

Buy **YOUNG STAR**
when you are young.
Get seamless protection
and cheer lifelong.



INSURANCE **STAR** POLICY

Easy Premiums — Multiple Benefits — Total Coverage



YOUNG STAR

INSURANCE POLICY

The ages between 18 years and 40 years is always considered as the most progressive to contract life. During this period, individuals tend to work hard to support their families and work hard to establish their goals. It is the phase of life, financial investment of success is key. With individuals being busy, getting the way gone for extra of success, it is important to protect the hard earned and long-term investment and their families. Therefore a medical insurance can make at any time and any place from health risks. (Health insurance is excluded)

- **Eligibility**
 - For Adults: 18yr-40yr
 - For Dependent Child: 18 days - 25yr (Only in India based)
 - Life Long Premiums

- **Sum Insured Options**
 - Available only as individual health Rs. 1.00, 2.00
 - Available as both Individual and Family based. Rs. 1,00,000, Rs. 1,50,000, Rs. 2,00,000, Rs. 2,50,000, Rs. 3,00,000, Rs. 3,50,000, Rs. 4,00,000 and Rs. 5,00,000

If the policy is issued on family basis, the basic sum insured, cumulative bonus and other related benefits shall be applied to the main insured.

- **Policy Term:** 1 year / 2 year / 3 year. For policies more than one year, the basic sum insured is to be used for year without any premium load (if there)
- **Reimbursement Facility available:** Premium up to 10% Quarterly and half yearly. Premium load always paid Annually. **Special Claim** (Over 2 year) and **Ultimate Claim** (3 year). For ultimate mode of payment, there will be loading as per table below. **Quarterly: 1% | Half Yearly: 2%**

- **Plan Options:** **Direct Plan (DP)** / **OP**

• **Medical Expenses of additional persons:** Permissible up to limit of proportionate premium subject to the following:

- **Newly Married / Medical Expense:** Intimates about the marriage should be given within 30 days from the date of marriage
- **Locally adopted NRE:** Intimates about the adoption should be given within 30 days from the date of adoption
- **New born baby:** Intimates about the conception date should be given within 90 days from the date of birth. The child has to be registered with the Dept of HRD

Special conditions

- 1) **Waiting periods:** As stated in the policy will be applicable from the date of inception of contract only under medical expense, non-accidental, locally adopted child
- 2) **Self-inflicted injuries** will be subject to normal claim settlement

- **Pre-existence medical screening:** As Pre-existence medical screening
- **Day Care Procedures:** As Day Care Procedures mentioned
- **Coverage is available for both India and Global (Yr)**

• **Room (Inn) Private (IC cover):** Meeting and Nursing Expenses responsibility for hospital. **Mini-Hospitalization expenses** which vary based on the room and occupied by the insured person. (Mini-hospitalization is the room and the room category stated in the policy manual whenever there)

- **Surgical Anesthesia:** With all procedures, Consultation, Specialty Fees
- **Anesthesia:** **Block, General, Oxidation, Thoracic, Inguinal, CMT, Inguinal, Surgical Anesthesia, Multiple anasthesia, Deep neck, Maxillary and Cervic, deep neck, Inguinal anasthesia, Epidural, Chloroform, Nitrous oxide, Inhalation, spinal, Paracocaine, steroid and any other similar substance** (With regard to coverage, subject to Company written and of consent per the Drug Price Control Order (DPCC) / National Pharmaceutical Pricing Authority (NPPA) Ceiling

• **Emergency Road Ambulance:** Subject to an ambulance hospitalization claim. Emergency Road Ambulance expenses covered by the following points.

1. In transportation of the insured person to provide ambulance services to get to hospital where that is nearest to the accident scene.

• In a case where both of the insured person is injured and both are admitted in hospital in another hospital for further medical treatment

• **Pre-hospitalization Expenses:** Medical Expenses incurred up to 60 days immediately before the insured person is hospitalized

• **Post-hospitalization Expenses:** Medical Expenses incurred up to 90 days immediately after the insured person is discharged from the hospital

- 2. **Medical Expenses:** The insured Person is given the facility of obtaining a "Medical Expense" benefit by Company's support given. Subject to the following conditions:
 - The doctor charges must be duly supported by the insured Person
 - The expenses given without exceeding the patient's actual charges for medical services rendered
 - The admission of the insured to medical treatment under the medical hospital premises
 - Any liability due to any person or institution or organization or any other third party because of the expense incurred by the Medical Practitioner is outside the scope of this policy
 - Nothing shall be payable without correct knowledge of date
- 3. **Coverage for Wellness Treatments:** Expenses subject to the policy. For details visit our website: www.youngstar.in

