DIGIT LIFE HEALTHY GLOW POLICY

(Health Plus Life Combi Product from Go Digit General Insurance Ltd. and Go Digit Life Insurance Ltd.)
PROSPECTUS
UIN: GODHLIP25032V012425

Product Introduction

Go Digit General Insurance Limited and Go Digit Life Insurance Limited have joined hands together to offer "Digit Life Healthy Glow Policy", a product having dual benefits of health insurance and life insurance in a single plan. This Policy will provide complete health care to you and your family. Also, this will provide financial protection by providing life insurance coverage to you.

Key Features of this Product

- Affordable Premium
- Cashless claims for health cover
- Save tax as per prevailing Income Tax rules.
- Easy Claims settlement process.

Points to Note:

- The product is jointly offered by "Go Digit General Insurance Ltd" and "Go Digit Life Insurance Ltd."
- You will purchase two policies, I. Digit Health Insurance Policy offered by Go Digit General Insurance Limited & II. Digit Glow Term Life Insurance offered by Go Digit Life Insurance Limited as part of this combo solution.
- You will receive the policy benefits as applicable for all the two polices as per standard terms & conditions of the respective products.
- The risks under the components of the Combi Product are distinct. Go Digit Life Insurance Ltd shall assume/accept the risk only in relation to the life insurance component of the Combi Product and Go Digit General Insurance Ltd shall assume/accept the risk only in relation to the health insurance component of the Combi Product.
- The premium of the life insurance and health insurance components of the Combi Product are separate and have been separately identified and disclosed in the Combi Product policy document. The health insurance component of the Combi Product is entitled to be renewed at the option of the policyholder of Go Digit General Insurance Ltd.
- You shall pay the integrated premium for the Combi Product to either of Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd. The insurer receiving the consolidate premium shall further transfer the relevant share of the premium to the other insurer. You shall be entitled to the underlying benefits of both life and health insurance components of the Combi Product from the date and time of acceptance of the integrated premium by Go Digit General Insurance Ltd or Go Digit Life Insurance Ltd.
- The Combi Product shall have a free look option, which shall be applied to the Combi Product as a whole. Provided where an existing policyholder of any health insurance product has migrated to the Combi Product, such policyholder is entitled to all the rights of migration as per the applicable portability norms.
- At any time during the validity of the Combi Product policy, you shall be entitled to continue with either part of the Combi Product policy, discontinuing the other.
- The liability to settle the claim vests with respective Insurers, i.e., for life insurance benefits, Go Digit Life Insurance Ltd and for health insurance benefits, Go Digit General Insurance Ltd.
- All policy servicing requests pertaining to the Combi Product shall be received by either of the Insurers. However, Go Digit General Insurance Ltd, as the Lead Insurer of the Combi Product, shall play a facilitative role in policy servicing and shall be the nodal point for receiving the servicing requests, executing these requests and issuing acknowledgements as required.
- All requests pertaining to the Combi Product impacting premium or policy terms of Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd shall be serviced by Go Digit Life Insurance Ltd for life products and by Go Digit General Insurance Ltd for health products, as the case may be.
- Both Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd shall fulfil servicing requests received by them in accordance with the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024, as amended from time to time. Both Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd shall be responsible for the pro-active and speedy settlement of claims and other obligations in accordance with the terms and conditions of their respective life insurance or health insurance components of the Combi Product. The claim process is available on the website of both Go Digit Life Insurance Ltd and Go Digit General Insurance Ltd.
- You may lodge a grievance with respect to either or both of the life insurance and health insurance components of the Combi Product at branches of either Go Digit General Insurance Ltd or Go Digit Life Insurance Ltd. Complaint belonging to any product shall be routed to the respective insurer viz. Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd, who shall then respond/address to the Customer directly. Complaints shall be forwarded by Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd to each other for their respective Product. In the event you are not satisfied with the resolution offered, you may also approach the Insurance Ombudsman in your region. Please refer to the relevant grievance redressal mechanism section mentioned under each component of the Combi Product.

- The legal/quasi legal disputes, if any, are dealt by Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd for their respective benefits. The legal disputes pertaining to life insurance benefits shall be dealt with by Go Digit Life Insurance Ltd and for health benefits all the legal disputes will be handled by Go Digit General Insurance Ltd.
- You are to be advised to familiarize themselves with the policy benefits and policy service structure of the 'Combi Product' before deciding to purchase the policy.
- Withdrawal of tie up between the Insurers:
  Go Digit General Insurance Ltd or Go Digit Life Insurance Ltd may terminate this tie up between them after obtaining the requisite approval from the IRDAI. Upon receipt of such approval from the IRDAI, Go Digit General Insurance Ltd or Go Digit Life Insurance Ltd may terminate this tie up with notice period of ninety (90) days, or such other period as may be prescribed by the IRDAI, from the date of such approval. The insurers may mutually decide to terminate the Agreement and intimate the same to the customer ninety (90) days prior to the termination of the relationship. However, the Policy will continue until the expiry or termination of the coverage in accordance with the policy wordings for respective coverage.
  In case of withdrawal of tie-up between insurers, the customer may choose to continue with either of the policies (health or life). However, with respect to health cover policy, the same will be subject to Migration guidelines.
  In the event of termination of this tie up, Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd shall mutually cooperate for providing customer support and policy servicing post termination of the tie up between Go Digit General Insurance Ltd and Go Digit Life Insurance Ltd. Further, Go Digit General Insurance Ltd or Go Digit Life Insurance Ltd, as the case may be, shall remain liable for its respective life insurance or health insurance components for all Combi Product policies in force at the time of termination of this tie up until their expiry.

I. DIGIT HEALTH INSURANCE POLICY

What is covered under Digit Health Insurance Policy?
The coverage under this policy is as mentioned below:

SECTION 1. HOSPITALIZATION COVER

1.1. In-Patient Hospitalization

Digit Simplification: Hospital days can be exhausting. We understand this. That's why, we strive to make your days comfortable. After all, you are at the hospital to recover. Our Hospitalisation Cover is one such ray of hope that makes your stay comfortable, so that you only focus on getting healthy!

If You suffer an Accidental Injury or Illness during the Policy Period that requires Hospitalization as an inpatient, We will pay You all Reasonable and Customary Charges that are Medically Necessary and Incurred by You in respect of an admissible claim upto the Sum Insured as mentioned in Your Policy Schedule and as per plan opted by You. The claim can be made under the following benefits as mentioned below:

Accommodation/Room Rent	Hospital accommodation in a ward, shared or private room.
ICU	Intensive Care Unit **when you require continuous monitoring and life support**
Professional Fees	Fees for treatment by specialists, physicians, nurses, surgeons and anaesthetists.
Medication	Drugs, medicines, consumables, prescribed by a specialist or medical practitioner. This also includes Anaesthesia, Blood, Oxygen, Patient's Diet, Surgical appliances & cost of prosthetic and other devices or equipment if implanted during the Surgical Procedure.
Diagnostic	Necessary Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment.
Theatre Fees	Operation Theatre Fees

1.2. Day Care Procedures

Digit Simplification: Technology has speed up healthcare. Get covered for treatments such as, shoulder dislocation, dialysis, etc. that are completed in a day. Say bye to hospital staff as soon as you get your treatment done! No more staying in the hospital overnight

If You suffer an Accidental Injury or Illness during the Policy Period, due to which You need to undergo medical treatment and/or surgical procedure as an inpatient under General or Local Anaesthesia in a hospital/day care centre for stay less than 24 hrs because of technological advancement, We will pay the Medial Expenses Incurred for such Day Care Procedures.

Note - This is NOT OPD: Treatment normally taken on an out-patient basis is NOT included in the scope of this Cover.

1.3. Pre-Hospitalization

Digit Simplification: There is so much to be taken care of before you get on the hospital bed. Doctors may recommend various tests and medication such as X-rays, CT scans, MRI scans, involving consultation fees for physicians, etc. We cover these expenses for the period mentioned in your Policy Schedule. So that you have a smooth treatment without looking into your pocket!

We will pay for consultations, investigations and the cost of medicines incurred for a period not exceeding the number of days as mentioned in Your Policy Schedule against this cover, prior to the date of Your admission in a hospital, provided that:

a) Such Expenses recommended by the Hospital/Medical Practitioner were in fact incurred for the same condition for which Your Subsequent Hospitalization was required.
b) We have accepted an Inpatient Hospitalization Claim under **Section 1- Hospitalization Cover** of this Policy.

1.4. Post-Hospitalization

Digit Simplification: After treatment, do nothing but rest & recover. There are certain expenses that are incurred after discharge relating to the said hospitalization such as follow-up treatments, medical consultations, diagnostic tests, medication, etc. Don't worry! These expenses are covered for the period mentioned in your policy schedule.

We will pay for consultations, investigations and the cost of medicines incurred for a period not exceeding the number of days as mentioned in Your Policy Schedule against this cover, from the date of Your Discharge from the hospital, provided that:

a) The expenses are recommended by the Hospital/Medical Practitioner and are for the same condition for which you were hospitalized.
b) We have accepted an Inpatient Hospitalization Claim under **Section 1- Hospitalization Cover** of this Policy.

1.5. Road Ambulance

Digit Simplification: Get reimbursed for the expenses of road ambulance, in case of emergency hospitalization.
Please note: The benefit of this cover is not included in case you plan your hospitalisation in advance. (It's only available in case of emergency hospitalizations.)

We will pay for the expenses incurred on Your road transportation by a Healthcare or an Ambulance Service Provider to a Hospital for treatment following an Emergency, provided that:

a) We have accepted a claim under **Section 1. Hospitalization Cover.**
b) The maximum liability per Policy Year is restricted to the amount as mentioned in Your Policy Schedule.
c) The Coverage also Includes Your cost of road Transportation from a Hospital to another nearest Hospital which is prepared to admit You and provide the necessary medical services, if such medical services cannot satisfactorily be provided at a Hospital where You are situated. Such road Transportation has to be prescribed by a Medical Practitioner and/or should be Medically Necessary.

1.6. Bariatric Surgery

Digit Simplification: Obesity may be the root cause of so many health issues. We absolutely understand this, and cover for Bariatric Surgery when it is medically necessary and advised by your doctor. However, we DO NOT cover if hospitalisation for this treatment is for cosmetic reasons.

If You are hospitalized for a Bariatric Surgery which is medically necessary, on the advice of a Medical Practitioner, we will cover the related Medical Expenses subject to the following conditions:

a) The Insured Person undergoing the surgery is minimum 18 Years old.
b) The Medical Practitioner / Bariatric Surgeon confirms that Your Existing Body Mass Index (BMI) and health conditions fall within the below qualification requirements for Bariatric Surgery:
   - Class III Obesity (extreme obesity)- [Body Mass Index (BMI) ≥ 40 kg/m2)];
   - Class II Obesity- (Body Mass Index (BMI) 35-39.9 kg/m2) along with any of the following co-morbidities:
     - Uncontrolled Diabetes Mellitus
     - Cardiovascular Disease
     - History of Coronary Artery Disease with a surgical intervention such as Cardiopulmonary Bypass or Percutaneous Transluminal Coronary Angioplasty;
     - Cardiopulmonary Problems as a result of another disease process, including, though not limited to, a documented severe obstructive sleep apnoea (OSA), confirmed on polysomnography.
c) A claim under this cover is acceptable *only* if it is under any of the below procedures:
   - Gastric Bypass-
     - The Roux-en-Y Gastric Bypass
     - Biliopancreatic Diversion with or without Duodenal Switch (BPD/DS) Gastric Bypass
   - Sleeve Gastrectomy
   - Laparoscopic Gastric Banding
   - Any similar procedures used which qualifies for Bariatric treatment and approved by relevant authority.
d) This particular cover has a waiting period. Waiting period shall be as per the "**Specific Waiting Period**" stated in Your Schedule which shall apply from the date of inception of the first policy with Us, provided that the Policy has been renewed continuously with Us without break with Bariatric Surgery Cover as a benefit since inception of the first policy.
e) If you are porting an existing policy under Portability Guidelines, from some other General or Health Insurance Company where this cover was not there or if you are adding this cover while renewing our health policy, a fresh waiting period as opted by You and mentioned in Your Policy Schedule / Certificate of Insurance will be applied.
f) Confirmation from Medical Practitioner / Bariatric Surgeon that the Bariatric Surgery is not for a specific correctable cause for treating obesity.
g) We would need a documented detailed history of your obesity-related health problems, difficulties, and treatment attempts demonstrating that a multidisciplinary approach with dietary, other lifestyle modifications (such as exercise and behavioural modification), and pharmacological therapy, if appropriate, have been unsuccessful, at least for past 6 months.
h) A prior approval should be taken from us before the Bariatric Surgery is performed.

Bariatric surgery for the following reasons is not covered:

a) For Cosmetic/Aesthetic reasons.
   For treating Drug-Induced Obesity, for Severe Untreated Hormonal Imbalance, Psychiatric and Eating Disorders-Induced Obesity.

1.7. Psychiatric Illness

Digit Simplification: Never ignore your mental health. Just breathe. Because we're here to cover you for expenses related to psychiatric disorders and illnesses.

We will pay for the Medical Expenses, related to Psychiatric Illness, provided that:

a) The first diagnosis and Hospitalization, as an inpatient, was during the Policy Period.

b) Waiting period for this cover for the below mentioned ICD codes shall be as per the '"**Specific Waiting Period**'" stated in Your Schedule which shall apply from the date of inception of the first policy with Us, provided that the Policy has been renewed continuously with Us without break, with Psychiatric Illness Cover as a benefit since inception of the first policy.

ICD Code	Psychiatric Illness & Disorders
F20-F29	Schizophrenia, schizotypal and delusional disorders
F30-F39	Mood [affective] disorders
F40-F48	Neurotic, stress-related and somatoform disorders
F99-F99	Unspecified mental disorder

c) If you are porting an existing policy under Portability Guidelines, from some other General or Health Insurance Company where this cover was not there or if you are adding this cover while renewing our health policy, a fresh waiting period as opted by You and mentioned in Your Policy Schedule / Certificate of Insurance will be applied.

d) Hospitalization under this benefit shall be subject to prior approval from Us, except in cases of emergencies.

1.8. Health Check Up

Digit Simplification: We pay for your health check-up expenses up to the amount mentioned in your Plan. No restrictions on the kind of tests! Be it ECG or Thyroid Profile. Make sure you go through your policy schedule to check the claim limit.

If You have continued Your Policy with Us without any break, then at the end of each block of continuous years (as per plan opted), We will pay the expenses incurred towards cost of health check-up up to the Limits Per Policy (excluding any cumulative bonus) as per plan opted and mentioned in Your Policy Schedule. This shall be paid, provided that:

a. This benefit will not be carried forward if not utilized.
b. You submit a duly filled and signed claim form along with original bills and copy of medical reports.
c. In case of Family Floater policy, Health Check-up Sum Insured as mentioned in Policy Schedule is the maximum total cost including taxes which is available for all insured persons put together.

Please Note- Payment under this benefit won't be deducted from Your Sum Insured. It is additional.

1.9. Home (Domiciliary) Hospitalization

Digit Simplification: Hospitals can go out of beds, or the patient's condition may be rough to get admitted in a hospital. Don't panic! We cover you for the medical expenses even if you get treatment at home.

We will pay the Medial Expenses incurred by You for any illness or Injury requiring medical treatment taken at home, which would otherwise have required Hospitalization, provided that:

a) The condition of the patient is such that s/he is not in a condition to be moved to a Hospital or
b) The patient takes treatment at home on account of non-availability of room in a Hospital, and
c) The condition for which the medical treatment is required continues for at least 3 days, in which case We will pay the reasonable charge of any necessary medical treatment for the entire period.
d) No Payment will be made if the condition for which You require medical treatment is due to:
Asthma, Bronchitis, Tonsillitis, Upper Respiratory Tract Infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza, Arthritis, Gout and Rheumatism, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastroenteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, any kind of rehabilitation or therapy or counselling related to Psychiatric or Psychosomatic Disorders of all kinds, Pyrexia of unknown Origin.
e) Subject to availability of the sum insured under **Section 1- Hospitalization Cover** and as per plan opted and mentioned in Policy Schedule.

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

SECTION 2: ORGAN DONOR EXPENSES

Digit Simplification: Your organ donor gets covered in your policy. We also take care of the pre and post hospitalization expenses of the donor. Organ donating is one of the kindest deeds ever and we thought to ourselves, why not be a part of it!

We will pay You for the following incurred Medical Expenses in respect of organ transplantation:

a) For the harvesting of the donated organ subject to plan opted and availability of the Sum Insured under **Section 1. Hospitalization Cover.**
b) There are strict guidelines when it comes to organ transplantation, therefore the organ donor whose organ has been made available should be in accordance and in compliance with the Transplantation of Human Organs Act 1994 (as amended) and the organ is donated for Your use only.
c) We will pay the donor's Pre and Post Hospitalization expenses. This is up to 5% of the claim amount approved in respect of harvesting expenses.
d) We will not pay any other medical treatment for the donor consequent on the harvesting.
e) This also has a waiting period. Waiting period shall be as per the "**Specific Waiting Period**" stated in Your Schedule which shall apply from the date of inception of the first policy with Us, provided that the Policy has been renewed continuously with Us without break, with Organ Donor Cover as a benefit since inception of the first policy.

f) If you are porting an existing policy under Portability Guidelines, from some other General or Health Insurance Company where this cover was not there or if you are adding this cover while renewing our health policy, a fresh waiting period as opted by You and mentioned in Your Policy Schedule / Certificate of Insurance will be applied.

Provided that, We have accepted a claim under **Section 1. Hospitalization Cover.**

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

SECTION 3. EMERGENCY AIR AMBULANCE

Digit Simplification: There may be emergency life-threatening health conditions which may require immediate transportation to hospital. We absolutely understand this and reimburse for expenses incurred for your transportation to a hospital in airplane or helicopter.

We will pay You the expenses incurred for Your transportation to the nearest hospital in an airplane or helicopter (registered Air Ambulance Service Provider) for emergency life threatening health conditions which requires immediate and rapid ambulance transportation.

Provided that,

1. We have accepted a claim under Section 1. Hospitalization Cover.
2. This transportation will be from the location where the illness /accident happened the first time and subject to availability of Sum Insured as mentioned in Your Policy Schedule against Section 1 and as per plan opted by You.
3. Such Transportation in an airplane or helicopter has been prescribed by a Medical Practitioner and/or is Medically Necessary.

