

Rate Chart

Optima Restore

Optima Restore - Gross Premium (Excl. GST) - Tier 1 (Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara)								
Age/ Sum Insured	Sum Insured							
	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000
0	6,300	7,350	7,950	8,900	9,700	10,350	12,550	15,550
1	6,400	7,450	8,050	9,000	9,800	10,500	12,700	15,800
2	6,500	7,550	8,150	9,100	9,900	10,650	12,850	16,050
3	6,600	7,650	8,250	9,200	10,000	10,800	13,000	16,300
4	6,700	7,750	8,350	9,300	10,100	10,950	13,150	16,550
5	6,800	7,850	8,450	9,400	10,200	11,100	13,300	16,800
6	6,900	7,950	8,550	9,500	10,300	11,250	13,450	17,050
7	7,000	8,050	8,650	9,600	10,400	11,400	13,600	17,300
8	7,100	8,150	8,750	9,700	10,500	11,550	13,750	17,550
9	7,200	8,250	8,850	9,800	10,600	11,700	13,900	17,800
10	7,300	8,350	8,950	9,900	10,700	11,850	14,050	18,050
11	7,400	8,450	9,050	10,000	10,800	12,000	14,200	18,300
12	7,500	8,550	9,150	10,100	10,900	12,150	14,350	18,550
13	7,600	8,650	9,250	10,200	11,000	12,300	14,500	18,800
14	7,700	8,750	9,350	10,300	11,100	12,450	14,650	19,050
15	7,800	8,850	9,450	10,400	11,200	12,600	14,800	19,300
16	7,900	8,950	9,550	10,500	11,300	12,750	14,950	19,550
17	8,000	9,050	9,650	10,600	11,400	12,900	15,100	19,800
18	9,550	10,850	11,900	12,300	13,100	14,050	16,250	20,900
19	9,650	10,950	12,050	12,500	13,300	14,250	16,500	21,200
20	9,750	11,050	12,200	12,700	13,500	14,450	16,750	21,500
21	9,850	11,150	12,350	12,900	13,700	14,650	17,000	21,800
22	9,950	11,250	12,500	13,100	13,900	14,850	17,250	22,100
23	10,050	11,350	12,650	13,300	14,100	15,050	17,500	22,400
24	10,150	11,450	12,800	13,500	14,300	15,250	17,750	22,700
25	10,250	11,550	12,950	13,700	14,500	15,450	18,000	23,000
26	10,350	11,650	13,100	13,900	14,700	15,650	18,250	23,300
27	10,450	11,750	13,250	14,100	14,900	15,850	18,500	23,600
28	10,550	11,850	13,400	14,300	15,100	16,050	18,750	23,900
29	10,650	11,950	13,550	14,500	15,300	16,250	19,000	24,200
30	10,750	12,050	13,700	14,700	15,500	16,450	19,250	24,500
31	10,850	12,150	13,850	14,900	15,700	16,650	19,500	24,800
32	10,950	12,250	14,000	15,100	15,900	16,850	19,750	25,100
33	11,050	12,350	14,150	15,300	16,100	17,050	20,000	25,400
34	11,150	12,450	14,300	15,500	16,300	17,250	20,250	25,700
35	11,250	12,550	14,450	15,700	16,500	17,450	20,500	26,000
36	11,450	13,150	14,850	16,000	16,800	17,950	20,900	26,450
37	11,650	13,350	15,100	16,250	17,100	18,250	21,250	26,850
38	11,850	13,550	15,350	16,500	17,400	18,550	21,600	27,250
39	12,050	13,750	15,600	16,750	17,700	18,850	21,950	27,650
40	12,250	13,950	15,850	17,000	18,000	19,150	22,300	28,050
41	12,450	14,150	16,100	17,250	18,300	19,450	22,650	28,450
42	12,650	14,350	16,350	17,500	18,600	19,750	23,000	28,850