• **Cost of Health Check up:** Expenses incurred towards Cost of Health Check up (as per the table mentioned in table below) except for the cost policy year (maximum of 100,000 per health check up is allowed in the benefit table)

Age Group / Policy Type (Rs.)	Rs. 1,00,000	Rs. 1,50,000	Rs. 2,00,000	Rs. 2,50,000	Rs. 3,00,000
Family (Rs.)	Nil	Rs. 1,000	Rs. 2,000	Rs. 3,000	Rs. 5,000

- Notes:**
- 1) This benefit is payable as a reward and when the insured policy is in force
 - 2) The maximum limit for the Health Check up cannot be less applicable to the insured sum insured
 - 3) Payment under this benefit does not require payment for basic sum insured
 - 4) Payment of expense towards cost of Health Check up will not include the Company's liability due with the Insured/insured person or any other person of insured but under the existing insurance terms of the policy
 - 5) The insured person must be fit and healthy when the benefit is claimed

• **Automatic Reimbursement of Basic Sum Insured:** The basic sum insured will be automatically restored by 10% subject to the following:

1. The automatic restoration shall be immediately upon receipt of full payment of the total claim amount
2. Such Restored basic sum insured can be utilized for all claims during the policy period
3. The maximum liability of the Company's claim amount under any policy year shall not exceed the total coverage
4. The automatic restored sum insured cannot be cashed/claimed
5. This benefit is available only for Medical Treatment

• **Cumulative Bonus:** The cumulative bonus will be applied to the Cash Value from an additional 20% of the last year premium for each year for year until the end of the 10th year of the basic sum insured.

Special Conditions

1. The Cumulative bonus will be calculated on the original basic sum insured
2. If the insured life is either the Basic Sum Insured or the subsequent renewal, the total of liability by way of such Cumulative bonus shall not exceed total medical benefit sum insured to be available under existing in:
 - a. Partial utilization of Basic Sum Insured, such available bonus in period will be restored at the same rate of premium payment
 - b. Full utilization of Basic Sum Insured and if utilization of available bonus occurred, such available bonus in period will be restored for the amount of which premium is paid
 - c. Full utilization of Basic Sum Insured and partial utilization of available bonus occurred, the available bonus period increased will be for the subsequent basic sum insured and will be restored at the same rate which is increased
 - d. Full utilization of Basic Sum Insured and full utilization of available bonus occurred, the available bonus period will be "nil"

• **Additional Basic Sum Insured for Road Traffic Accident (RTA):** If the insured person meets with Road Traffic Accident resulting in medical hospitalization, then the Basic Sum Insured shall be increased by 20% subject to maximum of Rs. 1,00,000 and subject to the following:

- The increase shall be for insured person who is injured in the accident either directly or indirectly after any 12 hours within of the limit of period mentioned by Policy manual and hospital receipt
- The additional basic sum insured shall be available only upon being the policy period
- The additional basic sum insured shall be available after restoration of the basic sum insured
- The additional Basic Sum Insured can be utilized only for that particular hospitalization following the Road Traffic Accident
- Automatic Reimbursement of Basic Sum Insured shall not apply to the insured
- This benefit shall not be applicable for day care treatment
- The automatic restored sum insured cannot be used for Emergency cash provided for insured
- Claim under this benefit will impact the Cumulative Bonus

Non-Medicaid Program: This program enrolls its members in private health care services under the general "Personal Health Care" plan through program enrollment activities. The wellness activities included in the plan are designed to help the member become a more wellness conscious person which will be tracked and measured by the Company. The activities include annual flu shots, blood cholesterol checks, the wellness program, and an annual health assessment.