Conditions applicable to Emergency Air Ambulance

1. Expenses incurred in return transportation to Insured Person's home by air ambulance is excluded.
2. The insured person should be in India when the emergency life threatening health condition arises.
3. The Air ambulance services will be limited within India only and NOT overseas in any condition whatsoever.
4. For cases where transportation to the hospital is possible through road ambulance then claim should not be admissible under this section unless it is prescribed by Medical Practitioner.
5. Prior approval should be taken from Us for availing Air Ambulance Services.

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

SECTION 4. MATERNITY BENEFIT WALLET & NEWBORN COVER

A. Maternity Benefit Wallet

Digit Simplification: Parent-hood is the best-hood! No wonder you get a reduced waiting period of just 9 months. Also, you may include this benefit in your policy before even planning a baby! Because we magically keep on increasing your maternity sum-insured at every renewal, up to a set limit of Rs 1,00,000 if no maternity claim is made. That too at no extra cost of premium!

We will pay the Maternity Expenses incurred towards the delivery of a baby and/or treatment related to any complication of pregnancy or medically necessary termination. This is up to the Sum Insured as mentioned in Your Policy Schedule against this Section and as per plan opted by You, during the Policy Period provided that:

a) This also has a waiting period. Waiting period of 9 months shall apply from the date of inception of the first policy with us, provided that the policy has been renewed continuously with us without break, with maternity as a benefit.
Digit Simplification: To start availing the benefits of this cover, you have to wait for a period of 9 months, provided that you have an on-going policy with us without any break.

b) If you are porting an existing policy under Portability Guidelines, from some other General or Health Insurance Company where this cover was not there or if you are adding this cover while renewing our health policy, a fresh waiting period as opted by You and mentioned in Your Policy Schedule / Certificate of Insurance will be applied.

c) The maternity benefit is limited to cover up to two living children. However, there is no restriction on the number of medically necessary and lawful termination of pregnancies.

d) Any complications arising out of or as a consequence of maternity/childbirth will also be covered within the limit of Sum Insured, available under this benefit.

e) Sum Insured under this section:

i. Maternity Sum Insured under this section will be INR 15,000 for First Policy Year.
Digit Simplification: For the first year, you are covered for Rs. 15,000. You may utilize this amount after 9 months from the inception of the Policy.

ii. If no claim has been made under this section during the Policy Year, You will be eligible for enhanced Maternity Sum Insured as per table provided below. No extra premium will be charged for this enhanced Maternity Sum Insured.

Policy Year	Maternity Sum Insured	Remarks
1st Policy Year	15,000	If no claim is made in 1st policy year then Sum Insured will be increased by INR 10,000 in 2nd year.
2ndPolicy Year	15,000 + 10,000 = 25,000	Similarly, If no claim is made under this section in 2nd policy year then Sum Insured will further be increased by INR 10,000 in 3rd year.

iii. Third year onwards if no claim has been made under this section, then the Maternity Sum Insured will increase every year by INR 10,000 per policy year subject to maximum of INR 1,00,000.
iv. In case of a claim under this section Maternity Sum Insured on renewal/next Policy Year will go back to INR 15,000.

We shall not pay for the following under this Section:

a) Expenses for the harvesting and storage of stem cells when carried out as a preventive measure against possible future illness.
b) Medical Expenses for Ectopic Pregnancy will be covered under **Section 1. Hospitalization Cover and** not under the Section 4 - Maternity Benefit Wallet and New-born Cover.
c) Pre-natal and Post-natal Medical Expenses are not covered.

B. New-born Cover

Digit Simplification: ***We treat your new-born as ours and provide all the love & care it needs! Your baby is covered upto 90 days from the date of delivery. This includes vaccinations as per National Immunization Schedule as defined by Government of India.***

Under this cover, we will also pay the Medical Expenses, within the limit of the Sum Insured available under the **Section 4. A Maternity Benefit Wallet Section** of the Policy, provided that We have accepted a claim under **Section 4. A. Maternity Benefit Wallet**, incurred towards:

a) The medical treatment of the Insured Person's New Born Baby while the Insured Person is hospitalised as an inpatient for delivery.
b) The New Born Baby's hospitalisation charges as a result of any medical complications, up to 90 Days from the date of delivery.
c) Reasonable and Customary Charges for the Vaccinations of the New Born Baby as per National Immunization Schedule as defined by Government of India, up to 90 Days from the date of delivery.
d) If the Policy Expires before 90 days from the date of delivery, the New Born Baby will be covered only if the Policy is Renewed with the New Born Baby as an Insured Person. This is subject to our underwriting policy and payment of any additional premium.
e) After 90 Days from the date of delivery, the New Born Baby will be covered under the existing Policy only if it is Endorsed with the New Born Baby as an Insured Person. This is subject to our underwriting policy and payment of the Pro-Rata Additional Premium, for the balance period.

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

SECTION 5: WORLDWIDE COVERAGE

Digit Simplification: ***Get a world class treatment with the Worldwide Coverage! If your doctor identifies an illness during your health examination in India and you wish to get a treatment abroad, then we're there for you. You're covered!***

We will pay You for the Medical Expenses incurred by You outside India. This is up to the Sum Insured as mentioned in your Policy Schedule against this section and as per plan opted by You. The coverage under this section shall be limited to below mentioned covers:

Section 1	Hospitalization Cover
1.1	In-Patient Hospitalization
1.2	Day Care Procedures
Section 2	Organ Donor Expenses

Specific terms and conditions applicable to Section 5 – Worldwide Coverage:

1. Claims will be payable on reimbursement basis only. For Cashless it will be decided on case-to case basis.
2. Medical expenses under this cover will be payable if diagnosis is made in India and insured travels outside India for treatment.
3. All the payments will be made in Indian Rupees only based on the rate of exchange as on the date of invoice, published by Reserve Bank of India (RBI) and shall be used for conversion of foreign currency into Indian Rupees for claims payment. If these rates are not published on the date of invoice, the exchange rate next published by RBI shall be considered for conversion.

4. Prior approval should be taken from Us for any treatment taken Outside India.

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

SECTION 6. SUM INSURED BACK UP

Digit Simplification: ***We will provide a back-up Sum Insured which will be 100% of your Sum Insured amount.***

We shall provide you 100% of the Sum Insured as a backup under **Section 1. Hospitalization Cover** for that particular Policy Year, provided that:

a) The backup Sum Insured would be utilized if the cause of the Hospitalization is related or not related (as per plan opted) to or arising out of earlier Hospitalization, including its complications, for which a claim has already been availed during the same policy year for the same Insured Person.

b) In case of related Hospitalization cooling off period of 45 days will be applicable. ***Interval between two related hospitalizations should be minimum 45 days.***

c) The maximum amount payable for any single claim will not exceed the Sum Insured mentioned under **Section 1.**

d) If the first claim amount exceeds the Sum Insured under **Section 1. Hospitalization Cover**, the backup Sum Insured will not be utilized for the same hospitalisation.

e) The number of times the backup Sum Insured may be extended shall be as per the plan opted and mentioned in Your Policy Schedule against this Section during each Policy Period.

f) In case of Floater Policy, the backup Sum Insured will be applicable on family floater basis.

g) The Back-up Sum Insured can only be utilized for hospitalization in India only.

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

SECTION 7. IN-BUILT PERSONAL ACCIDENT

Digit Simplification: ***Some accidents can result in one's death within 12 months from date of Accident. In such cases, we pay 100% of the sum insured to the nominee***

If You sustain an Accidental Bodily Injury during the Policy Period, which is the sole and direct cause of Your Death within twelve (12) months from the date of accident, then We will pay 100% of the Sum Insured as mentioned in Policy Schedule against this cover and as per plan opted.

Under this section, claim will also be payable for the below mentioned events:

a. **Disappearance:** If the Insured Person's full body cannot be located within a period of consecutive twelve (12) months, following a forced landing, stranding, sinking, or wrecking of a Common Carrier in which such Insured Person was known to have been travelling as a fare paying passenger or in any event arising as a result of Act of God Perils during the Policy Period, where it is reasonable to believe that such Insured Person has died as a result of an Accidental Injury.

Digit Simplification: We will be liable to pay if the insured's full body cannot be located within a period of 12 months consecutively and if we have all the reasons to believe that the person has died due to an accident.

b. **Drowning:** If the Insured Person's full body cannot be located within a period of consecutive twelve (12) months, on account of Drowning during the Policy Period, where it is reasonable to believe that such Insured Person has died as a result of drowning.

Digit Simplification: We will be liable to pay if the insured's full body cannot be located within a period of 12 months consecutively and if we have all the reasons to believe that the person has died due to drowning.

For both (a) and (b) above, We will only pay, when the nominee or the legal heir provides a legally binding indemnity bond or any other document as required by Us which guarantees, that, if at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive, all payments shall be repaid in full to Us.

Digit Simplification: If later, it is found that the insured person is still alive, then all the money that was paid by us will have to be repaid to us in full.

1. This benefit will be applicable only to the proposer of the Policy during the Policy Period. In case if proposer is not covered in the policy this benefit will be applicable to the eldest member of the Policy during the Policy Period. This is applicable for both individual base sum insured as well as floater-based Sum Insured policy.
2. Once a claim has been accepted under this Section, this Policy will immediately and automatically cease in respect of that Particular Insured Person.

Digit Simplification: This policy will no longer exist for the insured person for whom the claim was made under death.

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

SECTION 8. AYUSH HOSPITALIZATION (Mandatory In-Built Cover In Section 01 Hospitalization Cover)

Digit Simplification: *Natural treatment has its own power! That is why, we cover your hospitalization expenses when you choose a registered AYUSH Hospital.*

We will pay the Medical Expenses for Your In-patient Treatment, taken under Ayurveda, Unani, Siddha or Homeopathy. This is up to the Sum Insured as mentioned in Your Policy Schedule against **Section 1. Hospitalization Cover** and as per plan opted by You. This is paid provided that treatment has been undergone in an Ayush Hospital.

You should also be aware what We won't pay for:

a) Outpatient Medical Expenses.
b) All Preventive and Rejuvenation Treatments (non-curative in nature) including, without limitation, treatments that are not Medically Necessary.

Specific Conditions applicable to this cover:

Claim will be payable under this section only if AYUSH Hospitals and AYUSH Day Care Centres have obtained pre-entry level certificate (or higher level of certificate) issued by National Accreditation Board for Hospitals and Healthcare Providers (NABH) or State Level Certificate (or higher level of certificate) under National Quality Assurance Standards (NQAS), issued by National Health Systems Resources Centre (NHSRC).

Optional Covers

Digit Simplification: True customization means you get an option to add covers that make sense to you!

The covers listed below are optional covers and will be applicable only if you have selected them at the time of purchase and is mentioned in your Policy Schedule.

S.No.	Optional Covers	Section Admissibility
1	Consumables Cover	Section 1- Hospitalization Cover
2	Network Hospital Discount	Section 1- Hospitalization Cover
3	Pre-existing Disease/Specific Disease/Initial Waiting Period Modification	Section 1 – Hospitalization Cover Section 2 – Organ Donor Expenses Section 3 – Emergency Ambulance Section 4 - Maternity Benefit Wallet and New-born Cover Section 5 – Worldwide Coverage

Please note, the below cover is subject to terms, conditions, warranties, deductible, co-payment, limitations and exclusions mentioned in the Policy.

1) Consumables Cover

Digit Simplification: Before, during & after hospitalization, there are many more medical aids & expenditures to be taken care of. This covers the ones that are otherwise excluded from the policy like walking aids, crepe bandages, belts & more.

(Applicable under Section 1 Hospitalization Cover)

If You have opted for this cover and Your claim is approved under **Section 1- Hospitalization Cover**, we will compensate for non-medical expenses incurred by You (You can check them under Annexure A below) during the Policy period directly related to the Your medical or surgical treatment of illness/disease/injury. The compensation will be maximum upto a Sum Insured as mentioned in Policy Schedule against Section 1 – Hospitalization Cover and as per plan opted by You.

Please note:

i. Coverage will be limited to the actual expenses incurred during the Hospitalisation but not paid under **Section 1 – Hospitalisation Cover** as Non-Medical expenses.
ii. In the General Exclusions section, 'Non-medical Expenses' as exclusion no. 25 will not be applicable.

2) Network Hospital Discount

(Applicable under Section 1 Hospitalization Cover)

Digit Simplification: Well, if you choose to be treated at our Network hospital, we have something for you. A discount! Add this cover for a discount on your policy!

Please note: After opting this cover, if you get treatment in a hospital that does not fall under our network hospitals, you'll be liable to pay a percentage of amount [Co-pay] as mentioned in your policy schedule.

If you have opted for this optional cover, You will be eligible for premium discount of 10% as You agree for hospitalization* in Our network hospitals only. In case, You are hospitalized in any of the non-network hospital, then you shall bear a co-payment of 20% on each and every admissible claim under Section 1.

*(under Section 1 Hospitalization Cover)

Specific Conditions applicable to this cover:

i. Co-payment will be applicable if Insured Person is hospitalized in non-network hospital and on admissible claim amount under Section 1.
ii. Co-payment will not be applicable in case of an accidental hospitalization and on capped ailments.
iii. For complete list of Network Hospitals, kindly refer Company's Website.

3) Pre-existing Disease/Specific Disease/Initial Waiting Period Modification:

***Digit Simplification:* Restrictions on waiting period, pre-existing or specific diseases can be modified with this optional cover!**

If You have opted for this cover then the waiting period as mentioned under exclusion D.I.1, D.I.2 and D.I.3 shall stand modified as mentioned in Policy Schedule.

Cumulative Bonus

Digit Simplification: *No claims in the Policy year? You get a bonus - an additional amount in your total sum-insured for staying healthy & claim free!*

If You've been safe and healthy and have had No Claims made under the **Section 1. Hospitalization Cover** in the expiring Policy Period, you would be eligible for Cumulative Bonus at the time of renewal/or policy year completion in case of term more than one year as per plan opted and mentioned in Your Policy Schedule, provided that:

1. There is an upper limit to the Cumulative Bonus You can earn. In any Policy period, the accrued Cumulative Bonus (including any carried forward Cumulative Bonuses from the previous policy) shall not exceed the limit mentioned in Your Policy Schedule.
2. For a Floater Policy, the Cumulative Bonus shall be available only on Floater Basis. It shall accrue only if no claim has been made for any of the Insured Members during the expiring Policy Period.
3. In the event of a claim in the expiring policy period, the Cumulative Bonus will reduce in the same way as it was accrued in the policy at the time of renewal.
4. If You discontinue the Policy or fail to renew the Policy within the Grace Period of 30 days from the due date of renewal, the entire Cumulative Bonus will be lost.
5. The Cumulative Bonus shall be applicable on an annual basis subject to continuation of the Policy with Us.
6. For an individual Sum Insured policy, the Cumulative Bonus shall only be accrued for a member, if he/she has completed at least 12 months at the time of policy renewal.
7. In policies with a tenure of more than one year, the above guidelines of Cumulative Bonus shall be applicable post completion of each policy year
8. The Cumulative Bonus will be Calculated on the Sum Insured as opted by You under **Section 1. Hospitalization Cover.**

***Note:** Cumulative bonus opted at the inception of the first policy with us can't be changed during the policy period and subsequent renewals.*

CARRY FORWARD SUM INSURED

(Available only if Cumulative Bonus is not opted)

Digit Simplification: Used a portion of your sum-insured or didn't use it at all? Then carry it to your next policy year with a maximum limit of 100% base sum-insured! No strings attached.

At the time of renewal/or policy year completion in case of term more than one year of the policy, sum insured under Section 1 - Hospitalization Cover of the renewed policy will be increased based on the unused base sum insured of Section 1 – Hospitalization Cover of the expiring policy, subject to the following:

i. Maximum 100% of the unused Base Sum Insured will be carried forward at the time of renewal.
ii. Maximum carried forward of unused Base Sum Insured, year on year, will be limited to 100% of Base Sum Insured of the expiring policy.
iii. No cumulative bonus benefit will be provided under the product if this cover is opted.

For this cover, unused base sum insured will mean total sum insured minus any claim amount under the policy during the policy period.

PLEASE NOTE THE BELOW CONDITION AT THE TIME OF OPTING COVERAGES:

1. Both Individual and Floater Options are available.
2. Cumulative Bonus is applicable only for Section 1.
3. Separate Sum Insured will be available for Section 4 and Section 7
4. Section 2, Section 3, Section 5 and Section 7 Sum Insured will be linked with Sum Insured of Section 1 – Hospitalization Cover.
5. Geographical Limits can be opted outside India as per plan opted.

6. Family Definition
   a) Self, Spouse, Dependent Children, Grand Children, Parents, Sister, Brother, Father-in-Law, Mother In Law, Aunt, Uncle, can be covered on Individual Sum Insured Basis.
   b) Self, Spouse, Children & Grand Children can be covered under floater option. Member with the highest age will considered for calculating Premium in floater option.
7. Zone Classification
   Based on your city of residence, we have classified you within two Zones. In case of family floater policies, a single zone shall be applied to all the members covered under the policy. The two Zones are defined below: -
   Zone 1 Delhi/NCR, Mumbai including (Navi Mumbai, Thane and Kalyan) and Greater Hyderabad Area
   Zone 2 Rest of India apart from Zone 1 cities are classified as Zone 2.
   - Zone opted by you is mentioned in your Policy Schedule.
   - At the time of claim, Insured needs to provide address proof as per the declaration in proposal form.
   - In the absence of Address proof provided which validates the pricing zone opted, and if the place of hospitalization belongs to Higher Zone Category – then Co-pay of 10% would be applicable on admissible claim amount.
   - If address proof as per declaration in Proposal form and Address proof provided at the time of claim is same, Zone based Co-pay will not be applicable.
   - Zone based Co-Pay, as mentioned above, will not be applicable in case of hospitalization due to Accidental Injury.

What are the exclusions under Digit Health Insurance Policy?
Digit Simplification: We have always been transparent. Time to discuss what you're not covered for or when you do not get a claim.