Rate Chart

Optima Restore

43	12,850	14,550	16,600	17,750	18,900	20,050	23,350	29,250
44	13,050	14,750	16,850	18,000	19,200	20,350	23,700	29,650
45	13,250	14,950	17,100	18,250	19,500	20,650	24,050	30,050
46	16,250	17,400	20,700	22,350	23,500	24,900	29,400	36,050
47	17,100	18,300	21,800	23,550	24,950	26,250	31,200	38,450
48	17,950	19,200	22,900	24,750	26,400	27,600	33,000	40,850
49	18,800	20,100	24,000	25,950	27,850	28,950	34,800	43,250
50	19,650	21,000	25,100	27,150	29,300	30,300	36,600	45,650
51	20,600	22,250	26,300	29,950	30,950	31,950	38,500	48,300
52	21,250	23,300	27,500	31,400	32,400	33,500	40,400	50,350
53	21,900	24,350	28,700	32,850	33,850	35,050	42,300	52,400
54	22,550	25,400	29,900	34,300	35,300	36,600	44,200	54,450
55	23,200	26,450	31,100	35,750	36,750	38,150	46,100	56,500
56	26,300	28,850	34,850	38,300	39,350	40,950	49,400	61,250
57	27,250	30,100	36,250	40,500	41,900	43,450	52,400	65,000
58	28,200	31,350	37,650	42,700	44,450	45,950	55,400	68,750
59	29,150	32,600	39,050	44,900	47,000	48,450	58,400	72,500
60	30,100	33,850	40,450	47,100	49,550	50,950	61,400	76,250
61	31,100	35,200	46,400	49,600	53,600	56,050	67,300	83,450
62	31,950	36,550	47,850	52,100	57,400	60,750	72,750	90,200
63	32,800	37,900	49,300	54,600	61,200	65,450	78,200	96,950
64	33,650	39,250	50,750	57,100	65,000	70,150	83,650	1,03,700
65	34,500	40,600	52,200	59,600	68,800	74,850	89,100	1,10,450
66	41,950	47,700	64,500	69,900	78,300	81,650	1,01,150	1,22,750
67	43,150	49,450	66,500	72,900	81,650	85,650	1,04,950	1,28,800
68	44,350	51,200	68,500	75,900	85,000	89,650	1,08,750	1,34,850
69	45,550	52,950	70,500	78,900	88,350	93,650	1,12,550	1,40,900
70	46,750	54,700	72,500	81,900	91,700	97,650	1,16,350	1,46,950
71	49,150	56,500	74,950	85,200	95,650	1,01,900	1,22,100	1,53,050
72	50,150	57,800	77,350	88,450	98,700	1,05,100	1,27,350	1,58,750
73	51,150	59,100	79,750	91,700	1,01,750	1,08,300	1,32,600	1,64,450
74	52,150	60,400	82,150	94,950	1,04,800	1,11,500	1,37,850	1,70,150
75	53,150	61,700	84,550	98,200	1,07,850	1,14,700	1,43,100	1,75,850
76	56,300	64,750	88,450	1,03,350	1,13,600	1,20,300	1,49,750	1,84,700
77	58,250	67,250	92,350	1,07,300	1,18,500	1,25,850	1,55,350	1,92,150
78	60,200	69,750	96,250	1,11,250	1,23,400	1,31,400	1,60,950	1,99,600
79	62,150	72,250	1,00,150	1,15,200	1,28,300	1,36,950	1,66,550	2,07,050
80	64,100	74,750	1,04,050	1,19,150	1,33,200	1,42,500	1,72,150	2,14,500
81	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
82	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
83	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
84	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
85	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
86	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
87	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
88	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
89	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274
90	68,574	79,256	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274