The following table shows the enrollment period for each of the Non-Medicaid Program:

Program	Enrollment Period
Individual	1/1/2016
Family	1/1/2016
Child	1/1/2016
Spouse	1/1/2016

For more information, please visit our website: www.wellness.com

Long-term care services and plans

Delivery Expenses: Expenses for delivery including Delivery by Cesarean Section including pre-natal and post-natal expenses up to the Member and delivery is payable, subject to the following:

1. The benefit is available only for a maximum of 2 deliveries during the 12-month period beginning
2. The benefit is subject to a waiting period of 90 months from the date of the commencement of Young Life Insurance Policy and its continuous unpaid benefit with the Company
3. A waiting period of 90 months will apply if not followed by continuous benefit with the Corporation and that qualification requires and required Cash Benefit amount available for the member.
4. Expenses to include in addition,
 - a. Both self and spouse enrollment under \$44,904 in either an Insured State or an Insured Territory
 - b. Both self and spouse have been covered by a continuous period of 36-months under Young Life Insurance Policy
 - c. No policy covering the self and spouse can be held when the benefit commences

5. **Chiropractor Services with the Member (Not for Distribution)**

Hospital Cash Benefit: The Company will pay a Cash Benefit of the 100% for each consecutive day of hospitalization subject to a maximum of 7 days per hospitalization and 90 days per calendar period, provided there is a valid claim for hospital admission Monday.

- Note:**
1. Pre-existing injuries may not apply
 2. Payment under this benefit is not part of the Social Security benefit

Specific Treatment (Applicable to those who are not Child Free): If the insured person under this policy is less than age of 21 years and has continuously resided with the insured, then, completion of 48 consecutive months of service will be obtained satisfaction of LTD benefit payable applicable to insured at the age of 21 years to the age insured ceases to be a member of this policy. This benefit is available to all the subsequent insureds. This benefit is not cumulative. This benefit will apply to the insured person eligible to any disability benefit from the Company.

If an insured policy is converted into Family Stake policy within the term covered, then the insured is considered to have Family Stake policy only if the age of the insured person under the Family Stake policy is less than the age of 21 years. If insured members are converted to different plan products, then the Family Stake benefit will be available for the insured through the age of 21 of the insured person at the time of conversion.

Exclusions: The Company shall not be liable to provide any payments under this policy in respect of any treatment administered or undertaken by the insured person or member under the policy.

1. Pre-Existing Diseases - Code E0010

- a. Expenses related to the treatment of any existing disease (E0010) shall be subject to the conditions that be satisfied with the expiry of 12 months of continuous coverage after the date of inception of the first policy with us.
- b. Scope of enforcement of any medical exclusion shall apply strictly to the extent of continuous coverage.
- c. The insured is not automatically covered with any health condition factor the probability occurs at the subject (E0010) health condition regulations, then notwithstanding the insured would be included in the next 12 months coverage.
- d. Coverage under the policy after the expiry of 12 months for any pre-existing disease is subject to the same policy conditions at the time of application and renewal of the policy.

2. Specified disease/ procedure resulting period - Code E0020

- a. Expenses related to the treatment of the following listed conditions specified in the conditions that be satisfied with the expiry of 12 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall be applicable to claims arising from an accident.
- b. Scope of enforcement of any medical exclusion shall apply strictly to the extent of continuous coverage.
- c. Expiry of the specified disease/condition shall end the waiting period specified for pre-existing diseases, from the date of the first waiting period with us.
- d. The waiting period is subject to conditions that apply until it is satisfied after the expiry of continuous coverage with us.
- e. If the insured person continuously covers with us in both Insured States the application remains in continuity (regulated by HIRA), then waiting period for the same disease/condition is subject to performance.
- f. Exclusions to be considered are:
 - i. Diabetes (E001) and related
 - ii. HIV/AIDS, AIDS, Tuberculosis, HIV, AIDS, and HIV related
 - iii. Cancer (E002) related conditions
 - iv. Coronary Artery Disease (CAD), Myocardial Infarction (MI)

3. Delayed waiting period - Code E0030

- a. Expenses related to the treatment of any disease within 90 days from the first policy commencement date shall be excluded except claims arising from an accident provided the same condition.
- b. The insured shall not, however, apply if the insured Person has continuous coverage for one consecutive month.
- c. The above stated waiting period is not applicable to the expenses on the treatment of the specified pre-existing conditions continuously.

4. Specifics & Exclusions - Code E0040

- a. Expenses related to any condition payable for diagnosis and treatment continuously excluded.
- b. Any existing injuries which are precluded or not included in the current dependent conditions excluded.
- c. **Non-Covered conditions and treatments - Code E0050:** Expenses related to any condition primarily for enhanced health and well-being resulting treatment. This also includes:
 - i. Cosmetic (not other) of interest to a cosmetic facility for procedures not subject to the conditions of fully being active, tattooing, drawing, and acupuncture (not by HIRA)
 - ii. Any services for people who are normally fit to address physical, social, behavioral conditions.