We shall not be liable to make any claim payment under this Policy caused by, based on, arising out of or howsoever attributable to any of the following unless specifically agreed and mentioned elsewhere in the Policy Schedule:

I. STANDARD EXCLUSIONS

1. Pre-Existing Diseases - Code- Excl01
Digit Simplification: The disease or condition that you are already suffering with and have disclosed to us before taking the policy and has been accepted by us has a waiting period as per plan opted and mentioned in your Policy Schedule.

a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of number of months, as per plan opted by You and specified in the Policy Schedule, of continuous coverage after the date of inception of the first policy with insurer.
b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
Digit Simplification: For instance, if you opt for ₹ 3,00,000 sum-insured at the start of your policy and after 2 years increases it to ₹ 5,00,000. Then, waiting period will be applicable on the enhanced sum-insured i.e., ₹ 2,00,000.
c. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
d. Coverage under the policy after the expiry of number of months, as specified in the Policy Schedule, for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. Specified disease/procedure waiting period- Code- Excl02
Digit Simplification: There are certain disease or procedures which has a specific waiting period as per plan opted by You

a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of number of months, as per plan opted by You and specified in the Policy Schedule, of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
c. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage
f. List of specific diseases/procedures
   i. Non-infective arthritis, Osteoarthritis and Osteoporosis (if age related), Systemic Connective Tissue disorders, Dorsopathies, Spondylopathies, Inflammatory Polyarthropathies, Arthrosis and Intervertebral disorders (unless due to accident)
   ii. Pancreatitis, calculus disease of gall bladder/biliary tract and urogenital system, Gastric & Duodenal erosions/ulcers, Varices of GI tract, Cirrhosis of Liver, Rectal prolapse.
   iii. Cataract, Glaucoma and Disorder of retina

iv. Hyperplasia of Prostate, Urethral strictures, Hydrocele/Varicocele and spermatocele
v. All Abnormal Utero-vaginal bleeding, female genital Prolapse, Endometriosis/Adenomyosis, Fibroids, Ovarian Cyst, Pelvic Inflammatory disease
vi. Haemorrhoids, Fissure, Fistula and pilonidal sinus/cyst and fistula.
vii. Hernia of all sites,
viii. Varicose veins of lower extremities,
ix. Disease of middle ear and mastoid including otitis Media, Cholesteatoma, Perforation of Tympanic Membrane, Sinusitis, Tonsillitis, Adenoid hypertrophy, Nasal septum deviation, Turbinate hypertrophy, Nasal polyp, Mastoiditis, Nasal concha bullosa,
x. All internal and external benign or In Situ Neoplasms/Tumours, Cyst, Sinus, Polyp, Nodules, Swelling, Mass or Lump including breast lumps (each of any kind unless malignant),
xi. Internal Congenital Anomaly (not applicable for new-born baby),
xii. Psychiatric illness and Disorders listed below:

ICD Code	Psychiatric Illness & Disorders
F20-F29	Schizophrenia, schizotypal and delusional disorders
F30-F39	Mood [affective] disorders
F40-F48	Neurotic, stress-related and somatoform disorders
F99-F99	Unspecified mental disorder

xiii. Neurodegenerative disorders including but not limited to Alzheimer's disease and Parkinson's disease
xiv. **Joint Replacement, Bariatric Surgery and Organ Transplant**
Any Medical Expenses incurred as a result of Joint Replacement, Bariatric Surgery and Organ Transplant Surgery will be covered subject to a waiting period as opted by You and mentioned in Your Policy Schedule as long as the Insured Person has been insured continuously under the Policy without any break, unless due to an accident.

3. Initial Waiting Period- Code- Excl03

Digit Simplification – You need to wait for a defined period from the first day of your policy to get covered for treatment related to any non-accidental illness.

a. Expenses related to the treatment of any illness within number of days as per plan opted and from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
b. If you have opted for a plan which provides coverage outside India, then the waiting period for hospitalization outside India shall be 30 days.
c. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
d. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.
e. The waiting period for Critical illness irrespective of plan opted shall be 30 days.
f. List of critical illnesses in which this waiting period is applicable is mentioned below:

Sr. No.	Category	Critical Illness
1	**Malignancy**	Cancer of Specified Severity
2	**Cardiovascular system**	Myocardial Infarction
3		Open Heart Replacement or Repair of Heart Valves
4		Surgery to Aorta
5		Primary (Idiopathic) Pulmonary Hypertension
6		Open Chest CABG
7	**Major Organ Transplant**	End Stage Lung Failure
8		End Stage Liver Failure
9		Kidney Failure Requiring Regular Dialysis
10		Major Organ/ Bone Marrow Transplant
11	**Nervous System**	Apallic Syndrome
12		Benign Brain Tumour
13		Coma of Specified Severity

14		Major Head Trauma
15		Permanent Paralysis of Limbs
16		Stroke Resulting in Permanent Symptoms
17		Motor Neurone Disease with Permanent Symptoms
18		Multiple Sclerosis with Persisting Symptoms
19	**Others**	Loss of Independent Existence
20		Aplastic Anaemia

However, such waiting Period can be reduced to number of days as opted by you and mentioned in your policy schedule.

4. **Investigation & Evaluation- Code- Excl04**

Digit Simplification: You are not covered in case you get hospitalised only for investigation and evaluation purposes.

a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded

5. **Rest Cure, rehabilitation and respite care- Code- Excl05**

Digit Simplification: If you get hospitalised only for the purpose of bed rest and not to receive treatment, you do not get covered.

a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
   i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
   ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

except to the extent covered under **SECTION 1.9 HOME (DOMICILIARY) HOSPITALIZATION** if opted by You.

6. **Obesity/ Weight Control: Code- Excl06**

Digit Simplification: Surgery related to weight loss is not covered until and unless it is advised by your doctor and is totally on medical grounds. Any surgery done just to enhance your outer appearance is not covered.

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
1) Surgery to be conducted is upon the advice of the Doctor
2) The surgery/Procedure conducted should be supported by clinical protocols
3) The member has to be 18 years of age or older and
4) Body Mass Index (BMI);
   a) greater than or equal to 40 or
   b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
      i. Obesity-related cardiomyopathy
      ii. Coronary heart disease
      iii. Severe Sleep Apnoea
      iv. Uncontrolled Type2 Diabetes

7. **Change-of-Gender treatments: Code- Excl07**

Digit Simplification: Medical expenses related to treatment for changing characteristics of the body in order to change one's gender is not covered under your policy.

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

8. **Cosmetic or plastic Surgery: Code- Excl08**

Digit Simplification: You are covered for plastic surgery only if it is medically necessary due to Accident, Burn or Cancer.

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

9. **Hazardous or Adventure sports: Code- Excl09**

Digit Simplification: You are covered for hazardous or adventure sports only if you are not a professional in this field and met with an accident under the supervision of a trained personnel.

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
However, You would be covered if you participate in a non-professional capacity for any recreational sport which may be under the supervision of a trained professional

10. Breach of law: Code- Excl10

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

11. Excluded Providers: Code- Excl11

Digit Simplification – Any claim reported from non-preferred hospital will not be considered. Please refer here for the list of the non-preferred hospitals: https://d2h44aw7l5xdvz.cloudfront.net/policyDocuments/hospital-list-one-pager.pdf

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life-threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

12. Substance Abuse - Code- Excl12-

Digit Simplification – Any illness or injury arising while under the influence of drinking alcohol, taking drugs or any other type of addictive substance will not be covered.

Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.

13. Domestic Treatment- Code- Excl13-

Digit Simplification – Any treatment taken at a place which qualifies as a domestic treatment such as in spas, nature cure clinics etc, is not covered in your policy.

Treatments received in heath hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.

14. Non-prescribed Medicine - Code- Excl14 –

Digit Simplification – Medicines and supplements such as vitamins, organic substances, minerals etc. which can be bought without doctor's prescription are not covered. P.S. – These are only covered if they're part of your hospitalization claim and prescribed by the doctor.

Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.

15. Refractive Error: Code- Excl15

Digit Simplification – Only surgery for Refractive error more than 7.5 dioptres will be covered but expenses toward Implantable collamer lens will not be payable.

Expenses related to the treatment for correction of eyesight due to refractive error less than 7.5 dioptres.

16. Unproven Treatments: Code- Excl16

Digit Simplification: Any treatment which is not approved/authorized by Medical Council of India or any other regulatory body within India is not covered.

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

17. Sterility and Infertility: Code- Excl17

Digit Simplification: Any treatment or medical expenses arising from Sterility or Infertility (a condition where a person is not able to produce offspring) is not covered.

Expenses related to sterility and infertility. This includes:

i. Any type of contraception, sterilization
ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
iii. Gestational Surrogacy
iv. Reversal of sterilization

18. Maternity: Code Excl18

i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

Please note: This exclusion stands deleted to the extent of the coverage provided under **SECTION 4. MATERNITY BENEFIT WALLET & NEWBORN COVER**, if opted by You.

II. SPECIFIC EXCLUSIONS

19. Artificial Life Maintenance

Digit Simplification: Artificial life maintenance means ventilator support to someone who is in a vegetative state with an irreversible condition due to permanent damage.

Artificial Life Maintenance, including life support machine used, where such treatment is used to maintain the Insured/Patient in a vegetative state. However, expenses up to the date of confirmation by the treating doctor that the patient is in vegetative state shall be covered as per the terms and conditions of the Policy.

20. Suicide and Self-Injury

Digit Simplification: We do not cover for hospitalisation arising due to intentionally harming yourself. Take care! Suicide is not the solution.

We do not cover treatment arising from or contributed or aggravated or accelerated by any of the following:

a. Suicide or attempted suicide, while sane or insane, or due to use, misuse or abuse of narcotic or intoxicating drugs or alcohol or solvent
b. Intentional self-injury
c. Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)

21. Circumcision, Aesthetic reasons

Digit Simplification – Aesthetic surgeries that are done to alter ones physical appearance not due to any illness but to enhance ones beauty or physical appeal are not covered.

a. Circumcision unless necessary for the treatment of a disease or necessitated by an Accident;
b. Treatment for alopecia, baldness, wigs, or toupees and all treatment related to the same.
c. Aesthetic Surgeries of any description.

22. External Congenital Anomaly

Digit Simplification – Any condition that is since birth and is visible externally is not covered.

Screening, Counselling or treatment related to external Congenital Anomaly.

23. Geographical Limits

This Policy covers all treatments received within India. However, based on the plan opted, the Geographical limits will be extended to places outside India. Our liability will be to make Payment in Indian Rupees Only.

24. Defence Operation

We will not pay any claim under this Policy, whilst You are Involved in naval, military, air force operation

25. Non-Medical Expenses

Digit Simplification – Expenses incurred on personal comfort during and related to hospitalisation as mentioned in Annexure A are covered only if the optional cover "Consumables Cover" is opted.

Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls, internet, foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies including but not limited to charges for admission, discharge, administration, registration, documentation and filing. (Please refer Annexure A provided in the policy document or visit our website for complete list of non-medical items)

26. Preventive Treatment

Digit Simplification – Any treatment/therapy for example vaccination given to prevent any possible condition is not covered.

We do not cover inoculations, vaccinations, or other treatment, for example drugs or Surgery, which aims to

prevent a disease or Illness except:

a. For an active vaccination for dog or animal bite;
b. To the extent covered under **SECTION 4. MATERNITY BENEFIT WALLET & NEWBORN BABY COVER** if opted by You.

27. Spectacles, Hearing aids & other Expenses

Provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.

28. Unjustified or Unwarranted Hospitalization

Digit Simplification – Hospitalisation only for investigations, diagnosis is not covered.

Admission solely for Physiotherapy, evaluation, investigations, diagnosis or observation service unless a claim is accepted under **Section1 - Hospitalization Cover.**

29. War and hazardous substances

We do not cover treatment directly or indirectly arising from or required as a consequence of:
War, invasion, acts of foreign enemy hostilities (whether or not War is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, attempted overthrow of Government or any acts of terrorism.
Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel.

30. Legal Liability

Digit Simplification – Any legal expenses incurred due to any fault or error at hospital's end is not covered.

Any Legal Liability due to any errors or omission or representation or consequences of any action taken on the part of any Hospital or Medical Practitioner.

31. Substance abuse and Addictions by the Insured

Digit Simplification – Any expenses incurred on the hospitalisation caused due to the influence of substances such as drugs, alcohol etc. are not covered.

a. Expenses incurred for the treatment of any Illness or accidental Injury caused due to:
   (i) Use/misuse/abuse of Alcohol, opioids or nicotine or drugs (whether prescribed or not) by the Insured unless associated with Psychiatric Illness.
   (ii) Withdrawal and de-addiction treatment taken by the Insured.
b. Any claim in respect of Cancer of Oral, Oropharynx and respiratory system is specifically excluded in cases where Insured is a tobacco user.

SPECIFIC ONES (CAN'T BE WAIVED)

32. Ear, Eyesight & Optical Services

We do not cover treatment for:

a) Correction of refractive errors of the eye including but not limited to short-sight or long-sight, such as glasses, contact lenses or laser eyesight correction Surgery
b) We do not cover Femto Laser Procedure and multifocal lenses.
c) Our Maximum Liability in respect of Cochlear Implant Procedure will be restricted to 50% of the Sum Insured opted under **Section 1. Hospitalization Cover**

33. Prosthetics and other devices

Digit Simplification – Expenses related to supporting devices such as wheelchair, artificial limbs etc. which can be removed and can be reusable are not covered.

Prosthetics and other devices NOT implanted internally by surgery.

34. Specific Treatments

1. We will not pay for expenses related to administration of below medications or procedures in excess of 5% of Sum Insured opted under **Section 1. Hospitalization Cover**:
   a. Hyaluronic acid, Remicade or similar medications
   b. Intra-articular/intra thecal or cortico-steroid injections.

2. We will not pay for expenses related to administration of medications or procedures including but not limited to expense related to:
   a. Predictive Genome testing
      Digit Simplification - The tests that confirm only the possibility of severity of disease is not covered.

35. New Age Treatment

Digit Simplification - New age treatments such as Oral Chemotherapy, Stem Cell Therapy etc. can be covered only upto 50% of the Sum Insured.

Our Maximum Liability in respect of the following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured opted under Section **1. Hospitalization Cover**:

A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
B. Balloon Sinuplasty
C. Deep Brain stimulation
D. Oral chemotherapy
E. Immunotherapy - Monoclonal Antibody to be given as injection
F. Intra vitreal injections
G. Robotic surgeries
H. Stereotactic radio surgeries
I. Bronchial Thermoplasty
J. Vaporisation of the prostrate (Green laser treatment or holmium laser treatment)
K. IONM - (Intra Operative Neuro Monitoring)
L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

36. Dental Treatment

Digit Simplification: We only cover for the dental treatment expenses if you require hospitalisation due to accident.

Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and Gingiva, unless requiring Hospitalisation due to Accident**.**

37. Organ Donor

The Expenses incurred by You on organ donation, except for those covered under **SECTION 2. ORGAN DONOR EXPENSES.**

38. Weight loss Surgery

Digit Simplification: Any treatment that is related to your Bariatric Surgery is not covered unless covered under Section 1 – Hospitalization Cover.

We do not cover treatment that is directly or indirectly related to:

Bariatric Surgery (weight loss Surgery), such as gastric banding or a gastric bypass, or the removal of surplus or fat tissue, unless You have specifically opted for **SECTION 1. Hospitalization Cover** which covers Bariatric Surgery.

39. Any loss arising out of the **Insured Person**'s actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

What are the Minimum & Maximum Entry age for Adults & Children?

Below is the Minimum & Maximum Entry age for Adults & Children:

Type	Entry Age	Minimum	Maximum
Hospitalization Cover	Proposer	18yrs	No Limit
	Child**	91days	No Limit
	Adult Insured	18yrs	No Limit

What is the minimum and maximum policy period available under this policy?

The Policy Period Options are 1 Year, 2 Years and 3 Years.

What are the Sum Insured options under this Policy?

Below mentioned are the Section wise Minimum and Maximum Sum Insured options available under this Policy:

Section Details	Sum Insured (INR)	
	Minimum	Maximum
SECTION 1 - Hospitalization Cover	2,00,000	3,00,00,000
SECTION 2 – Organ Donor Expenses	2,00,000	3,00,00,000
SECTION 2 - Emergency Air Ambulance Expenses	2,00,000	3,00,00,000
SECTION 3- Maternity Benefit Wallet and New-born Cover	15,000	1,00,000
SECTION 4 – Worldwide Cover/Global Cover	2,00,000	3,00,00,000

SECTION 5 - Sum Insured (SI) Restoration	2,00,000	3,00,000
SECTION 6. Accidental Death Benefit	50,000	1,00,000
SECTION 7. In built Personal Accident	50,000	1,00,000
SECTION 8 – Ayush Hospitalization (Mandatory In-Built Cover In Section 01 Hospitalization Cover)	2,00,000	3,00,00,000
OPTIONAL COVERS		
1. Consumable Covers	2,00,000	3,00,00,000
2. Network Hospital Discount	NA	NA
3. Pre-existing Disease/Specific Disease/Initial Waiting Period Modification	NA	NA

How much premium, I have to pay to buy this policy?

You can contact us either through our call center or on our website or based on submission of complete proposal form, we will let you know the premium details

What are the waiting period and survival periods under this Policy?

There are various options for Waiting Period. You can choose the option of Your Choice:

Description	Waiting Period Options
Initial Waiting Period Option	7 days, 15 days, 30 days
Pre-existing Disease Waiting Period Options	0 months, 3 months, 6 months, 9 months, 1 Year, 2 Years, 3 Years
Specific Waiting period	0 months, 3 months, 6 months, 9 months, 1 Year, 2 years
Maternity Benefit Wallet and New-born Cover	9 months
Worldwide Cover Waiting period	30 days initial waiting period
Critical Illness Waiting Period	30 days initial waiting period

Are there any Sub-Limits under this Policy?

Yes, Section wise Sub-Limits are as mentioned below:

Note: We also have a Sub Limit of 5% of Sum Insured Opted under Section 1. Hospitalization Cover on expenses related to administration of below medications or procedures:

Section Details	Sub Limits (Options)
SECTION 1-HOSPITALIZATION COVER	
1.1 In Patient Hospitalization	
1.2 Day Care Procedures	NA
1.3 Pre-Hospitalization	NA
1.4 Post-Hospitalization	NA
1.5 Road Ambulance	1% of Section 1 Sum Insured Max up to the INR 10,000/15,000/20,000 as per plan opted
1.6 Bariatric Surgery	NA
1.7Psychiatric Illness	NA
1.8 Health Check Up	Up to 0.25% of the Sum Insured (excluding any cumulative bonus) Subject to maximum of INR 1,000/1,500/2,000 Per Policy as per plan opted
1.9 Home (Domiciliary) Hospitalization	NA
SECTION 2. Organ Donor Expenses	NA. However donor's Pre and Post Hospitalization expenses up to 5% of the admissible harvesting expenses
SECTION 3. EMERGENCY AIR AMBULANCE	NA
SECTION 4. MATERNITY BENEFIT WALLET AND NEW -	NA

BORN COVER	
SECTION 5. WORLDWIDE COVERAGE	NA
SECTION 6. SUM INSURED BACK-UP	NA
SECTION 7. INBUILT PERSONAL ACCIDENT	NA
SECTION 8. AYUSH Hospitalization (Mandatory In-Built Cover In Section 01 Hospitalization Cover)	NA
OPTIONAL COVERS	
Consumables Cover	NA
Network Hospital Discount	NA
Pre-existing Disease/Specific Disease/Initial Waiting Period Modification	NA

a. Hyaluronic acid, Remicade or similar medications
b. Intra-articular/intra thecal or cortico-steroid injections, Immunotherapy/hormonal therapy.