Rate Chart

Optima Restore

Optima Restore Gross Premium (Excl. GST) - Tier 2 (Rest of India)								
Age/ Sum Insured	Sum Insured							
	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000
0	5,300	6,400	7,100	8,450	9,500	10,100	12,300	15,150
1	5,400	6,500	7,200	8,550	9,600	10,250	12,450	15,350
2	5,500	6,600	7,300	8,650	9,700	10,400	12,600	15,550
3	5,600	6,700	7,400	8,750	9,800	10,550	12,750	15,750
4	5,700	6,800	7,500	8,850	9,900	10,700	12,900	15,950
5	5,800	6,900	7,600	8,950	10,000	10,850	13,050	16,150
6	5,900	7,000	7,700	9,050	10,100	11,000	13,200	16,350
7	6,000	7,100	7,800	9,150	10,200	11,150	13,350	16,550
8	6,100	7,200	7,900	9,250	10,300	11,300	13,500	16,750
9	6,200	7,300	8,000	9,350	10,400	11,450	13,650	16,950
10	6,300	7,400	8,100	9,450	10,500	11,600	13,800	17,150
11	6,400	7,500	8,200	9,550	10,600	11,750	13,950	17,350
12	6,500	7,600	8,300	9,650	10,700	11,900	14,100	17,550
13	6,600	7,700	8,400	9,750	10,800	12,050	14,250	17,750
14	6,700	7,800	8,500	9,850	10,900	12,200	14,400	17,950
15	6,800	7,900	8,600	9,950	11,000	12,350	14,550	18,150
16	6,900	8,000	8,700	10,050	11,100	12,500	14,700	18,350
17	7,000	8,100	8,800	10,150	11,200	12,650	14,850	18,550
18	7,150	8,250	9,500	10,800	11,800	13,100	15,900	20,400
19	7,250	8,350	9,650	11,000	12,000	13,300	16,100	20,600
20	7,350	8,450	9,800	11,200	12,200	13,500	16,300	20,800
21	7,450	8,550	9,950	11,400	12,400	13,700	16,500	21,000
22	7,550	8,650	10,100	11,600	12,600	13,900	16,700	21,200
23	7,650	8,750	10,250	11,800	12,800	14,100	16,900	21,400
24	7,750	8,850	10,400	12,000	13,000	14,300	17,100	21,600
25	7,850	8,950	10,550	12,200	13,200	14,500	17,300	21,800
26	7,950	9,050	10,700	12,400	13,400	14,700	17,500	22,000
27	8,050	9,150	10,850	12,600	13,600	14,900	17,700	22,200
28	8,150	9,250	11,000	12,800	13,800	15,100	17,900	22,400
29	8,250	9,350	11,150	13,000	14,000	15,300	18,100	22,600
30	8,350	9,450	11,300	13,200	14,200	15,500	18,300	22,800
31	8,450	9,550	11,450	13,400	14,400	15,700	18,500	23,000
32	8,550	9,650	11,600	13,600	14,600	15,900	18,700	23,200
33	8,650	9,750	11,750	13,800	14,800	16,100	18,900	23,400
34	8,750	9,850	11,900	14,000	15,000	16,300	19,100	23,600
35	8,850	9,950	12,050	14,200	15,200	16,500	19,300	23,800
36	9,000	10,100	12,450	14,500	15,500	16,950	19,850	24,750
37	9,150	10,250	12,650	14,700	15,800	17,250	20,150	25,050
38	9,300	10,400	12,850	14,900	16,100	17,550	20,450	25,350
39	9,450	10,550	13,050	15,100	16,400	17,850	20,750	25,650
40	9,600	10,700	13,250	15,300	16,700	18,150	21,050	25,950
41	9,750	10,850	13,450	15,500	17,000	18,450	21,350	26,250
42	9,900	11,000	13,650	15,700	17,300	18,750	21,650	26,550
43	10,050	11,150	13,850	15,900	17,600	19,050	21,950	26,850