5. Obesity Weight Control - Code E0060: Expenses related to the original treatment of obesity that does not include all the below conditions:

- a. Surgery with weight reduction the intent of the disease.
- b. The surgery of weight reduction must be supported by diet, exercise.
- c. The member has to be 10 percentage overweight and
 - i. Body Mass Index (BMI),
 - j. greater than 30.0 kg/m² (obese)
 - j. greater than or equal to 30 in connection with any of the following severe consequences (BMI only) after 3 consecutive medical weight loss:
 - k. Obesity related cardiovascular
 - k. Diabetes mellitus
 - k. Hypertension
 - k. Coronary Artery Disease
 - k. Dyslipidemia

6. Change of Gender treatment - Code E0070: Expenses related to any treatment, including surgical management, to change the identity of the body to female or the opposite sex.

7. Cosmetic or Plastic Surgery - Code E0080: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless the reconstruction following Accident, Natural Causes or Injury or medically necessary treatment to restore facial and functional health risk to the extent the plan to be considered a result of medical necessity, it meets medically the underlying medical conditions.

8. Expenses on Adverse conditions - Code E0090: Expenses related to any treatment or medical care, in particular, but not limited to, treatment of infectious agents, including but not limited to, pneumonia, work related, occupational injury, occupational, but not occupational, meningitis, tuberculosis, viral infection, HIV/AIDS, Hepatitis, and other infectious diseases.

9. Mouth of Jaw - Code E0100: Expenses for treatment directly arising from the consequences of injury or illness of the maxillofacial or pharyngeal structures (including the maxillofacial jaw).

Commutation table applicable to Policy Term 1 (For all investment options of term 1 policies issued before 31/03/2017)

Period in months	Ratio of premium to be returned
Up to 12 months	01.00% of the total premium received
Exceeding 12 months up to 24 months	700% of the total premium received
Exceeding 24 months up to 36 months	01.20% of the total premium received
Exceeding 36 months up to 48 months	100% of the total premium received
Exceeding 48 months up to 60 months	00% of the total premium received
Exceeding 60 months up to 72 months	100% of the total premium received
Exceeding 72 months up to 84 months	100% of the total premium received
Exceeding 84 months up to 96 months	00% of the total premium received
Exceeding 96 months	100% of the total premium received

Commutation table applicable to Policy Term 2 (For all policies issued before 31/03/2017)

Period in months	Ratio of premium to be returned
Up to 12 months	01.20% of the policy premium
Exceeding 12 months up to 24 months	20% of the policy premium
Exceeding 24 months up to 36 months	01.20% of the policy premium
Exceeding 36 months up to 48 months	01.20% of the policy premium
Exceeding 48 months up to 60 months	01.20% of the policy premium
Exceeding 60 months up to 72 months	00% of the policy premium
Exceeding 72 months up to 84 months	00% of the policy premium
Exceeding 84 months	70% of the total premium

Commutation table applicable to Policy Term 3 (For all investment options of term 3 policies issued before 31/03/2017)

Period in months	Ratio of premium to be returned
Up to 12 months	00% of the total premium received
Exceeding 12 months up to 24 months	01.20% of the total premium received
Exceeding 24 months up to 36 months	100% of the total premium received
Exceeding 36 months up to 48 months	00% of the total premium received
Exceeding 48 months up to 60 months	100% of the total premium received
Exceeding 60 months up to 72 months	00% of the total premium received
Exceeding 72 months up to 84 months	100% of the total premium received
Exceeding 84 months up to 96 months	100% of the total premium received
Exceeding 96 months up to 108 months	00% of the total premium received
Exceeding 108 months up to 120 months	00% of the total premium received
Exceeding 120 months up to 132 months	00% of the total premium received
Exceeding 132 months	100% of the total premium received

Commutation table applicable to Policy Term 4 (For all investment options of term 4 policies issued before 31/03/2017)

Period in months	Ratio of premium to be returned
Up to 12 months	00.20% of the total premium received
Exceeding 12 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 36 months	01.20% of the total premium received
Exceeding 36 months up to 48 months	100% of the total premium received
Exceeding 48 months up to 60 months	00% of the total premium received
Exceeding 60 months up to 72 months	100% of the total premium received
Exceeding 72 months up to 84 months	100% of the total premium received
Exceeding 84 months up to 96 months	00% of the total premium received
Exceeding 96 months up to 108 months	00% of the total premium received
Exceeding 108 months up to 120 months	00% of the total premium received
Exceeding 120 months up to 132 months	00% of the total premium received
Exceeding 132 months up to 144 months	00% of the total premium received
Exceeding 144 months up to 156 months	00% of the total premium received
Exceeding 156 months up to 168 months	00% of the total premium received
Exceeding 168 months up to 180 months	00% of the total premium received
Exceeding 180 months up to 192 months	00% of the total premium received
Exceeding 192 months up to 204 months	00% of the total premium received
Exceeding 204 months	100% of the total premium received