What are the Deductible/Co-payments under this Policy?

There are various Deductible/Co-payment options available under this Policy as mentioned below:

Name of the Benefit	Deductible allowed	If Yes, range of Deductible		Co-Pay allowed	If yes, range of Co-Pay	
		Min	Max		Min	Max
SECTION 1 – Hospitalization Cover	Yes	2500	50,000	NA	NA	NA
SECTION 2 – Organ Donor Expenses	Yes	2500	50,000	NA	NA	NA
SECTION 3- Emergency Air Ambulance Expenses	Yes	2500	50,000	NA	NA	NA
SECTION 4- Worldwide Coverage	Yes	2500	50,000	NA	NA	NA
SECTION 5. Maternity Benefit Wallet and New-Born Cover	Yes	2500	50,000	NA	NA	NA
SECTION 6. Sum Insured Back-up	NA	NA	NA	NA	NA	NA
SECTION 7. In Built Personal Accident	NA	NA	NA	NA	NA	NA
Network Hospital Discount (Co-pay will be applicable if treatment is taken in non-network hospital)	NA	NA	NA	Yes	0%	20%

Do I need to go undergo any medical test and who will bear the costs?

Based on the Proposal Form shared by You, we will advise if any medical tests are required. For all proposals accepted by US, We will bear the costs of pre-policy medical check-ups.

What are the discount/loadings available under this Policy?

Discounts/Loadings available under this Policy, are as below:

1. **Long-Term Discount:** For 2 Years Policy: 7% & For 3 Years Policy: 10%. This Discount shall not be applicable in case of instalment premium.
2. **Digit Loyalty Discount:** 5% discount will be offered on the policy premium, if the proposer has been a digit customer under both active and expired policy in any line of business. This discount will only be applicable at the time of enrolment.
3. **Good Health Discount:** 5% discount will be offered on the Policy premium, if the insured declares himself as a healthy person and follow good health practices which may include but not limited to no Smoking/Tobacco, regular exercise, eating healthy diet and monitoring diet regularly. This discount will be applicable at the time of enrolment as well as at subsequent renewals.
4. **Credit Score Discount:** 5% discount will be offered on the policy premium to the proposer with credit score above 750. In case the proposer is not an insured member, then Credit Score discount shall not be extended. This discount will be applicable at the time of enrolment as well as at subsequent renewals.
5. **Corporate Discount:** 5% discount will be offered on policy premium, if proposer is already enrolled under their Company's

GMC (Group Medi Claim) policy. This discount will only be applicable at the time of enrolment.

6. **Early Renewal Discount:** 5% discount will be offered on Renewal premium, if proposer/Insured renews the policy at least 7 days prior to the Policy Expiry Date. This discount will only be applicable at the time of renewals**.**
7. **City Discount:** 10% discount will be offered on Policy premium, if proposer opts for Zone 2 (Rest of India apart from Delhi/NCR, Mumbai including Navi Mumbai, Thane and Kalyan). This discount will be applicable at the time of enrolment as well as at subsequent renewals.
8. **Family Discount:** In case of an individual policy, if 2 persons are insured under a single policy then 5% discount and if more than 2 persons are insured under a single policy then 10% discount will be offered on Policy premium. This discount will be applicable at the time of enrolment as well as at subsequent renewals.
9. **Network Hospital Discount:** 10% discount will be offered on premium, if insured opts for hospitalization in Network Hospitals only. This discount will be applicable at the time of enrolment as well as at subsequent renewals.
10. **Small Fixed Deductible Discount**: Discounts will be offered on the Policy premium basis the deductible opted by the proposer. This discount will be applicable at the time of enrolment as well as at subsequent renewals. The deductible shall be applicable on each claim under section 1,2,3 and 5.

Maximum capping of 20% is applicable for discounts including Network Hospital Discount, Credit Score Discount, Good health Discount, Digit Loyalty Discount, Corporate Discount, City Discount, Early Renewal Discount.

Is there any provision to enhance the Sum Insured under this Policy?

i. Sum Insured enhancement can be done only at the time of renewal. You need to submit fresh proposal for Sum Insured Enhancement.
ii. The acceptance of enhancement of Sum Insured would be at Our discretion, based on the health condition of the insured members & claim history of the policy.
iii. All waiting periods as defined in the Policy shall apply for this enhanced Sum Insured from the effective date of enhancement of such Sum Insured considering such Policy Period as the first Policy with the Company.

Can I Change my Plan during the mid-term of the Policy?

No, mid-term change of plan is not allowed.

What are the renewal conditions under this Policy?

i. The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.
ii. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
iii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
iv. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
v. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
vi. No loading shall apply on renewals based on individual claims experience.
vii. No fresh underwriting unless there is an increase in sum insured.
viii. If the policy is renewed during grace period, all the credits (sum insured, No Claim Bonus, Specific Waiting periods, waiting periods for pre-existing diseases, Moratorium period etc.) accrued under the policy shall be protected and shall be applicable for both Indemnity based and Benefit based sections.

What are benefits if I renew this Policy?

Below are the renewal benefits available if you renew this Policy:

- For Claim Free Renewals, Cumulative bonus opted at the inception of the first policy with us can't be changed during the policy period and subsequent renewals. Details of each are as given below: **Cumulative Bonus:**
  - If You've been safe and healthy and have had No Claims made under the Section 1 Hospitalization Cover in the expiring Policy Period, You would be eligible for Cumulative Bonus at the time of renewal.
  - We will be offering multiple options for Cumulative Bonus to the Insured to choose from. These options are:
  - Cumulative Bonus of 10% and 50% can be accrued each policy period up to a maximum of 100%.
  - In case a person enjoying Cumulative Bonus, makes a claim in a year, his cumulative Bonus will decrease by the same percentage, it increases each year.

- **Carry Forward Sum Insured**
  (Available only if Cumulative Bonus is not opted)

At the time of renewal/or policy year completion in case of term more than one year of the policy, sum insured under Section 1 -Hospitalization Cover of the renewed policy will be increased based on the unused base sum insured of Section 1 – Hospitalization Cover of the expiring policy, subject to the following:

i. Maximum 100% of the unused Base Sum Insured (i.e sum insured less any carry forward Sum Insured) will be carried forward at the time of renewal.
ii. Maximum carried forward of unused Base Sum Insured, year on year, will be limited to 100% of Base Sum Insured of the expiring policy.
iii. No cumulative bonus benefit will be provided under the product if this cover is opted.

For this cover, unused base sum insured will mean total sum insured minus any claim amount under the policy during the policy period.

What are the cancellation terms under this Policy?

A. Cancellation by You

You may cancel your policy at any time during the term, by giving 7 days notice to us in writing. We shall

i. Refund proportionate premium for unexpired policy period, if the term of policy is upto one year and there is no claim (s) made during the policy period.
ii. Refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.

B. Cancellation By Company

The Company may cancel the policy at any time on grounds of misrepresentation non- disclosure of material facts, fraud by the insured person by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non- disclosure of material facts or fraud.

C. In case of Death of Insured Person

i. **Individual Policy**

In case, no claim has been made, and termination takes place on account of death of the insured person, We shall refund proportionate premium for unexpired policy period, subject to the terms and conditions of the Policy.There will be no change in premium for other family members covered under the policy for the remaining duration of the policy.

ii. **Family Floater Policy.**

In case of death of Insured Family Member, cover shall continue for the remaining family members till the end of Policy Period. Provided no claim has been made, revised premium would be calculated basis new family composition and revised premium would be calculated on proportionate basis for unexpired policy, subject to the terms and conditions of the Policy. Difference between proportionate premium of new family composition with old family composition shall be considered for refund.

Free Look Period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of thirty (30) days from date of receipt of the policy document, whether received electronically or otherwise, to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;
iv. The request received for cancellation of the policy during free look period shall be processed and the premium shall be refunded within 7 days of receipt of such request.

Please note KYC documents (Photo ID card) shall be required at the premium refund to the Insured Member exceeds a threshold limit of Rs. 1 Lakhs per premium refund.

What benefits are available if I transfer(renew) my policy from some other insurer to this Policy?

Continuity Benefits

We will grant continuity of benefits which were available to the Insured Members under a health insurance policy which provides same coverage in the immediately preceding Cover Year provided that:

i. We shall be liable to provide continuity of only those benefits (for e.g.: Initial wait period, wait period of Specific Diseases pre-existing disease etc) which are applicable under this Policy;

ii. Any other wait period that is applicable specific to this policy but was permanently excluded in the previous policy will not be given any credit.

Portability

In case of Indemnity based Insurance sections:

a. A Policyholder has the choice to port his/ her policies from one Insurer to another. The Acquiring and the Existing Insurers shall jointly, ensure that the entire underwriting details and claim history of the Policyholders are seamlessly transferred.
b. The existing insurer shall provide the information sought by the Acquiring insurer immediately but not more than 72 hours of receipt of request through Insurance Information Bureau of India (IIB) https://iib.gov.in/ portal.
c. The Acquiring insurer shall decide and communicate on the proposal immediately but not more than 5 days of receipt of information from Existing insurer.
d. The policyholder is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, specific waiting periods, waiting period for pre-existing disease , Moratorium period etc from the Existing Insurer to the Acquiring Insurer in the previous policy

Migration

In case of migration of one policy to another with the same Insurer, the policyholder (including all members under family cover and group insurance policies) can transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting periods, waiting period for pre-existing diseases, Moratorium period etc. in the previous policy to the migrated policy.
The insurer may underwrite the proposal in case of migration, if the insured is not continuously covered for 36 months.

Will I be informed about any revision or modification made to this Policy?

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

What happens to my policy in case this Product is withdrawn?

i. In the likelihood of this product being withdrawn in future, the company will intimate the insured person about the same 90 days prior to expiry of the Policy.
ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period, as per IRDAI guidelines, provided the policy has been maintained without a break

Can I pay premium in instalments and what are the term and conditions related to this?

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

1. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.
2. During such Grace Period, Coverage will not be available from the instalment premium payment due date till the date of receipt of premium by company.
3. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
4. No interest will be charged If the instalment premium is not paid on due date.
5. In case of instalment premium due not received within the Grace Period the Policy will get Cancelled
6. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
7. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.

How do I make a claim under the Policy and what are the documents required?

In the event of any accidental injury or illness or condition that may result in a claim under this policy, it is a condition precedent to Our liability under the Policy that below procedure should be followed depending on the type of claim:

A. Cashless Claim Process:

Cashless Facility can be availed from our network hospitals only. This is facilitated by our Service Provider / Third Party Administrator (TPA) and we would make a direct payment to the Network Hospital to the extent of Our Liability provided that:

1. We are given a notice at least 72 hours before any planned hospitalization or within 24 Hours of hospitalization in case of an emergency situation.
2. For Cashless Facility You shall follow the below Procedure:
   a. Share the Health Card/Copy of E-Cards along with ID Proof with the Hospital Authority & Obtain the Pre-Authorization Form from the Hospital.
   b. Submit Duly filled & Signed Pre-Authorization Form to the Hospital Counter.

c. Ensure that the Hospital shares the Duly filled & Signed Pre-Authorization Form to Service Provider / Third Party Administrator (TPA) for further Processing.
d. Service Provider / Third Party Administrator (TPA) will inform the decision and may issue authorization letter depending on the Policy Terms and Conditions to the Hospital directly.
e. Once the request for Pre-Authorization has been granted, the treatment must take place within 15 days of the Pre-Authorization Approval Date or the Policy Expiry Date whichever is earlier and shall be valid only if all the details of the Authorised details, Hospital and Location including Dates match with the details of the Actual Treatment Received.
f. We reserve the right to modify, add or restrict any Network Provider for Cashless Facility in Our sole discretion. Before availing Cashless Facility, please check the applicable updated list of Network Providers.
g. For any queries designated Service Provider / Third Party Administrator (TPA) may be contacted on the contact details mentioned on the Health Card/Copy of E-Cards issued to You.

B. Reimbursement Claim Process:

Reimbursement Facility can be availed from any hospital within India (except for Section 5 – Worldwide coverage where treatment can be taken outside India) of Your Choice Wherein You will have to make payment directly to the Hospital and submit the documents to Service Provider / Third Party Administrator (TPA) for processing the reimbursement of the claim amount provided that:

1. We or Our Service Provider / Third Party Administrator (TPA) should be intimated within 48 hours of date of admission.
2. For Reimbursement Claim You shall follow the below Procedure:
    a. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
    b. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest at bank rate plus 2 percent from the date of receipt of intimation to till the date of payment.
    "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
    c. In case of Your Death, We shall reimburse the claim amount to Your Nominee as named in Your Policy Schedule or Your Legal representative holding a valid succession certificate.

Sr. No	List of Documents / Information	Hospitalization Claim	Personal Accident
1	Duly Filled and Signed Claim form	√	√
2	Discharge Summary	√	×
3	Medical Records (Optional Documents may be asked on need basis: Indoor case papers, OT notes, PAC notes etc.)	√	×
4	Original Hospital Main Bill	√	×
5	Original Hospital Bill Break Up	√	×
6	Original payment receipt		
7	Original Pharmacy Bills	√	×
8	Prescriptions for the Medicines purchased (except hospital supply) and investigations done outside the Hospital	√	×
9	Consultation Papers	√	×
10	Investigation Reports	√	×
11	Digital Images/CDs of the Investigation Procedures (if required)	√	×
12	MLC/FIR Report (If applicable)	√	×
13	Original Invoice/Sticker (If applicable)	√	×
14	Post Mortem Report (If applicable)	√	√
15	Disability Certificate (If applicable)	√	×
16	Attending Physician Certificate (If applicable)	√	×
17	Ante-natal Record (If applicable)	√	×
18	Birth discharge Summary (If applicable)	√	×
19	Death Certificate (If applicable)	√	√

20	Burial Certificate	×	√
21	Attested Copy of Statement of Witness, if any lodged with police authorities	×	√
22	Attested Copy of FIR / Panchnama / Inquest Panchnama	×	√
23	Attested Copy of Viscera report if any (Only if Post Mortem is conducted)	×	√
24	*KYC (Photo ID card) (If applicable)	√	√
25	Address Proof		
26	Bank Details with Cancelled Cheque	√	√

Note: There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be done by waiver of conditions A.1, B.1 and B.2.a may be considered where the reason for delay is proved to our satisfaction.

Insufficient Document
We have tried to reduce the number of documents you need to share but we shall not be liable to pay any claim in case all the necessary mandatory documents as mentioned in Our claims process are not submitted to Us.

*KYC documents shall be required at the claim settlement stage, where claims pay-out to the Insured Member exceeds a threshold limit of Rs. 1 Lakhs per claim, address and ID proof is required.

What Should I Do In Case of Any Grievance?

Customer Grievance Redressal Policy:
In case of any grievance the insured person may contact the company through
Website: https://www.godigit.com
Toll Free: 1-800-258- 4242
Email: hello@godigit.com
Senior citizens can now contact us on 1-800-258-4242 or write to us at seniors@godigit.com
Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.
If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com
For updated details of grievance officer, kindly refer the link: → Click Here
https://www.godigit.com/claim/grievance-redressal-procedure

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017
Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://irdai.gov.in/igms1

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

IMPORTANT NOTE: Above is a summary of Coverage and Exclusions, please refer to detailed Policy Terms & Conditions and Policy Schedule for full description which shall prevail in the event of any claim/complaint/dispute.

Disclaimer: The description mentioned under "Digit Simplification" / "Examples" / throughout the Insurance Policy is only to aid your understanding of the coverage / benefit offered. In case of dispute, the terms and conditions detailed in the policy document and policy schedule shall prevail.

