831	69,646	87,609	101,350	176,683
> 95	36,875	58,207	81,673	102,387	121,196	199,472

^ for renewals only



# ANNUAL PREMIUM (excluding goods & services tax in INR) - ESSENTIAL PLAN

## ADVANCE Non-Smoker (MALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	685	784	871	985	1,110	1,658
11 - 17	607	676	738	791	864	1,253
18 - 25	977	999	1,049	1,060	1,085	1,791
26 - 30	1,011	1,049	1,095	1,205	1,441	2,262
31 - 35	1,030	1,055	1,223	1,442	1,666	2,656
36 - 40	1,057	1,254	1,578	1,947	2,219	3,638
41 - 45	1,322	1,870	2,425	2,924	3,253	5,325
46 - 50	1,998	3,060	4,070	4,948	5,536	9,183
51 - 55	3,080	4,995	6,592	7,656	9,188	15,400
56 - 60	4,798	7,862	10,636	12,447	14,610	24,650
61 - 65	7,039	10,339	14,426	18,395	21,559	34,748
66 - 70^	10,036	15,611	21,908	27,398	32,304	51,355
71 - 75^	14,190	22,139	31,152	38,997	44,742	70,137
76 - 80^	17,995	28,067	39,487	49,425	55,058	88,927
81 - 85^	22,051	34,415	48,315	60,462	67,574	109,417
86 - 90^	25,182	39,145	54,817	68,515	76,616	123,913
91 - 95^	31,739	48,225	67,655	84,360	93,171	154,632
> 95	41,022	61,932	87,436	109,014	127,905	196,570

## ADVANCE Non-Smoker (FEMALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	633	710	780	835	910	1,345
11 - 17	598	665	721	769	851	1,249
18 - 25	1,038	1,074	1,163	1,258	1,522	2,491
26 - 30	1,199	1,311	1,733	2,140	2,549	4,162
31 - 35	1,403	1,950	2,583	3,199	3,744	6,230
36 - 40	1,762	2,727	3,618	4,522	5,239	8,876
41 - 45	2,428	3,941	5,278	6,457	7,338	12,376
46 - 50	3,345	5,542	7,472	9,165	10,389	17,635
51 - 55	4,585	7,709	10,279	12,110	14,529	24,760
56 - 60	6,218	10,313	14,001	16,579	19,506	33,314
61 - 65	7,989	12,033	16,712	21,199	24,898	40,981
66 - 70^	10,027	15,781	22,028	27,516	32,461	52,721
71 - 75^	12,554	19,786	27,709	34,638	39,926	63,945
76 - 80^	14,737	23,200	32,515	40,642	45,616	74,781
81 - 85^	16,915	26,643	37,309	46,626	52,400	85,981
86 - 90^	18,332	28,765	40,223	50,215	56,381	92,317
91 - 95^	21,848	33,541	47,018	58,576	64,947	108,840
> 95	27,095	41,298	58,318	72,669	85,287	132,634

^ for renewals only



## ADVANCE Smoker (MALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	NA	NA	NA	NA	NA	NA
11 - 17	NA	NA	NA	NA	NA	NA
18 - 25	1,124	1,149	1,206	1,219	1,248	2,060
26 - 30	1,163	1,206	1,259	1,386	1,657	2,601
31 - 35	1,185	1,213	1,406	1,658	1,916	3,054
36 - 40	1,216	1,442	1,815	2,239	2,552	4,184
41 - 45	1,520	2,151	2,789	3,363	3,741	6,124
46 - 50	2,298	3,519	4,681	5,690	6,366	10,560
51 - 55	3,542	5,744	7,581	8,804	10,566	17,710
56 - 60	5,518	9,041	12,231	14,314	16,802	28,348
61 - 65	8,095	11,890	16,590	21,154	24,793	39,960
66 - 70^	11,541	17,953	25,194	31,508	37,150	59,058
71 - 75^	16,319	25,460	35,825	44,847	51,453	80,658
76 - 80^	20,694	32,277	45,410	56,839	63,317	102,266
81 - 85^	25,359	39,577	55,562	69,531	77,710	125,830
86 - 90^	28,959	45,017	63,040	78,792	88,108	142,500
91 - 95^	36,500	55,459	77,803	97,014	107,147	177,827
> 95	47,175	71,222	100,551	125,366	147,091	226,056

## ADVANCE Smoker (FEMALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	NA	NA	NA	NA	NA	NA
11 - 17	NA	NA	NA	NA	NA	NA
18 - 25	1,194	1,235	1,337	1,447	1,750	2,865
26 - 30	1,379	1,508	1,993	2,461	2,931	4,786
31 - 35	1,613	2,243	2,970	3,679	4,306	7,165
36 - 40	2,026	3,136	4,161	5,200	6,025	10,207
41 - 45	2,792	4,532	6,070	7,426	8,439	14,232
46 - 50	3,847	6,373	8,593	10,540	11,947	20,280
51 - 55	5,273	8,865	11,821	13,927	16,708	28,474
56 - 60	7,151	11,860	16,101	19,066	22,432	38,311
61 - 65	9,187	13,838	19,219	24,379	28,633	47,128
66 - 70^	11,531	18,148	25,332	31,643	37,330	60,629
71 - 75^	14,437	22,754	31,865	39,834	45,915	73,537
76 - 80^	16,948	26,680	37,392	46,738	52,458	85,998
81 - 85^	19,452	30,639	42,905	53,620	60,260	98,878
86 - 90^	21,082	33,080	46,256	57,747	64,838	106,165
91 - 95^	25,125	38,572	54,071	67,362	74,689	125,166
> 95	31,159	47,493	67,066	83,569	98,080	152,529