Commutation table applicable to Policy Term 1 (For all investment options of term 1 policies issued after 31/03/2017)

Period in months	Ratio of premium to be returned
Up to 12 months	01.00% of the policy premium
Exceeding 12 months up to 24 months	01.00% of the policy premium
Exceeding 24 months up to 36 months	00% of the policy premium
Exceeding 36 months up to 48 months	01.00% of the policy premium
Exceeding 48 months up to 60 months	01.00% of the policy premium
Exceeding 60 months up to 72 months	00% of the policy premium
Exceeding 72 months up to 84 months	01.00% of the policy premium
Exceeding 84 months up to 96 months	00% of the policy premium
Exceeding 96 months up to 108 months	00% of the policy premium
Exceeding 108 months up to 120 months	00% of the policy premium
Exceeding 120 months up to 132 months	00% of the policy premium
Exceeding 132 months up to 144 months	00% of the policy premium
Exceeding 144 months up to 156 months	00% of the policy premium
Exceeding 156 months up to 168 months	00% of the policy premium
Exceeding 168 months up to 180 months	00% of the policy premium
Exceeding 180 months up to 192 months	00% of the policy premium
Exceeding 192 months up to 204 months	00% of the policy premium
Exceeding 204 months	100% of the policy premium

Commutation table applicable to Policy Term 2 (For all investment options of term 2 policies issued after 31/03/2017)

Period in months	Ratio of premium to be returned
Up to 12 months	00% of the total premium received
Exceeding 12 months up to 24 months	01.20% of the total premium received
Exceeding 24 months up to 36 months	100% of the total premium received
Exceeding 36 months up to 48 months	00% of the total premium received
Exceeding 48 months up to 60 months	00% of the total premium received
Exceeding 60 months up to 72 months	00% of the total premium received
Exceeding 72 months up to 84 months	00% of the total premium received
Exceeding 84 months up to 96 months	00% of the total premium received
Exceeding 96 months up to 108 months	00% of the total premium received
Exceeding 108 months up to 120 months	00% of the total premium received
Exceeding 120 months up to 132 months	00% of the total premium received
Exceeding 132 months up to 144 months	00% of the total premium received
Exceeding 144 months up to 156 months	00% of the total premium received
Exceeding 156 months up to 168 months	00% of the total premium received
Exceeding 168 months up to 180 months	00% of the total premium received
Exceeding 180 months up to 192 months	00% of the total premium received
Exceeding 192 months up to 204 months	00% of the total premium received
Exceeding 204 months	100% of the total premium received

Commutation table applicable to Policy Term 3 (For all investment options of term 3 policies issued after 31/03/2017)

Period in months	Ratio of premium to be returned
Up to 12 months	01.20% of the total premium received
Exceeding 12 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 36 months	01.20% of the total premium received
Exceeding 36 months up to 48 months	100% of the total premium received
Exceeding 48 months up to 60 months	00% of the total premium received
Exceeding 60 months up to 72 months	00% of the total premium received
Exceeding 72 months up to 84 months	100% of the total premium received
Exceeding 84 months up to 96 months	00% of the total premium received
Exceeding 96 months up to 108 months	00% of the total premium received
Exceeding 108 months up to 120 months	00% of the total premium received
Exceeding 120 months up to 132 months	00% of the total premium received
Exceeding 132 months up to 144 months	00% of the total premium received
Exceeding 144 months up to 156 months	00% of the total premium received
Exceeding 156 months up to 168 months	00% of the total premium received
Exceeding 168 months up to 180 months	00% of the total premium received
Exceeding 180 months up to 192 months	00% of the total premium received
Exceeding 192 months up to 204 months	00% of the total premium received
Exceeding 204 months	100% of the total premium received

Commutation table applicable to Policy Term 4 (For all investment options of term 4 policies issued after 31/03/2017)