Plan Chart:

Sections	Coverages	Double Wallet Plan	Infinity Wallet Plan	Carry Forward Sum Insured Plan	Worldwide Treatment Plan	Early Start Plan	Senior Priority Plan
BASE COVERAGES							
	Sum Insured Options	Upto INR 3 Crores	Upto INR 3 Crores	Upto INR 3 Crores	Upto INR 3 Crores	Upto INR 3 Crores	Upto INR 3 Crores
I	**Hospitalization Cover**						
i	Inpatient Hospitalization Cover	No Restriction on Room Rent	No Restriction on Room Rent	No Restriction on Room Rent	No Restriction on Room Rent	No Restriction on Room Rent	No Restriction on Room Rent
ii	Day Care Procedures	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured
iii	Pre-Hospitalization	30 days	60 days	90 days	60 days	30 days	30 days
iv	Post Hospitalization	60 days	180 days	180 days	180 days	60 days	60 days
v	Road Ambulance	1% of Sum Insured max upto INR 10,000	1% of Sum Insured max upto INR 15,000	1% of Sum Insured max upto INR 20,000	1% of Sum Insured max upto INR 10,000	1% of Sum Insured max upto INR 10,000	1% of Sum Insured max upto INR 10,000
vi	Bariatric Surgery	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured
vii	Psychiatric Illness	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured
viii	Health Check-up	0.25% of Sum Insured max upto INR 1,000 after every two year	0.25% of Sum Insured max upto INR 1,500 after every year	0.25% of Sum Insured max upto INR 2,000 after every year	0.25% of Sum Insured max upto INR 2,000 after every year	0.25% of Sum Insured max upto INR 1,500 after every year	0.25% of Sum Insured max upto INR 1,500 after every year
x	Home (Domiciliary) Expenses	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured
II	**Organ Donor Expenses**	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Not Applicable
III	**Emergency Air Ambulance**	Not Applicable	Upto B Sum Insured	Upto Sum Insured	Upto Sum Insured	Not Applicable	Not Applicable
IV	**Maternity Benefit Wallet and New-born Cover**	Not Applicable	Not Applicable	Not Applicable	Not Applicable	INR 15,000 it will increase by INR 10,000 per year maximum upto INR 1,00,000	Not Applicable
V	**Worldwide Coverage**	Not Applicable	Not Applicable	Not Applicable	Upto Sum Insured	Not Applicable	Not Applicable
VI	**Sum Insured Back-up**	Upto Sum Insured Once in a policy period - related and unrelated illness	Upto Sum Insured Unlimited Reinstatement in a policy period - related and unrelated illness	Upto Sum Insured Unlimited Reinstatement in a policy period - related and unrelated illness	Upto Sum Insured Once in a policy period - related and unrelated illness	Upto Sum Insured Once in a policy period - related and unrelated illness	Upto Sum Insured Once in a policy period - Unrelated illness
VII	**In-built Personal Accident**	INR 50,000	INR 1,00,000	INR 1,00,000	INR 1,00,000	INR 1,00,000	Not Applicable
VIII	**AYUSH Hospitalization (Mandatory In-Built Cover In Section 01 Hospitalization Cover)**	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured
OPTIONAL COVERAGES							
1	**Consumables Cover**	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured
2	**Network Hospital Discount**	Available	Available	Available	Available	Available	Available

3	**Pre-existing Disease/Specific Disease/Initial Waiting Period Modification**	Available	Available	Available	Available	Available	Available
OTHER FEATURES							
1	Cumulative Bonus	10% of sum insured per claim free year, Max upto 100%	50% of sum insured per claim free year, Max upto 100%	Not Applicable	50% of Sum Insured per claim free year, Max up to 100%	10% of sum insured per claim free year, Max upto 100%	10% of sum insured per claim free year, Max upto 100%
2	Carry Forward Sum Insured	Not Applicable	Not Applicable	Applicable	Not Applicable	Not Applicable	Not Applicable
3	Initial Waiting Period	7 days	7 days	7 days	7 days	30 days	30 days
4	Pre-existing Waiting Period	3 years	3 years	3 years	3 years	1 year	3 years
5	Specific Disease Waiting Period	2 years	2 years	2 years	2 years	1 year	2 years

Benefit illustration

Digit Health Insurance Plus Policy

Premium Illustration representing how the prices would vary for different family composition according to different age groups and policy types is mentioned below:

Plan Name	Double Wallet Plan			
Family Composition	2A+1C			
Sum Insured	3,00,00,000			
Policy Type	Floater	Individual		Ratio
Age of the members insured	Consolidated Premium for all members of the family	Premium	Consolidated Premium for all members of the family	
18	34,789	15,472	54,560	64%
38		19,544		
43		19,544		

Note:

Premium figures are for Digit Health Insurance Plus Policy containing features which are typically opted for by our website customers. Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

Rate Chart (Excluding GST)

Double Wallet Plan
Family Composition - 1A

Age Band/ SI	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	4,547	5,078	5,610	5,905	7,086	7,677	8,149	8,858	10,216	11,692	13,464	15,472
36-40	5,744	6,415	7,087	7,460	8,952	9,698	10,294	11,189	12,905	14,770	17,008	19,544
41-45	5,744	6,415	7,087	7,460	8,952	9,698	10,294	11,189	12,905	14,770	17,008	19,544
46-50	8,661	9,673	10,686	11,248	13,498	14,622	15,522	16,872	19,459	22,271	25,646	29,470
51-55	10,698	11,948	13,198	13,893	16,671	18,061	19,172	20,839	24,035	27,508	31,676	36,399
56-60	13,087	14,616	16,146	16,996	20,395	22,094	23,454	25,494	29,403	33,652	38,750	44,529
61-65	18,914	21,124	23,335	24,563	29,476	31,932	33,897	36,845	42,494	48,635	56,004	64,355
66-70	23,869	26,659	29,449	30,999	37,199	40,299	42,779	46,499	53,628	61,378	70,678	81,217
71-75	30,448	34,006	37,565	39,542	47,451	51,405	54,568	59,314	68,408	78,294	90,157	1,03,601
76-80	38,176	42,639	47,101	49,580	59,496	64,454	68,420	74,370	85,773	98,168	1,13,042	1,29,899
81-85	47,241	52,763	58,285	61,352	73,623	79,758	84,666	92,028	1,06,139	1,21,477	1,39,883	1,60,743
86-120	57,851	64,613	71,374	75,131	90,157	97,670	1,03,681	1,12,696	1,29,976	1,48,759	1,71,298	1,96,843

Family Composition - 1A+1C

Age Band/ SI	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	6,138	6,856	7,573	7,972	9,566	10,364	11,001	11,958	13,791	15,784	18,176	20,887
36-40	7,352	8,212	9,071	9,548	11,458	12,413	13,177	14,323	16,519	18,906	21,770	25,017
41-45	7,352	8,212	9,071	9,548	11,458	12,413	13,177	14,323	16,519	18,906	21,770	25,017
46-50	10,133	11,318	12,502	13,160	15,792	17,108	18,161	19,740	22,767	26,057	30,005	34,480
51-55	12,195	13,621	15,046	15,838	19,005	20,589	21,856	23,757	27,400	31,359	36,110	41,495
56-60	14,526	16,224	17,922	18,865	22,638	24,525	26,034	28,298	32,637	37,353	43,013	49,427
61-65	20,805	23,237	25,668	27,019	32,423	35,125	37,287	40,529	46,743	53,498	61,604	70,791
66-70	26,256	29,325	32,394	34,099	40,919	44,329	47,057	51,148	58,991	67,516	77,746	89,339
71-75	33,492	37,407	41,322	43,497	52,196	56,546	60,025	65,245	75,249	86,123	99,172	1,13,961
76-80	41,994	46,903	51,811	54,538	65,445	70,899	75,262	81,807	94,350	1,07,985	1,24,346	1,42,889
81-85	51,965	58,039	64,113	67,487	80,985	87,734	93,133	1,01,231	1,16,753	1,33,625	1,53,871	1,76,817
86-120	63,636	71,074	78,512	82,644	99,173	1,07,437	1,14,049	1,23,966	1,42,974	1,63,635	1,88,428	2,16,527

Family Composition - 1A+2C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	7,503	8,379	9,256	9,744	11,692	12,667	13,446	14,615	16,856	19,292	22,215	25,528
36-40	8,817	9,847	10,878	11,451	13,741	14,886	15,802	17,176	19,809	22,672	26,107	30,000
41-45	8,817	9,847	10,878	11,451	13,741	14,886	15,802	17,176	19,809	22,672	26,107	30,000
46-50	11,476	12,817	14,158	14,904	17,884	19,375	20,567	22,355	25,783	29,509	33,980	39,048
51-55	13,532	15,114	16,696	17,574	21,089	22,847	24,253	26,362	30,404	34,798	40,070	46,045
56-60	15,900	17,759	19,617	20,650	24,780	26,845	28,497	30,975	35,724	40,887	47,082	54,103
61-65	22,223	24,821	27,419	28,862	34,634	37,520	39,829	43,292	49,931	57,146	65,804	75,617
66-70	28,046	31,325	34,603	36,424	43,709	47,351	50,265	54,636	63,013	72,119	83,046	95,431
71-75	35,776	39,958	44,139	46,462	55,755	60,401	64,118	69,693	80,380	91,995	1,05,934	1,21,731
76-80	44,857	50,100	55,343	58,256	69,908	75,733	80,394	87,384	1,00,783	1,15,347	1,32,824	1,52,631
81-85	55,508	61,996	68,484	72,089	86,506	93,715	99,482	1,08,133	1,24,714	1,42,736	1,64,362	1,88,873
86-120	67,975	75,920	83,865	88,279	1,05,934	1,14,762	1,21,825	1,32,418	1,52,722	1,74,792	2,01,275	2,31,290

Family Composition - 1A+3C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	8,867	9,903	10,939	11,515	13,818	14,970	15,891	17,273	19,921	22,800	26,254	30,169
36-40	10,339	11,548	12,756	13,427	16,113	17,456	18,530	20,141	23,229	26,586	30,614	35,180
41-45	10,339	11,548	12,756	13,427	16,113	17,456	18,530	20,141	23,229	26,586	30,614	35,180
46-50	12,991	14,510	16,028	16,872	20,246	21,934	23,283	25,308	29,189	33,407	38,468	44,205
51-55	14,977	16,727	18,478	19,450	23,340	25,285	26,841	29,175	33,649	38,511	44,346	50,959
56-60	17,405	19,440	21,474	22,604	27,125	29,386	31,194	33,907	39,105	44,757	51,538	59,223
61-65	24,020	26,828	29,635	31,195	37,434	40,554	43,049	46,793	53,967	61,766	71,125	81,731
66-70	29,837	33,324	36,811	38,749	46,499	50,373	53,473	58,123	67,035	76,723	88,347	1,01,522
71-75	38,060	42,508	46,957	49,428	59,314	64,256	68,211	74,142	85,510	97,867	1,12,696	1,29,501
76-80	47,721	53,298	58,876	61,975	74,370	80,567	85,525	92,962	1,07,216	1,22,710	1,41,302	1,62,374
81-85	59,051	65,954	72,856	76,690	92,028	99,697	1,05,832	1,15,035	1,32,674	1,51,847	1,74,854	2,00,928
86-120	72,313	80,766	89,218	93,914	1,12,696	1,22,088	1,29,601	1,40,870	1,62,470	1,85,949	2,14,123	2,46,053

Family Composition - 1A+4C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	10,367	11,579	12,791	13,464	16,157	17,503	18,580	20,196	23,292	26,658	30,697	35,275
36-40	11,861	13,248	14,634	15,404	18,485	20,025	21,258	23,106	26,649	30,500	35,122	40,359
41-45	11,861	13,248	14,634	15,404	18,485	20,025	21,258	23,106	26,649	30,500	35,122	40,359
46-50	14,507	16,203	17,898	18,840	22,609	24,493	26,000	28,261	32,594	37,304	42,956	49,362
51-55	16,635	18,579	20,523	21,603	25,924	28,084	29,813	32,405	37,374	42,775	49,256	56,601
56-60	18,910	21,121	23,331	24,559	29,471	31,926	33,891	36,838	42,487	48,627	55,994	64,344
61-65	26,006	29,046	32,085	33,774	40,529	43,906	46,608	50,661	58,429	66,873	77,005	88,488
66-70	31,627	35,323	39,020	41,074	49,288	53,396	56,682	61,611	71,058	81,326	93,648	1,07,613
71-75	40,343	45,059	49,774	52,394	62,872	68,112	72,303	78,590	90,641	1,03,739	1,19,458	1,37,271
76-80	50,584	56,496	62,409	65,693	78,832	85,401	90,657	98,540	1,13,649	1,30,073	1,49,781	1,72,116
81-85	62,595	69,911	77,227	81,292	97,550	1,05,679	1,12,182	1,21,937	1,40,634	1,60,957	1,85,345	2,12,984
86-120	76,652	85,612	94,571	99,548	1,19,458	1,29,413	1,37,377	1,49,323	1,72,219	1,97,106	2,26,970	2,60,817

Family Composition - 2A

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	6,820	7,618	8,415	8,858	10,629	11,515	12,224	13,287	15,324	17,538	20,196	23,207
36-40	8,616	9,623	10,630	11,189	13,427	14,546	15,441	16,784	19,358	22,155	25,512	29,316
41-45	8,616	9,623	10,630	11,189	13,427	14,546	15,441	16,784	19,358	22,155	25,512	29,316
46-50	12,991	14,510	16,028	16,872	20,246	21,934	23,283	25,308	29,189	33,407	38,468	44,205
51-55	16,046	17,922	19,797	20,839	25,007	27,091	28,758	31,259	36,052	41,262	47,514	54,599
56-60	19,630	21,925	24,219	25,494	30,592	33,142	35,181	38,240	44,104	50,477	58,125	66,793
61-65	28,370	31,686	35,002	36,845	44,213	47,898	50,846	55,267	63,741	72,952	84,006	96,533
66-70	35,804	39,989	44,174	46,499	55,798	60,448	64,168	69,748	80,443	92,067	1,06,017	1,21,826
71-75	45,671	51,010	56,348	59,314	71,176	77,108	81,853	88,970	1,02,612	1,17,441	1,35,235	1,55,402
76-80	57,265	63,958	70,651	74,370	89,244	96,681	1,02,630	1,11,555	1,28,660	1,47,252	1,69,563	1,94,849
81-85	70,862	79,144	87,427	92,028	1,10,434	1,19,637	1,26,999	1,38,042	1,59,209	1,82,216	2,09,824	2,41,114
86-120	86,776	96,919	1,07,061	1,12,696	1,35,235	1,46,505	1,55,521	1,69,044	1,94,965	2,23,139	2,56,947	2,95,264

Family Composition - 2A+1C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	8,412	9,395	10,378	10,925	13,109	14,202	15,076	16,387	18,899	21,631	24,908	28,622
36-40	10,224	11,419	12,614	13,278	15,934	17,262	18,324	19,917	22,971	26,291	30,274	34,789
41-45	10,224	11,419	12,614	13,278	15,934	17,262	18,324	19,917	22,971	26,291	30,274	34,789
46-50	14,464	16,154	17,845	18,784	22,541	24,419	25,922	28,176	32,497	37,193	42,828	49,215
51-55	17,544	19,595	21,645	22,784	27,341	29,620	31,442	34,176	39,417	45,113	51,948	59,695
56-60	21,070	23,532	25,995	27,363	32,836	35,572	37,761	41,045	47,338	54,179	62,388	71,691
61-65	30,262	33,799	37,336	39,301	47,161	51,091	54,235	58,951	67,991	77,816	89,606	1,02,968
66-70	38,191	42,655	47,119	49,598	59,518	64,478	68,446	74,398	85,805	98,205	1,13,084	1,29,948
71-75	48,716	54,410	60,104	63,268	75,921	82,248	87,310	94,902	1,09,453	1,25,270	1,44,251	1,65,762
76-80	61,082	68,222	75,361	79,328	95,193	1,03,126	1,09,472	1,18,992	1,37,237	1,57,069	1,80,867	2,07,839
81-85	75,586	84,421	93,255	98,163	1,17,796	1,27,612	1,35,465	1,47,245	1,69,823	1,94,364	2,23,813	2,57,188
86-120	92,561	1,03,380	1,14,199	1,20,209	1,44,251	1,56,272	1,65,889	1,80,314	2,07,962	2,38,014	2,74,077	3,14,948

Family Composition - 2A+2C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	9,776	10,919	12,061	12,696	15,235	16,505	17,521	19,044	21,964	25,138	28,947	33,264
36-40	11,689	13,055	14,421	15,180	18,216	19,735	20,949	22,771	26,262	30,057	34,611	39,773
41-45	11,689	13,055	14,421	15,180	18,216	19,735	20,949	22,771	26,262	30,057	34,611	39,773
46-50	15,806	17,654	19,501	20,528	24,633	26,686	28,328	30,792	35,513	40,645	46,803	53,783
51-55	18,881	21,088	23,295	24,521	29,425	31,877	33,839	36,781	42,421	48,551	55,908	64,245
56-60	22,444	25,067	27,690	29,148	34,977	37,892	40,224	43,722	50,426	57,712	66,457	76,367
61-65	31,680	35,383	39,086	41,143	49,372	53,486	56,777	61,715	71,178	81,463	93,806	1,07,795
66-70	39,981	44,654	49,327	51,923	62,308	67,500	71,654	77,885	89,827	1,02,808	1,18,385	1,36,039
71-75	51,000	56,961	62,922	66,233	79,480	86,104	91,402	99,350	1,14,584	1,31,142	1,51,012	1,73,532
76-80	63,946	71,420	78,894	83,046	99,655	1,07,960	1,14,604	1,24,569	1,43,670	1,64,431	1,89,345	2,17,581
81-85	79,129	88,378	97,627	1,02,765	1,23,318	1,33,594	1,41,815	1,54,147	1,77,783	2,03,474	2,34,304	2,69,244
86-120	96,900	1,08,226	1,19,552	1,25,844	1,51,013	1,63,597	1,73,665	1,88,766	2,17,710	2,49,171	2,86,925	3,29,712

Family Composition - 2A+3C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	11,140	12,442	13,744	14,468	17,361	18,808	19,965	21,701	25,029	28,646	32,986	37,905
36-40	13,211	14,755	16,299	17,157	20,589	22,304	23,677	25,736	29,682	33,971	39,118	44,952
41-45	13,211	14,755	16,299	17,157	20,589	22,304	23,677	25,736	29,682	33,971	39,118	44,952
46-50	17,322	19,347	21,371	22,496	26,995	29,245	31,045	33,744	38,918	44,542	51,291	58,940
51-55	20,325	22,701	25,077	26,396	31,676	34,315	36,427	39,595	45,666	52,265	60,184	69,159
56-60	23,949	26,748	29,547	31,102	37,323	40,433	42,921	46,653	53,807	61,582	70,913	81,488
61-65	33,477	37,390	41,303	43,477	52,172	56,520	59,998	65,215	75,215	86,084	99,127	1,13,909
66-70	41,771	46,654	51,536	54,248	65,098	70,523	74,863	81,372	93,850	1,07,412	1,23,686	1,42,131
71-75	53,283	59,511	65,739	69,199	83,039	89,959	95,495	1,03,799	1,19,715	1,37,014	1,57,774	1,81,302
76-80	66,809	74,618	82,426	86,765	1,04,118	1,12,794	1,19,735	1,30,147	1,50,103	1,71,794	1,97,823	2,27,323
81-85	82,672	92,335	1,01,998	1,07,366	1,28,839	1,39,576	1,48,165	1,61,049	1,85,744	2,12,585	2,44,795	2,81,299
86-120	1,01,239	1,13,072	1,24,905	1,31,479	1,57,775	1,70,923	1,81,441	1,97,218	2,27,459	2,60,328	2,99,772	3,44,475

Family Composition - 2A+4C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	12,641	14,118	15,596	16,416	19,700	21,341	22,655	24,625	28,400	32,504	37,429	43,011
36-40	14,733	16,455	18,177	19,134	22,961	24,874	26,405	28,701	33,102	37,885	43,626	50,131
41-45	14,733	16,455	18,177	19,134	22,961	24,874	26,405	28,701	33,102	37,885	43,626	50,131
46-50	18,838	21,039	23,241	24,464	29,357	31,804	33,761	36,697	42,324	48,440	55,779	64,097
51-55	21,983	24,553	27,122	28,550	34,260	37,115	39,399	42,825	49,391	56,529	65,094	74,801
56-60	25,454	28,429	31,404	33,057	39,668	42,974	45,618	49,585	57,188	65,452	75,369	86,609
61-65	35,463	39,608	43,753	46,056	55,267	59,872	63,557	69,084	79,676	91,190	1,05,007	1,20,666
66-70	43,561	48,653	53,745	56,573	67,888	73,545	78,071	84,860	97,872	1,12,015	1,28,987	1,48,222
71-75	55,567	62,062	68,557	72,165	86,598	93,814	99,587	1,08,247	1,24,845	1,42,886	1,64,536	1,89,072
76-80	69,672	77,816	85,959	90,483	1,08,580	1,17,628	1,24,867	1,35,725	1,56,536	1,79,157	2,06,302	2,37,066
81-85	86,215	96,292	1,06,369	1,11,968	1,34,361	1,45,558	1,54,515	1,67,951	1,93,704	2,21,696	2,55,286	2,93,355
86-120	1,05,578	1,17,918	1,30,258	1,37,114	1,64,537	1,78,248	1,89,217	2,05,671	2,37,207	2,71,485	3,12,619	3,59,238