^ for renewals only



Strength to win against cancer

## STANDARD Non-Smoker (MALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	535	634	721	796	854	1,034
11 - 17	457	526	588	641	682	811
18 - 25	827	848	898	911	1,036	1,367
26 - 30	861	900	945	1,056	1,241	1,774
31 - 35	881	905	1,074	1,271	1,432	2,087
36 - 40	908	1,103	1,426	1,716	1,910	2,881
41 - 45	1,171	1,719	2,180	2,556	2,757	4,113
46 - 50	1,847	2,821	3,626	4,282	4,634	6,983
51 - 55	2,929	4,611	5,872	6,576	7,730	11,835
56 - 60	4,647	7,263	9,518	10,771	12,344	19,112
61 - 65	6,861	9,453	12,772	15,915	18,206	26,557
66 - 70^	9,780	14,332	19,519	23,812	27,455	39,506
71 - 75^	13,832	20,354	27,815	33,984	37,966	53,576
76 - 80^	17,534	25,763	35,182	42,961	46,328	67,615
81 - 85^	21,465	31,474	42,811	52,194	56,410	82,149
86 - 90^	24,489	35,660	48,287	58,711	63,400	91,702
91 - 95^	30,910	44,027	59,788	72,543	77,241	115,738
> 95	40,059	57,029	78,234	95,192	109,230	151,126

## STANDARD Non-Smoker (FEMALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	483	560	630	685	728	874
11 - 17	448	515	571	619	653	777
18 - 25	888	926	996	1,013	1,196	1,749
26 - 30	1,049	1,149	1,452	1,732	2,009	2,926
31 - 35	1,252	1,698	2,144	2,564	2,901	4,300
36 - 40	1,612	2,376	3,011	3,640	4,073	6,205
41 - 45	2,277	3,439	4,407	5,193	5,663	8,542
46 - 50	3,140	4,861	6,290	7,454	8,121	12,439
51 - 55	4,308	6,786	8,675	9,786	11,453	17,708
56 - 60	5,845	9,081	11,863	13,481	15,404	23,912
61 - 65	7,499	10,413	13,900	17,123	19,500	28,611
66 - 70^	9,470	13,826	18,596	22,516	25,814	37,381
71 - 75^	11,932	17,486	23,630	28,665	31,962	45,441
76 - 80^	14,025	20,530	27,763	33,678	36,330	53,193
81 - 85^	16,120	23,569	31,807	38,541	41,602	60,790
86 - 90^	17,481	25,402	34,184	41,327	44,523	64,653
91 - 95^	20,913	29,774	40,227	48,567	51,581	77,555
> 95	26,089	37,170	50,852	61,653	70,530	98,160

^ for renewals only



## STANDARD Smoker (MALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	NA	NA	NA	NA	NA	NA
11 - 17	NA	NA	NA	NA	NA	NA
18 - 25	951	975	1,033	1,048	1,191	1,572
26 - 30	990	1,035	1,087	1,214	1,427	2,040
31 - 35	1,013	1,041	1,235	1,462	1,647	2,400
36 - 40	1,044	1,268	1,640	1,973	2,197	3,313
41 - 45	1,347	1,977	2,507	2,939	3,171	4,730
46 - 50	2,124	3,244	4,170	4,924	5,329	8,030
51 - 55	3,368	5,303	6,753	7,562	8,890	13,610
56 - 60	5,344	8,352	10,946	12,387	14,196	21,979
61 - 65	7,890	10,871	14,688	18,302	20,937	30,541
66 - 70^	11,247	16,482	22,447	27,384	31,573	45,432
71 - 75^	15,907	23,407	31,987	39,082	43,661	61,612
76 - 80^	20,164	29,627	40,459	49,405	53,277	77,757
81 - 85^	24,685	36,195	49,233	60,023	64,872	94,471
86 - 90^	28,162	41,009	55,530	67,518	72,910	105,457
91 - 95^	35,547	50,631	68,756	83,424	88,827	133,099
> 95	46,068	65,583	89,969	109,471	125,615	173,795

## STANDARD Smoker (FEMALE)

Age Band / Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
5 - 10	NA	NA	NA	NA	NA	NA
11 - 17	NA	NA	NA	NA	NA	NA
18 - 25	1,021	1,065	1,145	1,165	1,375	2,011
26 - 30	1,206	1,321	1,670	1,992	2,310	3,365
31 - 35	1,440	1,953	2,466	2,949	3,336	4,945
36 - 40	1,854	2,732	3,463	4,186	4,684	7,136
41 - 45	2,619	3,955	5,068	5,972	6,512	9,823
46 - 50	3,611	5,590	7,234	8,572	9,339	14,305
51 - 55	4,954	7,804	9,976	11,254	13,171	20,364
56 - 60	6,722	10,443	13,642	15,503	17,715	27,499
61 - 65	8,624	11,975	15,985	19,691	22,425	32,903
66 - 70^	10,891	15,900	21,385	25,893	29,686	42,988
71 - 75^	13,722	20,109	27,175	32,965	36,756	52,257
76 - 80^	16,129	23,610	31,927	38,730	41,780	61,172
81 - 85^	18,538	27,104	36,578	44,322	47,842	69,909
86 - 90^	20,103	29,212	39,312	47,526	51,201	74,351
91 - 95^	24,050	34,240	46,261	55,852	59,318	89,188
> 95	30,002	42,746	58,480	70,901	81,110	112,884

^ for renewals only





## Statutory Warning

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 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 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 prospectus 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 ten lakh rupees

IRDAI REGULATION NO 12: This policy is subject to regulation 12 of IRDAI (Protection of Policyholders' Interests) Regulations, 2017.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI



## Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