Period in months	Ratio of premium to be returned
Up to 12 months	01.20% of the total premium received
Exceeding 12 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 36 months	01.20% of the total premium received
Exceeding 36 months up to 48 months	100% of the total premium received
Exceeding 48 months up to 60 months	00% of the total premium received
Exceeding 60 months up to 72 months	00% of the total premium received
Exceeding 72 months up to 84 months	00% of the total premium received
Exceeding 84 months up to 96 months	00% of the total premium received
Exceeding 96 months up to 108 months	00% of the total premium received
Exceeding 108 months up to 120 months	00% of the total premium received
Exceeding 120 months up to 132 months	00% of the total premium received
Exceeding 132 months up to 144 months	00% of the total premium received
Exceeding 144 months up to 156 months	00% of the total premium received
Exceeding 156 months up to 168 months	00% of the total premium received
Exceeding 168 months up to 180 months	00% of the total premium received
Exceeding 180 months up to 192 months	00% of the total premium received
Exceeding 192 months up to 204 months	00% of the total premium received
Exceeding 204 months	100% of the total premium received

Notwithstanding anything contained herein or otherwise, we reserve the right to modify the terms and conditions of this policy at any time without notice to the policyholder. Any change has been notified to the policyholder by way of a written communication in the form of a policy schedule or policy endorsement.

1. The Company may cancel the policy at any time on grounds of non-payment, non-declaration of material facts, fraud by the insured person by giving false or untrue information. There would be no refund of premium or accumulation of benefits of other entitlements upon such cancellation of the policy.

Special features

1. If the insured person meets the policy before the age of 18 years or if the insured person is not a resident of India, then, on receipt of the 18th birthday age the insured person will be eligible for a discount of 05% on the premium applicable at receipt of the age of 18 years. In the case insured person is the beneficiary of the policy, this discount is available to all the subsequent beneficiaries. The discount is non-cumulative. This discount will be given if the insured person eligible to any other policy offered by the Company.



YOUNG & RUBICAM FINANCE POLICY



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Premium Chart – Young Star Insurance Policy – Silver Plan

and its allied products. Model No. YS

1 Year Premium Chart – Excluding GST (Premium in Rs.)

Age Group (Gender)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
Male	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310
Female	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310

Age Group (Gender)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
Male	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310
Female	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310

Age Group (Gender)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
Male	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310
Female	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310

Age Group (Gender)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
Male	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310
Female	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310

Age Group (Gender)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
Male	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310
Female	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310

Age Group (Gender)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
Male	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310
Female	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310

Age Group (Gender)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
Male	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310
Female	1,340	1,605	1,940	2,340	2,810	3,360	3,990	4,700	5,490	6,360	7,310

Premium for Medical Inclusion – Policy Term 1 Year

Without an existing plan	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
% to be added in premium	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%

2 Years Premium Chart – Excluding GST (Premium in Rs.)

Age Group (Gender)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
Male	2,680	3,210	3,880	4,680	5,620	6,720	7,980	9,400	11,000	12,720	14,620
Female	2,680	3,210	3,880	4,680	5,620	6,720	7,980	9,400	11,000	12,720	14,620

3 Years Premium Chart - Excluding GST (Premium in Rs.)

Age Group (Family Size)	Sum Assured (₹ 10 Lakhs)								
	5A	5B	5C	5D	5E	5F	5G	5H	5I
Age Group (Family Size)	5A	5B	5C	5D	5E	5F	5G	5H	5I
5A	8,398	8,572	8,746	8,920	9,094	9,268	9,442	9,616	9,790
5B	14,100	14,320	14,540	14,760	14,980	15,200	15,420	15,640	15,860
5C	25,104	25,352	25,600	25,848	26,096	26,344	26,592	26,840	27,088
5D	37,108	37,384	37,660	37,936	38,212	38,488	38,764	39,040	39,316
5E	50,112	50,408	50,704	51,000	51,296	51,592	51,888	52,184	52,480
5F	64,116	64,432	64,748	65,064	65,380	65,696	66,012	66,328	66,644
5G	79,120	79,456	79,792	80,128	80,464	80,800	81,136	81,472	81,808
5H	94,124	94,480	94,836	95,192	95,548	95,904	96,260	96,616	96,972
5I	109,128	109,504	109,880	110,256	110,632	111,008	111,384	111,760	112,136
Above 55	124,132	124,528	124,924	125,320	125,716	126,112	126,508	126,904	127,300