Infinity Wallet Plan

Family Composition - 1A

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0

0-35	5,421	6,055	6,689	7,041	8,449	9,153	9,716	10,561	12,181	13,941	16,053	18,447
36-40	6,883	7,687	8,492	8,939	10,726	11,620	12,335	13,408	15,464	17,698	20,380	23,419
41-45	6,883	7,687	8,492	8,939	10,726	11,620	12,335	13,408	15,464	17,698	20,380	23,419
46-50	10,498	11,725	12,952	13,634	16,360	17,724	18,814	20,450	23,586	26,995	31,085	35,720
51-55	13,070	14,597	16,125	16,973	20,368	22,066	23,423	25,460	29,364	33,608	38,700	44,471
56-60	16,134	18,020	19,906	20,953	25,144	27,239	28,916	31,430	36,249	41,488	47,774	54,898
61-65	23,814	26,598	29,381	30,927	37,113	40,206	42,680	46,391	53,504	61,236	70,515	81,030
66-70	30,565	34,138	37,710	39,695	47,634	51,603	54,779	59,542	68,672	78,596	90,504	1,04,000
71-75	39,818	44,472	49,126	51,712	62,054	67,225	71,362	77,567	89,461	1,02,389	1,17,902	1,35,484
76-80	51,086	57,057	63,028	66,346	79,615	86,249	91,557	99,519	1,14,778	1,31,364	1,51,268	1,73,826
81-85	64,807	72,382	79,957	84,165	1,00,998	1,09,415	1,16,148	1,26,248	1,45,606	1,66,648	1,91,897	2,20,513
86-120	81,502	91,028	1,00,555	1,05,847	1,27,016	1,37,601	1,46,069	1,58,770	1,83,115	2,09,577	2,41,331	2,77,319

Family Composition - 1A+1C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	7,319	8,174	9,030	9,505	11,406	12,357	13,117	14,258	16,444	18,820	21,672	24,903
36-40	8,810	9,840	10,869	11,441	13,730	14,874	15,789	17,162	19,794	22,654	26,087	29,977
41-45	8,810	9,840	10,869	11,441	13,730	14,874	15,789	17,162	19,794	22,654	26,087	29,977
46-50	12,283	13,718	15,154	15,951	19,142	20,737	22,013	23,927	27,596	31,584	36,369	41,793
51-55	14,899	16,641	18,382	19,350	23,220	25,155	26,703	29,025	33,475	38,313	44,118	50,696
56-60	17,909	20,002	22,095	23,258	27,910	30,236	32,096	34,887	40,237	46,051	53,029	60,936
61-65	26,196	29,257	32,319	34,020	40,824	44,226	46,948	51,030	58,855	67,360	77,566	89,133
66-70	33,621	37,551	41,481	43,664	52,397	56,764	60,257	65,496	75,539	86,455	99,555	1,14,400
71-75	43,800	48,919	54,039	56,883	68,259	73,948	78,498	85,324	98,407	1,12,628	1,29,693	1,49,033
76-80	56,195	62,763	69,331	72,980	87,576	94,874	1,00,713	1,09,470	1,26,256	1,44,501	1,66,395	1,91,208
81-85	71,288	79,620	87,953	92,582	1,11,098	1,20,357	1,27,763	1,38,873	1,60,167	1,83,312	2,11,087	2,42,565
86-120	89,652	1,00,131	1,10,610	1,16,432	1,39,718	1,51,361	1,60,676	1,74,648	2,01,427	2,30,535	2,65,464	3,05,051

Family Composition - 1A+2C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	8,945	9,991	11,037	11,617	13,941	15,103	16,032	17,426	20,098	23,002	26,488	30,438
36-40	10,565	11,800	13,035	13,721	16,465	17,837	18,935	20,581	23,737	27,167	31,283	35,949
41-45	10,565	11,800	13,035	13,721	16,465	17,837	18,935	20,581	23,737	27,167	31,283	35,949
46-50	13,910	15,536	17,161	18,065	21,678	23,484	24,929	27,097	31,252	35,768	41,187	47,329
51-55	16,533	18,465	20,398	21,471	25,766	27,913	29,631	32,207	37,146	42,514	48,955	56,255
56-60	19,603	21,894	24,185	25,458	30,550	33,096	35,132	38,187	44,043	50,407	58,045	66,701
61-65	27,982	31,252	34,523	36,340	43,608	47,242	50,149	54,510	62,868	71,953	82,855	95,210
66-70	35,914	40,112	44,309	46,641	55,970	60,634	64,365	69,962	80,690	92,350	1,06,342	1,22,200
71-75	46,786	52,255	57,723	60,761	72,913	78,989	83,850	91,142	1,05,117	1,20,307	1,38,535	1,59,194
76-80	60,026	67,042	74,058	77,956	93,547	1,01,343	1,07,580	1,16,934	1,34,864	1,54,353	1,77,740	2,04,245
81-85	76,149	85,049	93,950	98,894	1,18,673	1,28,563	1,36,474	1,48,342	1,71,087	1,95,811	2,25,479	2,59,103
86-120	95,765	1,06,958	1,18,152	1,24,370	1,49,244	1,61,681	1,71,631	1,86,555	2,15,160	2,46,253	2,83,564	3,25,850

Family Composition - 1A+3C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	10,572	11,807	13,043	13,730	16,476	17,849	18,947	20,594	23,752	27,185	31,304	35,972
36-40	12,389	13,837	15,285	16,090	19,307	20,916	22,204	24,134	27,835	31,857	36,684	42,155
41-45	12,389	13,837	15,285	16,090	19,307	20,916	22,204	24,134	27,835	31,857	36,684	42,155
46-50	15,747	17,587	19,428	20,450	24,541	26,586	28,222	30,676	35,379	40,492	46,627	53,580
51-55	18,297	20,436	22,575	23,763	28,515	30,892	32,793	35,644	41,110	47,051	54,179	62,259
56-60	21,458	23,966	26,475	27,868	33,442	36,228	38,458	41,802	48,212	55,178	63,539	73,014
61-65	30,244	33,779	37,314	39,278	47,133	51,061	54,203	58,917	67,951	77,770	89,553	1,02,908
66-70	38,206	42,672	47,138	49,618	59,542	64,504	68,474	74,428	85,840	98,245	1,13,130	1,30,000
71-75	49,772	55,590	61,408	64,640	77,567	84,031	89,203	96,959	1,11,826	1,27,986	1,47,378	1,69,356
76-80	63,858	71,322	78,786	82,932	99,519	1,07,812	1,14,446	1,24,398	1,43,473	1,64,206	1,89,085	2,17,282
81-85	81,009	90,478	99,946	1,05,207	1,26,248	1,36,769	1,45,185	1,57,810	1,82,008	2,08,309	2,39,871	2,75,642
86-120	1,01,878	1,13,785	1,25,693	1,32,309	1,58,770	1,72,001	1,82,586	1,98,463	2,28,894	2,61,971	3,01,664	3,46,649

Family Composition - 1A+4C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	12,361	13,806	15,250	16,053	19,264	20,869	22,153	24,080	27,772	31,785	36,601	42,059
36-40	14,213	15,874	17,535	18,458	22,150	23,996	25,472	27,687	31,933	36,547	42,085	48,361
41-45	14,213	15,874	17,535	18,458	22,150	23,996	25,472	27,687	31,933	36,547	42,085	48,361
46-50	17,584	19,639	21,695	22,836	27,404	29,687	31,514	34,255	39,507	45,216	52,067	59,831
51-55	20,323	22,699	25,074	26,394	31,673	34,312	36,423	39,591	45,661	52,260	60,178	69,152
56-60	23,314	26,039	28,764	30,278	36,333	39,361	41,783	45,416	52,380	59,950	69,033	79,327
61-65	32,744	36,572	40,399	42,525	51,030	55,283	58,685	63,788	73,569	84,200	96,957	1,11,416
66-70	40,499	45,232	49,966	52,596	63,115	68,374	72,582	78,893	90,990	1,04,139	1,19,918	1,37,800
71-75	52,759	58,925	65,092	68,518	82,221	89,073	94,555	1,02,777	1,18,536	1,35,665	1,56,221	1,79,517
76-80	67,689	75,601	83,513	87,908	1,05,490	1,14,280	1,21,313	1,31,862	1,52,081	1,74,058	2,00,430	2,30,319
81-85	85,870	95,906	1,05,943	1,11,519	1,33,823	1,44,975	1,53,896	1,67,279	1,92,928	2,20,808	2,54,264	2,92,180
86-120	1,07,990	1,20,613	1,33,235	1,40,247	1,68,297	1,82,321	1,93,541	2,10,371	2,42,628	2,77,690	3,19,764	3,67,448

Family Composition - 2A

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	8,132	9,083	10,033	10,561	12,674	13,730	14,575	15,842	18,271	20,911	24,080	27,670
36-40	10,324	11,531	12,738	13,408	16,090	17,430	18,503	20,112	23,196	26,548	30,570	35,129
41-45	10,324	11,531	12,738	13,408	16,090	17,430	18,503	20,112	23,196	26,548	30,570	35,129

46-50	15,747	17,587	19,428	20,450	24,541	26,586	28,222	30,676	35,379	40,492	46,627	53,580
51-55	19,604	21,896	24,187	25,460	30,552	33,098	35,135	38,190	44,046	50,411	58,049	66,706
56-60	24,201	27,030	29,858	31,430	37,716	40,859	43,373	47,145	54,374	62,231	71,660	82,347
61-65	35,721	39,896	44,072	46,391	55,669	60,308	64,020	69,587	80,257	91,854	1,05,772	1,21,545
66-70	45,847	51,206	56,565	59,542	71,451	77,405	82,168	89,313	1,03,008	1,17,894	1,35,756	1,56,001
71-75	59,727	66,708	73,689	77,567	93,081	1,00,838	1,07,043	1,16,351	1,34,192	1,53,583	1,76,854	2,03,227
76-80	76,629	85,586	94,543	99,519	1,19,422	1,29,374	1,37,336	1,49,278	1,72,167	1,97,047	2,26,902	2,60,739
81-85	97,211	1,08,573	1,19,936	1,26,248	1,51,498	1,64,123	1,74,222	1,89,372	2,18,409	2,49,971	2,87,846	3,30,770
86-120	1,22,253	1,36,543	1,50,832	1,58,770	1,90,525	2,06,402	2,19,103	2,38,156	2,74,673	3,14,366	3,61,997	4,15,979

Family Composition - 2A+1C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	10,030	11,202	12,374	13,026	15,631	16,933	17,975	19,538	22,534	25,791	29,698	34,127
36-40	12,251	13,683	15,115	15,911	19,093	20,684	21,957	23,866	27,526	31,503	36,277	41,686
41-45	12,251	13,683	15,115	15,911	19,093	20,684	21,957	23,866	27,526	31,503	36,277	41,686
46-50	17,532	19,581	21,630	22,768	27,322	29,599	31,420	34,152	39,389	45,081	51,912	59,653
51-55	21,434	23,939	26,445	27,837	33,404	36,187	38,414	41,755	48,157	55,116	63,467	72,932
56-60	25,976	29,012	32,048	33,735	40,482	43,855	46,554	50,602	58,361	66,795	76,915	88,385
61-65	38,103	42,556	47,010	49,484	59,381	64,329	68,288	74,226	85,607	97,978	1,12,823	1,29,648
66-70	48,904	54,620	60,336	63,512	76,214	82,565	87,646	95,268	1,09,875	1,25,753	1,44,807	1,66,401
71-75	63,709	71,155	78,602	82,739	99,286	1,07,560	1,14,179	1,24,108	1,43,138	1,63,822	1,88,644	2,16,775
76-80	81,738	91,292	1,00,845	1,06,153	1,27,384	1,37,999	1,46,491	1,59,230	1,83,645	2,10,183	2,42,029	2,78,121
81-85	1,03,692	1,15,812	1,27,931	1,34,665	1,61,598	1,75,064	1,85,837	2,01,997	2,32,970	2,66,636	3,07,035	3,52,821
86-120	1,30,403	1,45,645	1,60,887	1,69,355	2,03,226	2,20,162	2,33,710	2,54,033	2,92,984	3,35,323	3,86,130	4,43,711

Family Composition - 2A+2C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	11,656	13,019	14,381	15,138	18,165	19,679	20,890	22,707	26,188	29,973	34,514	39,661
36-40	14,006	15,644	17,281	18,190	21,828	23,647	25,102	27,285	31,469	36,016	41,473	47,658
41-45	14,006	15,644	17,281	18,190	21,828	23,647	25,102	27,285	31,469	36,016	41,473	47,658
46-50	19,159	21,398	23,637	24,881	29,858	32,346	34,336	37,322	43,045	49,265	56,730	65,189
51-55	23,068	25,764	28,460	29,958	35,950	38,946	41,342	44,937	51,828	59,317	68,305	78,491
56-60	27,670	30,904	34,138	35,935	43,122	46,715	49,590	53,902	62,167	71,151	81,932	94,150
61-65	39,889	44,551	49,213	51,803	62,164	67,344	71,489	77,705	89,620	1,02,571	1,18,112	1,35,725
66-70	51,196	57,180	63,164	66,489	79,787	86,435	91,755	99,733	1,15,026	1,31,648	1,51,594	1,74,201
71-75	66,695	74,491	82,286	86,617	1,03,940	1,12,602	1,19,531	1,29,925	1,49,847	1,71,502	1,97,487	2,26,936
76-80	85,569	95,571	1,05,573	1,11,129	1,33,355	1,44,468	1,53,358	1,66,694	1,92,253	2,20,035	2,53,374	2,91,158
81-85	1,08,552	1,21,240	1,33,928	1,40,977	1,69,172	1,83,270	1,94,548	2,11,466	2,43,890	2,79,135	3,21,428	3,69,360
86-120	1,36,516	1,52,473	1,68,429	1,77,294	2,12,752	2,30,482	2,44,665	2,65,941	3,06,718	3,51,041	4,04,230	4,64,509

Family Composition - 2A+3C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	13,283	14,835	16,388	17,250	20,700	22,425	23,805	25,875	29,843	34,155	39,330	45,195
36-40	15,830	17,681	19,531	20,559	24,671	26,727	28,371	30,838	35,567	40,707	46,874	53,864
41-45	15,830	17,681	19,531	20,559	24,671	26,727	28,371	30,838	35,567	40,707	46,874	53,864
46-50	20,996	23,450	25,904	27,267	32,721	35,448	37,629	40,901	47,172	53,989	62,169	71,440
51-55	24,832	27,735	30,637	32,250	38,700	41,925	44,504	48,374	55,792	63,854	73,529	84,494
56-60	29,525	32,976	36,427	38,345	46,014	49,848	52,916	57,517	66,336	75,922	87,426	1,00,463
61-65	42,151	47,078	52,004	54,742	65,690	71,164	75,543	82,112	94,703	1,08,388	1,24,811	1,43,423
66-70	53,489	59,741	65,993	69,466	83,359	90,306	95,863	1,04,199	1,20,176	1,37,542	1,58,382	1,82,001
71-75	69,681	77,826	85,971	90,495	1,08,594	1,17,644	1,24,884	1,35,743	1,56,557	1,79,181	2,06,329	2,37,098
76-80	89,401	99,850	1,10,300	1,16,105	1,39,326	1,50,936	1,60,225	1,74,157	2,00,862	2,29,888	2,64,719	3,04,195
81-85	1,13,413	1,26,669	1,39,925	1,47,289	1,76,747	1,91,476	2,03,259	2,20,934	2,54,811	2,91,633	3,35,820	3,85,898
86-120	1,42,629	1,59,300	1,75,971	1,85,232	2,22,279	2,40,802	2,55,620	2,77,848	3,20,452	3,66,760	4,22,329	4,85,308

Family Composition - 2A+4C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	15,072	16,833	18,595	19,574	23,488	25,446	27,011	29,360	33,862	38,756	44,628	51,283
36-40	17,654	19,718	21,781	22,928	27,513	29,806	31,640	34,391	39,665	45,397	52,275	60,070
41-45	17,654	19,718	21,781	22,928	27,513	29,806	31,640	34,391	39,665	45,397	52,275	60,070
46-50	22,833	25,502	28,171	29,653	35,584	38,549	40,921	44,480	51,300	58,713	67,609	77,691
51-55	26,858	29,997	33,137	34,881	41,857	45,345	48,135	52,321	60,343	69,063	79,528	91,387
56-60	31,381	35,049	38,717	40,754	48,905	52,980	56,241	61,131	70,505	80,693	92,920	1,06,776
61-65	44,651	49,870	55,089	57,989	69,587	75,386	80,025	86,983	1,00,321	1,14,818	1,32,215	1,51,931
66-70	55,781	62,301	68,821	72,443	86,932	94,176	99,971	1,08,664	1,25,326	1,43,437	1,65,170	1,89,801
71-75	72,668	81,161	89,655	94,374	1,13,248	1,22,686	1,30,236	1,41,561	1,63,266	1,86,860	2,15,172	2,47,259
76-80	93,232	1,04,130	1,15,027	1,21,081	1,45,297	1,57,405	1,67,092	1,81,621	2,09,470	2,39,740	2,76,064	3,17,232
81-85	1,18,273	1,32,098	1,45,922	1,53,602	1,84,322	1,99,682	2,11,971	2,30,403	2,65,731	3,04,132	3,50,212	4,02,437
86-120	1,48,741	1,66,127	1,83,512	1,93,171	2,31,805	2,51,122	2,66,576	2,89,756	3,34,185	3,82,478	4,40,429	5,06,107

Carry-Forward Sum Insured Plan

Family Composition - 1A

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	6,031	6,736	7,441	7,833	9,400	10,183	10,810	11,750	13,551	15,509	17,859	20,523
36-40	7,657	8,552	9,447	9,944	11,933	12,928	13,723	14,917	17,204	19,690	22,673	26,054
41-45	7,657	8,552	9,447	9,944	11,933	12,928	13,723	14,917	17,204	19,690	22,673	26,054
46-50	11,679	13,044	14,409	15,168	18,201	19,718	20,931	22,751	26,240	30,032	34,582	39,739