Rate Chart

Optima Restore

44	10,200	11,300	14,050	16,100	17,900	19,350	22,250	27,150
45	10,350	11,450	14,250	16,300	18,200	19,650	22,550	27,450
46	13,500	13,900	18,000	20,250	22,650	23,900	28,250	34,250
47	14,100	14,650	18,950	21,350	23,850	25,200	29,800	36,550
48	14,700	15,400	19,900	22,450	25,050	26,500	31,350	38,850
49	15,300	16,150	20,850	23,550	26,250	27,800	32,900	41,150
50	15,900	16,900	21,800	24,650	27,450	29,100	34,450	43,450
51	16,600	18,000	23,250	26,400	29,050	30,750	36,400	45,850
52	17,250	18,750	24,100	28,000	30,550	32,400	38,250	47,800
53	17,900	19,500	24,950	29,600	32,050	34,050	40,100	49,750
54	18,550	20,250	25,800	31,200	33,550	35,700	41,950	51,700
55	19,200	21,000	26,650	32,800	35,050	37,350	43,800	53,650
56	21,950	23,400	30,150	35,300	37,700	39,850	46,950	57,550
57	22,600	24,400	31,450	37,450	40,350	42,300	49,800	61,450
58	23,250	25,400	32,750	39,600	43,000	44,750	52,650	65,350
59	23,900	26,400	34,050	41,750	45,650	47,200	55,500	69,250
60	24,550	27,400	35,350	43,900	48,300	49,650	58,350	73,150
61	25,200	28,650	38,000	46,700	51,950	54,050	63,950	80,200
62	25,700	29,350	40,300	48,700	55,450	58,400	69,100	86,150
63	26,200	30,050	42,600	50,700	58,950	62,750	74,250	92,100
64	26,700	30,750	44,900	52,700	62,450	67,100	79,400	98,050
65	27,200	31,450	47,200	54,700	65,950	71,450	84,550	1,04,000
66	33,650	37,900	55,200	64,900	75,450	79,650	95,050	1,16,600
67	34,900	39,700	57,250	67,500	78,700	82,600	99,150	1,22,350
68	36,150	41,500	59,300	70,100	81,950	85,550	1,03,250	1,28,100
69	37,400	43,300	61,350	72,700	85,200	88,500	1,07,350	1,33,850
70	38,650	45,100	63,400	75,300	88,450	91,450	1,11,450	1,39,600
71	40,100	47,500	65,700	78,900	91,750	95,750	1,16,350	1,45,400
72	41,350	48,350	68,000	81,400	94,900	99,300	1,21,200	1,50,850
73	42,600	49,200	70,300	83,900	98,050	1,02,850	1,26,050	1,56,300
74	43,850	50,050	72,600	86,400	1,01,200	1,06,400	1,30,900	1,61,750
75	45,100	50,900	74,900	88,900	1,04,350	1,09,950	1,35,750	1,67,200
76	47,150	53,900	77,950	92,800	1,08,750	1,14,950	1,41,650	1,75,450
77	49,000	56,200	81,000	96,550	1,13,000	1,19,900	1,47,250	1,82,500
78	50,850	58,500	84,050	1,00,300	1,17,250	1,24,850	1,52,850	1,89,550
79	52,700	60,800	87,100	1,04,050	1,21,500	1,29,800	1,58,450	1,96,600
80	54,550	63,100	90,150	1,07,800	1,25,750	1,34,750	1,64,050	2,03,650
81	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
82	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
83	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
84	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
85	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
86	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
87	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
88	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
89	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561
90	58,573	67,368	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561

Rate Chart

Optima Restore

Family Floater Discount - 55%

Note: The eldest member in a particular family composition will pay full premium as per the individual premium based on his/her respective age and for every additional member a flat single floater discount of 55% will be applied on that family member's premium irrespective of the family relation with the eldest member.

Illustration:

Plan: 2A + 2C, Tier 1 and Sum Insured of INR 5,00,000				
Member	Age	Illustrative Individual Gross Premium (Excl. GST) (A)	Discount (B)	Individual Premium after floater discount (C = A*(1-B))
Self	42	14,350	0%	14,350
Spouse	39	13,750	55%	7,563
Child 1	10	8,350	55%	4,593
Child 2	8	8,150	55%	4483
Total Family Floater Gross Premium (Excl. GST) for 2A 2C in respect of the above mentioned model points				30,988

Optional Cover

Unlimited Restore Benefit	Loading Percentage
	0.50%

Note: This loading % will be applied on the Final Policy Premium in respect of all the base/in-built coverages under this product

Illustration 1:

Family Composition	Individual
Age	45
Sum Insured	5,00,000
Tier	1
Policy Term	1 Year
Gross Premium for Optima Restore (A)	14,950
Unlimited Restore Benefit Opted?	Yes
Loading % for Unlimited Restore (B)	0.50%
Premium for Unlimited Restore Benefit (C = A*B)	75
Gross Premium for Optima Restore Incl. Optional Cover (D = A+C)	15,025

Illustration 2:

Family Composition	2A 2C
Sum Insured Type	Floater
Sum Insured	5,00,000
Tier	1
Policy Term	1 Year
Unlimited Restore Benefit Opted?	Yes

Rate Chart

Optima Restore

Plan: 2A + 2C, Tier 1 and Sum Insured of INR 5,00,000					
Member	Age	Illustrative Individual Gross Premium (Excl. GST) (A)	Illustrative Individual Gross Premium for Optima Restore Incl. Unlimited Restore Optional Cover (Excl. GST) (B = A*(1+0.5%))	Discount (C)	Individual Premium after floater discount (D = B*(1-C))
Self	42	14,350	14,422	0%	14,422
Spouse	39	13,750	13,819	55%	7,600
Child 1	10	8,350	8,392	55%	4,616
Child 2	8	8,150	8,191	55%	4,506
Total Family Floater Gross Premium (Excl. GST) for 2A 2C in respect of the above mentioned model points					31,143