Age Group (Family Size)	Sum Assured (₹ 20 Lakhs)								
	5A	5B	5C	5D	5E	5F	5G	5H	5I
Age Group (Family Size)	5A	5B	5C	5D	5E	5F	5G	5H	5I
5A	16,796	17,144	17,492	17,840	18,188	18,536	18,884	19,232	19,580
5B	28,200	28,640	29,080	29,520	29,960	30,400	30,840	31,280	31,720
5C	50,204	50,704	51,204	51,704	52,204	52,704	53,204	53,704	54,204
5D	74,208	74,768	75,328	75,888	76,448	77,008	77,568	78,128	78,688
5E	100,212	100,816	101,420	102,024	102,628	103,232	103,836	104,440	105,044
5F	128,216	128,832	129,448	130,064	130,680	131,296	131,912	132,528	133,144
5G	166,220	166,856	167,492	168,128	168,764	169,400	170,036	170,672	171,308
5H	204,224	204,880	205,536	206,192	206,848	207,504	208,160	208,816	209,472
5I	242,228	242,904	243,580	244,256	244,932	245,608	246,284	246,960	247,636
Above 55	280,232	280,928	281,624	282,320	283,016	283,712	284,408	285,104	285,800

Age Group (Family Size)	Sum Assured (₹ 30 Lakhs)								
	5A	5B	5C	5D	5E	5F	5G	5H	5I
Age Group (Family Size)	5A	5B	5C	5D	5E	5F	5G	5H	5I
5A	25,192	25,616	26,040	26,464	26,888	27,312	27,736	28,160	28,584
5B	42,300	42,880	43,460	44,040	44,620	45,200	45,780	46,360	46,940
5C	75,304	75,888	76,472	77,056	77,640	78,224	78,808	79,392	79,976
5D	110,308	110,912	111,516	112,120	112,724	113,328	113,932	114,536	115,140
5E	147,312	147,936	148,560	149,184	149,808	150,432	151,056	151,680	152,304
5F	187,316	187,960	188,604	189,248	189,892	190,536	191,180	191,824	192,468
5G	247,320	247,984	248,648	249,312	249,976	250,640	251,304	251,968	252,632
5H	307,324	307,996	308,668	309,340	309,996	310,660	311,324	311,988	312,652
5I	367,328	367,992	368,656	369,320	369,984	370,648	371,312	371,976	372,640
Above 55	427,332	427,996	428,660	429,324	429,988	430,652	431,316	431,980	432,644

Age Group (Family Size)	Sum Assured (₹ 40 Lakhs)								
	5A	5B	5C	5D	5E	5F	5G	5H	5I
Age Group (Family Size)	5A	5B	5C	5D	5E	5F	5G	5H	5I
5A	33,588	34,032	34,476	34,920	35,364	35,808	36,252	36,696	37,140
5B	57,600	58,160	58,720	59,280	59,840	60,400	60,960	61,520	62,080
5C	102,604	103,168	103,732	104,296	104,860	105,424	105,988	106,552	107,116
5D	150,608	151,192	151,776	152,360	152,944	153,528	154,112	154,696	155,280
5E	201,612	202,216	202,820	203,424	204,028	204,632	205,236	205,840	206,444
5F	256,616	257,240	257,864	258,488	259,112	259,736	260,360	260,984	261,608
5G	334,620	335,264	335,908	336,552	337,196	337,840	338,484	339,128	339,772
5H	416,624	417,288	417,952	418,616	419,280	419,944	420,608	421,272	421,936
5I	498,628	499,304	499,980	500,656	501,332	502,008	502,684	503,360	504,036
Above 55	580,632	581,316	582,000	582,684	583,368	584,052	584,736	585,420	586,104

Premium Chart – Young Star Insurance Policy – Gold Plan

(All figures are in Rupees)