51-55	14,540	16,240	17,939	18,883	22,660	24,548	26,059	28,325	32,668	37,389	43,054	49,474
56-60	17,949	20,047	22,145	23,311	27,973	30,304	32,169	34,966	40,328	46,156	53,149	61,075
61-65	26,494	29,590	32,687	34,407	41,289	44,729	47,482	51,611	59,524	68,126	78,448	90,147
66-70	34,004	37,979	41,953	44,161	52,993	57,409	60,942	66,242	76,399	87,439	1,00,687	1,15,702
71-75	44,298	49,476	54,653	57,530	69,036	74,789	79,391	86,295	99,527	1,13,909	1,31,168	1,50,728
76-80	56,834	63,477	70,120	73,811	88,573	95,954	1,01,859	1,10,716	1,27,692	1,46,145	1,68,288	1,93,384
81-85	72,099	80,526	88,954	93,635	1,12,362	1,21,726	1,29,217	1,40,453	1,61,989	1,85,398	2,13,488	2,45,324
86-120	90,672	1,01,270	1,11,869	1,17,756	1,41,308	1,53,083	1,62,504	1,76,635	2,03,719	2,33,158	2,68,484	3,08,522

Family Composition - 1A+1C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	8,142	9,094	10,046	10,575	12,690	13,747	14,593	15,862	18,294	20,938	24,110	27,705
36-40	9,801	10,947	12,092	12,729	15,275	16,547	17,566	19,093	22,021	25,203	29,022	33,349
41-45	9,801	10,947	12,092	12,729	15,275	16,547	17,566	19,093	22,021	25,203	29,022	33,349
46-50	13,665	15,262	16,859	17,746	21,295	23,070	24,490	26,619	30,701	35,137	40,461	46,495
51-55	16,576	18,513	20,451	21,527	25,832	27,985	29,707	32,290	37,242	42,623	49,081	56,401
56-60	19,924	22,253	24,581	25,875	31,050	33,638	35,708	38,813	44,764	51,233	58,995	67,793
61-65	29,143	32,549	35,956	37,848	45,418	49,202	52,230	56,772	65,477	74,939	86,293	99,162
66-70	37,404	41,776	46,148	48,577	58,293	63,150	67,036	72,866	84,038	96,183	1,10,756	1,27,272
71-75	48,728	54,423	60,119	63,283	75,940	82,268	87,330	94,924	1,09,480	1,25,300	1,44,285	1,65,801
76-80	62,518	69,825	77,132	81,192	97,430	1,05,549	1,12,044	1,21,787	1,40,462	1,60,759	1,85,117	2,12,722
81-85	79,309	88,579	97,849	1,02,999	1,23,599	1,33,898	1,42,138	1,54,498	1,78,188	2,03,938	2,34,837	2,69,857
86-120	99,740	1,11,398	1,23,055	1,29,532	1,55,438	1,68,392	1,78,754	1,94,298	2,24,090	2,56,473	2,95,333	3,39,374

Family Composition - 1A+2C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	9,952	11,115	12,278	12,925	15,509	16,802	17,836	19,387	22,359	25,591	29,468	33,862
36-40	11,754	13,128	14,501	15,265	18,318	19,844	21,065	22,897	26,408	30,224	34,803	39,993
41-45	11,754	13,128	14,501	15,265	18,318	19,844	21,065	22,897	26,408	30,224	34,803	39,993
46-50	15,475	17,284	19,092	20,097	24,117	26,126	27,734	30,146	34,768	39,792	45,821	52,654
51-55	18,393	20,543	22,693	23,887	28,665	31,054	32,965	35,831	41,325	47,297	54,463	62,585
56-60	21,809	24,358	26,907	28,323	33,987	36,820	39,085	42,484	48,998	56,079	64,576	74,206
61-65	31,130	34,769	38,407	40,428	48,514	52,557	55,791	60,643	69,941	80,048	92,177	1,05,923
66-70	39,955	44,625	49,295	51,889	62,267	67,456	71,607	77,834	89,768	1,02,741	1,18,307	1,35,950
71-75	52,050	58,134	64,218	67,598	81,117	87,877	93,285	1,01,397	1,16,944	1,33,843	1,54,123	1,77,106
76-80	66,780	74,586	82,391	86,727	1,04,073	1,12,746	1,19,684	1,30,091	1,50,038	1,71,720	1,97,739	2,27,226
81-85	84,717	94,618	1,04,520	1,10,021	1,32,026	1,43,028	1,51,830	1,65,032	1,90,337	2,17,843	2,50,849	2,88,256
86-120	1,06,540	1,18,993	1,31,446	1,38,364	1,66,036	1,79,873	1,90,942	2,07,546	2,39,369	2,73,960	3,15,469	3,62,513

Family Composition - 1A+3C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	11,761	13,136	14,511	15,274	18,329	19,857	21,079	22,912	26,425	30,243	34,826	40,019
36-40	13,783	15,394	17,005	17,900	21,480	23,270	24,702	26,850	30,967	35,442	40,812	46,898
41-45	13,783	15,394	17,005	17,900	21,480	23,270	24,702	26,850	30,967	35,442	40,812	46,898
46-50	17,519	19,566	21,614	22,751	27,302	29,577	31,397	34,127	39,360	45,048	51,873	59,609
51-55	20,356	22,735	25,115	26,437	31,724	34,368	36,482	39,655	45,735	52,344	60,275	69,264
56-60	23,873	26,663	29,453	31,003	37,204	40,305	42,785	46,505	53,636	61,387	70,688	81,229
61-65	33,647	37,580	41,512	43,697	52,437	56,806	60,302	65,546	75,596	86,520	99,630	1,14,487
66-70	42,505	47,473	52,441	55,201	66,242	71,762	76,178	82,802	95,498	1,09,299	1,25,859	1,44,627
71-75	55,373	61,845	68,317	71,912	86,295	93,486	99,239	1,07,869	1,24,409	1,42,387	1,63,960	1,88,411
76-80	71,043	79,346	87,650	92,263	1,10,716	1,19,942	1,27,323	1,38,395	1,59,615	1,82,681	2,10,360	2,41,730
81-85	90,124	1,00,658	1,11,192	1,17,044	1,40,453	1,52,157	1,61,521	1,75,566	2,02,486	2,31,747	2,66,861	3,06,656
86-120	1,13,340	1,26,588	1,39,836	1,47,195	1,76,635	1,91,354	2,03,130	2,20,793	2,54,648	2,91,447	3,35,606	3,85,652

Family Composition - 1A+4C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	13,752	15,359	16,966	17,859	21,431	23,217	24,646	26,789	30,897	35,361	40,719	46,791
36-40	15,812	17,660	19,508	20,535	24,642	26,696	28,338	30,803	35,526	40,660	46,820	53,802
41-45	15,812	17,660	19,508	20,535	24,642	26,696	28,338	30,803	35,526	40,660	46,820	53,802
46-50	19,562	21,849	24,136	25,406	30,487	33,028	35,060	38,109	43,952	50,304	57,925	66,563
51-55	22,610	25,253	27,895	29,363	35,236	38,173	40,522	44,045	50,799	58,140	66,949	76,932
56-60	25,937	28,968	32,000	33,684	40,421	43,790	46,484	50,526	58,274	66,695	76,800	88,253
61-65	36,429	40,687	44,944	47,310	56,772	61,503	65,288	70,965	81,846	93,674	1,07,867	1,23,952
66-70	45,055	50,322	55,588	58,513	70,216	76,067	80,748	87,770	1,01,228	1,15,857	1,33,411	1,53,305
71-75	58,695	65,555	72,416	76,227	91,473	99,095	1,05,194	1,14,341	1,31,873	1,50,930	1,73,798	1,99,715
76-80	75,305	84,107	92,909	97,799	1,17,359	1,27,139	1,34,963	1,46,699	1,69,192	1,93,642	2,22,982	2,56,233
81-85	95,531	1,06,697	1,17,863	1,24,067	1,48,880	1,61,287	1,71,212	1,86,100	2,14,635	2,45,652	2,82,872	3,25,055
86-120	1,20,141	1,34,183	1,48,226	1,56,027	1,87,233	2,02,835	2,15,318	2,34,041	2,69,927	3,08,934	3,55,742	4,08,791

Family Composition - 2A

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	9,047	10,105	11,162	11,750	14,099	15,274	16,214	17,624	20,327	23,264	26,789	30,784
36-40	11,486	12,828	14,171	14,917	17,900	19,392	20,585	22,375	25,806	29,535	34,010	39,081
41-45	11,486	12,828	14,171	14,917	17,900	19,392	20,585	22,375	25,806	29,535	34,010	39,081
46-50	17,519	19,566	21,614	22,751	27,302	29,577	31,397	34,127	39,360	45,048	51,873	59,609
51-55	21,810	24,359	26,909	28,325	33,990	36,822	39,088	42,487	49,002	56,083	64,581	74,211
56-60	26,924	30,071	33,218	34,966	41,960	45,456	48,254	52,450	60,492	69,233	79,723	91,612
61-65	39,740	44,385	49,030	51,611	61,933	67,094	71,223	77,416	89,287	1,02,189	1,17,673	1,35,220

66-70	51,006	56,968	62,930	66,242	79,490	86,114	91,413	99,362	1,14,598	1,31,158	1,51,031	1,73,553
71-75	66,447	74,214	81,980	86,295	1,03,554	1,12,183	1,19,087	1,29,442	1,49,290	1,70,864	1,96,752	2,26,093
76-80	85,251	95,216	1,05,180	1,10,716	1,32,859	1,43,931	1,52,788	1,66,074	1,91,538	2,19,217	2,52,432	2,90,076
81-85	1,08,149	1,20,790	1,33,430	1,40,453	1,68,544	1,82,589	1,93,825	2,10,679	2,42,984	2,78,097	3,20,233	3,67,987
86-120	1,36,009	1,51,906	1,67,803	1,76,635	2,11,961	2,29,625	2,43,756	2,64,952	3,05,578	3,49,736	4,02,727	4,62,782

Family Composition - 2A+1C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	11,158	12,462	13,767	14,491	17,389	18,838	19,998	21,737	25,070	28,692	33,040	37,967
36-40	13,630	15,223	16,816	17,701	21,241	23,011	24,427	26,551	30,623	35,048	40,358	46,377
41-45	13,630	15,223	16,816	17,701	21,241	23,011	24,427	26,551	30,623	35,048	40,358	46,377
46-50	19,504	21,784	24,063	25,330	30,396	32,929	34,955	37,995	43,821	50,153	57,752	66,365
51-55	23,846	26,633	29,420	30,969	37,162	40,259	42,737	46,453	53,576	61,318	70,608	81,138
56-60	28,899	32,276	35,654	37,531	45,037	48,790	51,792	56,296	64,928	74,310	85,570	98,330
61-65	42,390	47,344	52,299	55,052	66,062	71,567	75,971	82,577	95,239	1,09,002	1,25,518	1,44,235
66-70	54,406	60,766	67,125	70,658	84,789	91,855	97,508	1,05,987	1,22,238	1,39,902	1,61,100	1,85,123
71-75	70,877	79,161	87,446	92,048	1,10,458	1,19,662	1,27,026	1,38,072	1,59,243	1,82,255	2,09,869	2,41,166
76-80	90,935	1,01,563	1,12,192	1,18,097	1,41,716	1,53,526	1,62,974	1,77,145	2,04,308	2,33,832	2,69,261	3,09,414
81-85	1,15,359	1,28,842	1,42,326	1,49,816	1,79,780	1,94,761	2,06,747	2,24,725	2,59,182	2,96,637	3,41,582	3,92,519
86-120	1,45,076	1,62,033	1,78,990	1,88,410	2,26,092	2,44,933	2,60,006	2,82,615	3,25,950	3,73,052	4,29,575	4,93,635

Family Composition - 2A+2C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	12,968	14,483	15,999	16,841	20,209	21,893	23,241	25,262	29,135	33,345	38,398	44,123
36-40	15,582	17,404	19,225	20,237	24,284	26,308	27,927	30,355	35,010	40,069	46,140	53,020
41-45	15,582	17,404	19,225	20,237	24,284	26,308	27,927	30,355	35,010	40,069	46,140	53,020
46-50	21,314	23,806	26,297	27,681	33,217	35,985	38,200	41,521	47,888	54,808	63,113	72,524
51-55	25,663	28,663	31,663	33,329	39,995	43,328	45,994	49,993	57,659	65,991	75,990	87,322
56-60	30,783	34,381	37,979	39,978	47,974	51,972	55,170	59,967	69,162	79,157	91,150	1,04,743
61-65	44,377	49,564	54,750	57,632	69,159	74,922	79,532	86,448	99,704	1,14,112	1,31,401	1,50,996
66-70	56,957	63,614	70,271	73,970	88,764	96,161	1,02,078	1,10,955	1,27,968	1,46,460	1,68,651	1,93,801
71-75	74,199	82,872	91,545	96,363	1,15,635	1,25,271	1,32,980	1,44,544	1,66,707	1,90,798	2,19,707	2,52,470
76-80	95,197	1,06,324	1,17,451	1,23,633	1,48,359	1,60,723	1,70,613	1,85,449	2,13,885	2,44,793	2,81,883	3,23,918
81-85	1,20,766	1,34,882	1,48,997	1,56,839	1,88,207	2,03,891	2,16,438	2,35,259	2,71,332	3,10,541	3,57,593	4,10,918
86-120	1,51,876	1,69,628	1,87,380	1,97,242	2,36,690	2,56,414	2,72,194	2,95,863	3,41,228	3,90,539	4,49,712	5,16,774

Family Composition - 2A+3C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	14,777	16,504	18,231	19,191	23,029	24,948	26,483	28,786	33,200	37,998	43,755	50,280
36-40	17,611	19,670	21,728	22,872	27,446	29,734	31,563	34,308	39,569	45,287	52,148	59,925
41-45	17,611	19,670	21,728	22,872	27,446	29,734	31,563	34,308	39,569	45,287	52,148	59,925
46-50	23,358	26,088	28,819	30,335	36,402	39,436	41,863	45,503	52,480	60,064	69,164	79,478
51-55	27,626	30,855	34,084	35,878	43,054	46,642	49,512	53,817	62,069	71,039	81,802	94,001
56-60	32,847	36,687	40,526	42,659	51,191	55,457	58,869	63,988	73,800	84,465	97,262	1,11,766
61-65	46,894	52,375	57,856	60,901	73,081	79,171	84,043	91,351	1,05,358	1,20,584	1,38,854	1,59,560
66-70	59,507	66,462	73,418	77,282	92,738	1,00,466	1,06,649	1,15,923	1,33,698	1,53,018	1,76,203	2,02,478
71-75	77,522	86,583	95,644	1,00,677	1,20,813	1,30,881	1,38,935	1,51,016	1,74,172	1,99,341	2,29,545	2,63,775
76-80	99,460	1,11,085	1,22,710	1,29,169	1,55,002	1,67,919	1,78,253	1,93,753	2,23,462	2,55,754	2,94,504	3,38,422
81-85	1,26,174	1,40,921	1,55,669	1,63,862	1,96,634	2,13,020	2,26,129	2,45,793	2,83,481	3,24,446	3,73,605	4,29,318
86-120	1,58,677	1,77,223	1,95,770	2,06,074	2,47,288	2,67,896	2,84,382	3,09,110	3,56,507	4,08,026	4,69,848	5,39,913

Family Composition - 2A+4C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	16,767	18,727	20,687	21,776	26,131	28,309	30,051	32,664	37,672	43,116	49,649	57,053
36-40	19,641	21,936	24,232	25,507	30,609	33,159	35,200	38,261	44,128	50,504	58,157	66,829
41-45	19,641	21,936	24,232	25,507	30,609	33,159	35,200	38,261	44,128	50,504	58,157	66,829
46-50	25,402	28,371	31,340	32,990	39,588	42,887	45,526	49,484	57,072	65,319	75,216	86,433
51-55	29,880	33,372	36,865	38,805	46,566	50,447	53,551	58,208	67,133	76,834	88,476	1,01,669
56-60	34,912	38,992	43,073	45,340	54,408	58,942	62,569	68,010	78,438	89,773	1,03,374	1,18,790
61-65	49,675	55,482	61,288	64,514	77,416	83,868	89,029	96,770	1,11,608	1,27,737	1,47,091	1,69,025
66-70	62,057	69,311	76,564	80,594	96,713	1,04,772	1,11,220	1,20,891	1,39,428	1,59,576	1,83,754	2,11,156
71-75	80,844	90,293	99,743	1,04,992	1,25,991	1,36,490	1,44,889	1,57,488	1,81,636	2,07,884	2,39,382	2,75,079
76-80	1,03,722	1,15,846	1,27,969	1,34,704	1,61,645	1,75,116	1,85,892	2,02,056	2,33,038	2,66,715	3,07,126	3,52,925
81-85	1,31,581	1,46,961	1,62,340	1,70,884	2,05,061	2,22,150	2,35,820	2,56,327	2,95,630	3,38,351	3,89,616	4,47,717
86-120	1,65,477	1,84,819	2,04,160	2,14,905	2,57,886	2,79,377	2,96,569	3,22,358	3,71,786	4,25,513	4,89,984	5,63,052

Worldwide Treatment Plan

Family Composition - 1A

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	5,476	6,176	6,889	7,321	9,204	10,514	11,643	13,073	17,732	24,988	34,974	43,843
36-40	6,918	7,802	8,702	9,248	11,626	13,282	14,707	16,515	22,399	31,566	44,181	55,384
41-45	6,918	7,802	8,702	9,248	11,626	13,282	14,707	16,515	22,399	31,566	44,181	55,384
46-50	10,431	11,764	13,122	13,945	17,531	20,028	22,177	24,902	33,775	47,597	66,618	83,511
51-55	12,884	14,531	16,207	17,224	21,653	24,737	27,391	30,757	41,717	58,788	82,282	1,03,148
56-60	15,761	17,776	19,827	21,071	26,489	30,262	33,509	37,627	51,034	71,918	1,00,659	1,26,185
61-65	22,779	25,691	28,655	30,453	38,284	43,736	48,429	54,380	73,757	1,03,940	1,45,477	1,82,369
66-70	28,747	32,422	36,163	38,432	48,315	55,196	61,118	68,629	93,082	1,31,174	1,83,595	2,30,153