1 Year Premium Chart – Excluding GST (Premium in Rs.)

Gold Plan Sum Insured: Rs. 20,00,000

Age Group (Gender: Male)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
15-20	4,400	4,725	5,325	6,125	7,125	8,325	9,725	11,325	13,125	15,125	17,325
21-25	5,200	5,525	6,125	6,925	7,925	9,125	10,525	12,125	13,925	15,725	17,725
26-30	6,000	6,325	6,925	7,725	8,725	9,925	11,325	12,925	14,725	16,525	18,525
31-35	6,800	7,125	7,725	8,525	9,525	10,725	12,125	13,725	15,525	17,325	19,325
36-40	7,600	7,925	8,525	9,325	10,325	11,525	12,925	14,525	16,325	18,125	20,125
41-45	8,400	8,725	9,325	10,125	11,125	12,325	13,725	15,325	17,125	18,925	20,925
46-50	9,200	9,525	10,125	10,925	11,925	13,125	14,525	16,125	17,925	19,725	21,725
51-55	10,000	10,325	10,925	11,725	12,725	13,925	15,325	16,925	18,725	20,525	22,525
56-60	10,800	11,125	11,725	12,525	13,525	14,725	16,125	17,725	19,525	21,325	23,325
61-65	11,600	11,925	12,525	13,325	14,325	15,525	16,925	18,525	20,325	22,125	24,125
Above 65	12,400	12,725	13,325	14,125	15,125	16,325	17,725	19,325	21,125	22,925	24,925

With an existing plan	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
With an existing plan	47.5%	50.5%	55.5%	63.5%	73.5%	83.5%	93.5%	103.5%	113.5%	123.5%	133.5%
% to be paid if no pre-existing	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%	72.5%

2 Years Premium Chart – Excluding GST (Premium in Rs.)

Gold Plan Sum Insured: Rs. 20,00,000

Age Group (Gender: Male)	15-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	Above 65
15-20	8,800	9,450	10,650	12,250	14,250	16,650	19,450	22,650	26,250	30,250	34,650
21-25	10,400	10,950	11,850	13,450	15,450	17,850	20,650	23,850	27,450	31,450	35,850
26-30	12,000	12,550	13,450	15,050	17,050	19,450	22,250	25,450	29,050	33,050	37,450
31-35	13,600	14,150	15,050	16,650	18,650	21,050	23,850	27,050	30,650	34,650	39,050
36-40	15,200	15,750	16,650	18,250	20,250	22,650	25,450	28,650	32,250	36,250	40,650
41-45	16,800	17,350	18,250	19,850	21,850	24,250	27,050	30,250	33,850	37,850	42,250
46-50	18,400	18,950	19,850	21,450	23,450	25,850	28,650	31,850	35,450	39,450	43,850
51-55	20,000	20,550	21,450	23,050	25,050	27,450	30,250	33,450	37,050	41,050	45,450
56-60	21,600	22,150	23,050	24,650	26,650	29,050	31,850	35,050	38,650	42,650	47,050
61-65	23,200	23,750	24,650	26,250	28,250	30,650	33,450	36,650	40,250	44,250	48,650
Above 65	24,800	25,350	26,250	27,850	29,850	32,250	35,050	38,250	41,850	45,850	50,250

3 Years Premium Chart - Excluding GST (Premium in Rs.)

2000 Premium Band (Sumo 1.0, 2.0, 3.0)

Age (at entry) / Gender / Class	20	25	30	35	40	45	50	55	60
MA (Sumo 1.0) / 17.000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
MA (Sumo 2.0) / 17.000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
MA (Sumo 3.0) / 17.000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
FA (Sumo 1.0) / 17.000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
FA (Sumo 2.0) / 17.000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
FA (Sumo 3.0) / 17.000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000
Always 65	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000

2000 Premium Band (Sumo 1.0, 2.0, 3.0)

Age (at entry) / Gender / Class	20	25	30	35	40	45	50	55	60
MA (Sumo 1.0) / 18.000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000
MA (Sumo 2.0) / 18.000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000
MA (Sumo 3.0) / 18.000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000
FA (Sumo 1.0) / 18.000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000
FA (Sumo 2.0) / 18.000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000
FA (Sumo 3.0) / 18.000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000
Always 65	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000

2000 Premium Band (Sumo 1.0, 2.0, 3.0)

Age (at entry) / Gender / Class	20	25	30	35	40	45	50	55	60
MA (Sumo 1.0) / 19.000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000
MA (Sumo 2.0) / 19.000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000
MA (Sumo 3.0) / 19.000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000
FA (Sumo 1.0) / 19.000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000
FA (Sumo 2.0) / 19.000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000
FA (Sumo 3.0) / 19.000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000
Always 65	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000

2000 Premium Band (Sumo 1.0, 2.0, 3.0)

Age (at entry) / Gender / Class	20	25	30	35	40	45	50	55	60
MA (Sumo 1.0) / 20.000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000
MA (Sumo 2.0) / 20.000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000
MA (Sumo 3.0) / 20.000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000
FA (Sumo 1.0) / 20.000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000
FA (Sumo 2.0) / 20.000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000
FA (Sumo 3.0) / 20.000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000
Always 65	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000