71-75	36,670	41,357	46,129	49,024	61,630	70,408	77,962	87,543	1,18,736	1,67,325	2,34,194	2,93,583
76-80	45,978	51,856	57,839	61,468	77,274	88,280	97,752	1,09,764	1,48,876	2,09,799	2,93,642	3,68,106
81-85	56,895	64,168	71,572	76,063	95,622	1,09,241	1,20,962	1,35,827	1,84,225	2,59,614	3,63,365	4,55,510
86-120	69,673	78,580	87,646	93,146	1,17,098	1,33,775	1,48,128	1,66,332	2,25,599	3,17,920	4,44,971	5,57,810

Family Composition - 1A+1C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	7,393	8,338	9,300	9,883	12,425	14,195	15,718	17,649	23,938	33,734	47,215	59,188
36-40	8,855	9,987	11,139	11,838	14,882	17,001	18,826	21,139	28,671	40,404	56,551	70,892
41-45	8,855	9,987	11,139	11,838	14,882	17,001	18,826	21,139	28,671	40,404	56,551	70,892
46-50	12,204	13,764	15,352	16,316	20,511	23,433	25,947	29,135	39,517	55,688	77,943	97,708
51-55	14,687	16,565	18,476	19,636	24,685	28,200	31,226	35,063	47,557	67,019	93,802	1,17,589
56-60	17,495	19,731	22,008	23,389	29,403	33,591	37,195	41,766	56,648	79,829	1,11,732	1,40,065
61-65	25,057	28,260	31,520	33,498	42,112	48,110	53,272	59,818	81,132	1,14,334	1,60,025	2,00,606
66-70	31,622	35,664	39,779	42,275	53,146	60,715	67,230	75,491	1,02,391	1,44,291	2,01,955	2,53,168
71-75	40,337	45,493	50,742	53,926	67,793	77,448	85,758	96,297	1,30,609	1,84,058	2,57,613	3,22,941
76-80	50,576	57,041	63,622	67,615	85,002	97,108	1,07,527	1,20,741	1,63,763	2,30,779	3,23,006	4,04,917
81-85	62,585	70,585	78,729	83,669	1,05,185	1,20,165	1,33,058	1,49,410	2,02,648	2,85,576	3,99,701	5,01,061
86-120	76,640	86,437	96,410	1,02,460	1,28,807	1,47,153	1,62,941	1,82,965	2,48,159	3,49,712	4,89,468	6,13,591

Family Composition - 1A+2C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	9,036	10,191	11,367	12,080	15,186	17,349	19,210	21,571	29,257	41,230	57,707	72,341
36-40	10,619	11,976	13,358	14,196	17,847	20,388	22,576	25,350	34,383	48,454	67,817	85,015
41-45	10,619	11,976	13,358	14,196	17,847	20,388	22,576	25,350	34,383	48,454	67,817	85,015
46-50	13,821	15,588	17,386	18,477	23,229	26,537	29,384	32,995	44,752	63,066	88,269	1,10,652
51-55	16,298	18,381	20,502	21,789	27,391	31,292	34,650	38,908	52,772	74,367	1,04,087	1,30,482
56-60	19,150	21,598	24,090	25,601	32,184	36,768	40,713	45,717	62,006	87,381	1,22,301	1,53,315
61-65	26,765	30,186	33,669	35,782	44,983	51,390	56,904	63,896	86,664	1,22,129	1,70,936	2,14,283
66-70	33,778	38,096	42,491	45,158	56,770	64,855	71,814	80,639	1,09,372	1,54,129	2,15,724	2,70,430
71-75	43,087	48,595	54,202	57,603	72,415	82,729	91,605	1,02,863	1,39,515	1,96,607	2,75,178	3,44,960
76-80	54,024	60,930	67,960	72,225	90,797	1,03,729	1,14,858	1,28,973	1,74,929	2,46,514	3,45,029	4,32,525
81-85	66,852	75,398	84,097	89,374	1,12,356	1,28,358	1,42,131	1,59,597	2,16,464	3,05,047	4,26,953	5,35,224
86-120	81,866	92,331	1,02,984	1,09,446	1,37,590	1,57,186	1,74,051	1,95,440	2,65,079	3,73,556	5,22,840	6,55,427

Family Composition - 1A+3C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	10,679	12,044	13,433	14,276	17,947	20,503	22,703	25,493	34,577	48,727	68,199	85,494
36-40	12,452	14,044	15,664	16,647	20,928	23,908	26,473	29,727	40,319	56,819	79,525	99,692
41-45	12,452	14,044	15,664	16,647	20,928	23,908	26,473	29,727	40,319	56,819	79,525	99,692
46-50	15,646	17,647	19,683	20,918	26,296	30,042	33,265	37,353	50,663	71,395	99,927	1,25,267
51-55	18,037	20,343	22,690	24,114	30,314	34,632	38,348	43,060	58,404	82,304	1,15,195	1,44,407
56-60	20,962	23,642	26,370	28,024	35,231	40,248	44,567	50,044	67,875	95,651	1,33,877	1,67,826
61-65	28,929	32,627	36,391	38,675	48,620	55,545	61,504	69,063	93,671	1,32,003	1,84,756	2,31,608
66-70	35,934	40,527	45,203	48,040	60,393	68,995	76,397	85,786	1,16,353	1,63,967	2,29,494	2,87,691
71-75	45,837	51,697	57,661	61,280	77,038	88,010	97,452	1,09,428	1,48,420	2,09,157	2,92,743	3,66,979
76-80	57,473	64,820	72,298	76,835	96,593	1,10,350	1,22,190	1,37,206	1,86,095	2,62,249	3,67,052	4,60,133
81-85	71,119	80,210	89,465	95,079	1,19,528	1,36,552	1,51,203	1,69,784	2,30,281	3,24,518	4,54,206	5,69,387
86-120	87,091	98,224	1,09,557	1,16,432	1,46,372	1,67,219	1,85,160	2,07,915	2,81,999	3,97,400	5,56,213	6,97,262

Family Composition - 1A+4C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	12,486	14,082	15,706	16,692	20,984	23,973	26,545	29,807	40,428	56,973	79,741	99,962
36-40	14,285	16,111	17,970	19,098	24,009	27,428	30,371	34,103	46,255	65,184	91,233	1,14,369
41-45	14,285	16,111	17,970	19,098	24,009	27,428	30,371	34,103	46,255	65,184	91,233	1,14,369
46-50	17,472	19,705	21,979	23,358	29,364	33,547	37,146	41,711	56,573	79,724	1,11,585	1,39,881
51-55	20,034	22,595	25,202	26,784	33,671	38,466	42,593	47,828	64,870	91,416	1,27,949	1,60,395
56-60	22,775	25,686	28,650	30,448	38,277	43,729	48,420	54,371	73,744	1,03,922	1,45,452	1,82,338
61-65	31,321	35,325	39,400	41,873	52,640	60,137	66,589	74,772	1,01,415	1,42,917	2,00,031	2,50,757
66-70	38,090	42,959	47,916	50,922	64,017	73,134	80,981	90,933	1,23,334	1,73,805	2,43,264	3,04,953
71-75	48,588	54,799	61,121	64,957	81,660	93,290	1,03,300	1,15,994	1,57,325	2,21,706	3,10,307	3,88,997
76-80	60,921	68,709	76,636	81,445	1,02,388	1,16,971	1,29,521	1,45,438	1,97,260	2,77,984	3,89,075	4,87,741
81-85	75,386	85,023	94,833	1,00,784	1,26,700	1,44,745	1,60,275	1,79,971	2,44,098	3,43,989	4,81,458	6,03,550
86-120	92,317	1,04,118	1,16,131	1,23,418	1,55,154	1,77,252	1,96,270	2,20,390	2,98,919	4,21,244	5,89,586	7,39,098

Family Composition - 2A

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	8,214	9,264	10,333	10,982	13,806	15,772	17,464	19,610	26,598	37,482	52,461	65,764
36-40	10,377	11,703	13,053	13,872	17,440	19,924	22,061	24,772	33,599	47,349	66,271	83,076
41-45	10,377	11,703	13,053	13,872	17,440	19,924	22,061	24,772	33,599	47,349	66,271	83,076
46-50	15,646	17,647	19,683	20,918	26,296	30,042	33,265	37,353	50,663	71,395	99,927	1,25,267
51-55	19,325	21,796	24,311	25,836	32,480	37,106	41,087	46,136	62,575	88,183	1,23,423	1,54,722
56-60	23,642	26,664	29,740	31,606	39,734	45,393	50,263	56,440	76,551	1,07,877	1,50,989	1,89,278
61-65	34,168	38,536	42,982	45,679	57,425	65,604	72,643	81,570	1,10,635	1,55,910	2,18,216	2,73,553
66-70	43,121	48,633	54,244	57,648	72,472	82,794	91,677	1,02,943	1,39,623	1,96,761	2,75,393	3,45,229
71-75	55,005	62,036	69,194	73,536	92,445	1,05,611	1,16,943	1,31,314	1,78,104	2,50,988	3,51,291	4,40,374
76-80	68,967	77,783	86,758	92,202	1,15,911	1,32,420	1,46,628	1,64,647	2,23,314	3,14,699	4,40,463	5,52,159
81-85	85,343	96,253	1,07,358	1,14,095	1,43,433	1,63,862	1,81,443	2,03,741	2,76,338	3,89,422	5,45,047	6,83,265

86-120	1,04,510	1,17,869	1,31,469	1,39,719	1,75,646	2,00,663	2,22,193	2,49,498	3,38,399	4,76,880	6,67,456	8,36,715

Family Composition - 2A+1C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	10,131	11,426	12,744	13,544	17,027	19,452	21,539	24,186	32,804	46,228	64,702	81,109
36-40	12,314	13,888	15,490	16,462	20,695	23,643	26,179	29,396	39,871	56,187	78,641	98,584
41-45	12,314	13,888	15,490	16,462	20,695	23,643	26,179	29,396	39,871	56,187	78,641	98,584
46-50	17,420	19,646	21,913	23,288	29,277	33,446	37,035	41,586	56,404	79,486	1,11,252	1,39,464
51-55	21,129	23,830	26,580	28,248	35,511	40,569	44,922	50,442	68,416	96,413	1,34,943	1,69,163
56-60	25,375	28,619	31,921	33,924	42,648	48,722	53,949	60,579	82,165	1,15,788	1,62,061	2,03,158
61-65	36,446	41,105	45,847	48,724	61,254	69,978	77,486	87,008	1,18,011	1,66,304	2,32,764	2,91,790
66-70	45,995	51,875	57,860	61,491	77,303	88,313	97,789	1,09,806	1,48,932	2,09,878	2,93,752	3,68,245
71-75	58,672	66,172	73,807	78,438	98,608	1,12,652	1,24,739	1,40,068	1,89,977	2,67,721	3,74,710	4,69,733
76-80	73,565	82,969	92,542	98,349	1,23,639	1,41,248	1,56,403	1,75,623	2,38,201	3,35,679	4,69,827	5,88,970
81-85	91,032	1,02,669	1,14,515	1,21,701	1,52,996	1,74,786	1,93,539	2,17,323	2,94,760	4,15,383	5,81,383	7,28,816
86-120	1,11,477	1,25,727	1,40,233	1,49,033	1,87,356	2,14,040	2,37,005	2,66,131	3,60,958	5,08,672	7,11,953	8,92,496

Family Composition - 2A+2C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	11,774	13,279	14,811	15,740	19,788	22,606	25,032	28,108	38,123	53,724	75,194	94,262
36-40	14,078	15,877	17,709	18,820	23,660	27,030	29,930	33,608	45,583	64,237	89,908	1,12,707
41-45	14,078	15,877	17,709	18,820	23,660	27,030	29,930	33,608	45,583	64,237	89,908	1,12,707
46-50	19,036	21,470	23,947	25,450	31,994	36,551	40,472	45,446	61,639	86,864	1,21,577	1,52,408
51-55	22,740	25,647	28,606	30,401	38,218	43,661	48,346	54,287	73,630	1,03,762	1,45,228	1,82,056
56-60	27,030	30,486	34,003	36,137	45,429	51,899	57,468	64,530	87,523	1,23,340	1,72,630	2,16,407
61-65	38,154	43,032	47,997	51,008	64,125	73,258	81,118	91,086	1,23,542	1,74,099	2,43,675	3,05,468
66-70	48,151	54,307	60,573	64,374	80,927	92,453	1,02,372	1,14,953	1,55,913	2,19,716	3,07,522	3,85,506
71-75	61,422	69,274	77,266	82,115	1,03,230	1,17,933	1,30,586	1,46,634	1,98,882	2,80,270	3,92,275	4,91,751
76-80	77,013	86,858	96,880	1,02,959	1,29,434	1,47,869	1,63,734	1,83,855	2,49,367	3,51,414	4,91,850	6,16,578
81-85	95,300	1,07,482	1,19,883	1,27,406	1,60,167	1,82,979	2,02,612	2,27,510	3,08,577	4,34,854	6,08,636	7,62,979
86-120	1,16,702	1,31,621	1,46,807	1,56,019	1,96,138	2,24,073	2,48,115	2,78,606	3,77,878	5,32,516	7,45,326	9,34,332

Family Composition - 2A+3C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	13,417	15,132	16,878	17,937	22,549	25,761	28,524	32,030	43,443	61,221	85,686	1,07,415
36-40	15,911	17,945	20,015	21,271	26,741	30,549	33,827	37,984	51,519	72,602	1,01,615	1,27,384
41-45	15,911	17,945	20,015	21,271	26,741	30,549	33,827	37,984	51,519	72,602	1,01,615	1,27,384
46-50	20,862	23,529	26,243	27,890	35,062	40,056	44,353	49,804	67,550	95,193	1,33,235	1,67,022
51-55	24,479	27,608	30,793	32,726	41,141	47,001	52,043	58,439	79,262	1,11,698	1,56,336	1,95,981
56-60	28,843	32,530	36,283	38,560	48,475	55,379	61,321	68,857	93,392	1,31,610	1,84,206	2,30,919
61-65	40,318	45,472	50,719	53,901	67,762	77,413	85,719	96,253	1,30,549	1,83,973	2,57,495	3,22,793
66-70	50,308	56,738	63,285	67,256	84,550	96,592	1,06,956	1,20,100	1,62,894	2,29,554	3,21,292	4,02,767
71-75	64,172	72,376	80,726	85,792	1,07,853	1,23,213	1,36,433	1,53,200	2,07,788	2,92,820	4,09,840	5,13,770
76-80	80,462	90,747	1,01,217	1,07,569	1,35,230	1,54,490	1,71,066	1,92,088	2,60,533	3,67,149	5,13,873	6,44,186
81-85	99,567	1,12,295	1,25,251	1,33,111	1,67,339	1,91,172	2,11,684	2,37,697	3,22,394	4,54,325	6,35,888	7,97,142
86-120	1,21,928	1,37,514	1,53,380	1,63,005	2,04,921	2,34,106	2,59,225	2,91,080	3,94,798	5,56,360	7,78,698	9,76,167

Family Composition - 2A+4C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	15,224	17,170	19,151	20,353	25,586	29,230	32,367	36,344	49,294	69,467	97,228	1,21,883
36-40	17,744	20,012	22,321	23,722	29,822	34,069	37,725	42,361	57,455	80,966	1,13,323	1,42,061
41-45	17,744	20,012	22,321	23,722	29,822	34,069	37,725	42,361	57,455	80,966	1,13,323	1,42,061
46-50	22,687	25,587	28,540	30,331	38,130	43,561	48,234	54,162	73,461	1,03,523	1,44,894	1,81,637
51-55	26,476	29,860	33,306	35,396	44,497	50,835	56,289	63,206	85,728	1,20,810	1,69,090	2,11,969
56-60	30,655	34,574	38,563	40,983	51,522	58,860	65,175	73,184	99,261	1,39,881	1,95,782	2,45,430
61-65	42,710	48,170	53,727	57,099	71,782	82,005	90,804	1,01,962	1,38,294	1,94,887	2,72,770	3,41,941
66-70	52,464	59,170	65,997	70,138	88,174	1,00,732	1,11,540	1,25,247	1,69,875	2,39,392	3,35,061	4,20,029
71-75	66,922	75,477	84,186	89,469	1,12,475	1,28,494	1,42,281	1,59,765	2,16,693	3,05,369	4,27,404	5,35,789
76-80	83,910	94,637	1,05,555	1,12,179	1,41,025	1,61,111	1,78,397	2,00,320	2,71,698	3,82,884	5,35,896	6,71,794
81-85	1,03,834	1,17,107	1,30,619	1,38,815	1,74,511	1,99,365	2,20,756	2,47,884	3,36,211	4,73,796	6,63,141	8,31,305
86-120	1,27,153	1,43,408	1,59,953	1,69,991	2,13,703	2,44,139	2,70,334	3,03,555	4,11,718	5,80,204	8,12,071	10,18,003

Early Start Plan

Family Composition - 1A												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	4,911	5,459	6,006	6,310	7,525	8,133	8,620	9,349	10,747	12,267	14,091	16,157
36-40	6,144	6,835	7,526	7,910	9,446	10,214	10,828	11,749	13,516	15,435	17,739	20,350
41-45	6,144	6,835	7,526	7,910	9,446	10,214	10,828	11,749	13,516	15,435	17,739	20,350
46-50	10,152	11,312	12,471	13,116	15,693	16,981	18,012	19,558	22,522	25,743	29,608	33,989
51-55	12,485	13,917	15,350	16,145	19,328	20,920	22,193	24,103	27,763	31,742	36,516	41,927
56-60	15,222	16,974	18,726	19,700	23,594	25,540	27,098	29,434	33,912	38,779	44,620	51,239
61-65	21,897	24,429	26,961	28,368	33,996	36,810	39,061	42,437	48,909	55,943	64,384	73,951
66-70	27,574	30,769	33,965	35,741	42,843	46,394	49,235	53,496	61,663	70,541	81,194	93,267
71-75	35,109	39,186	43,263	45,527	54,587	59,116	62,740	68,176	78,594	89,918	1,03,507	1,18,908
76-80	43,963	49,074	54,186	57,025	68,384	74,064	78,607	85,423	98,486	1,12,684	1,29,723	1,49,033
81-85	54,346	60,672	66,997	70,511	84,567	91,595	97,217	1,05,651	1,21,815	1,39,385	1,60,469	1,84,365
86-120	66,500	74,246	81,992	86,295	1,03,507	1,12,114	1,18,999	1,29,327	1,49,121	1,70,637	1,96,457	2,25,718

Family Composition - 1A+1C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	6,550	7,288	8,027	8,437	10,078	10,899	11,556	12,540	14,428	16,480	18,941	21,732
36-40	7,799	8,684	9,568	10,060	12,026	13,009	13,795	14,975	17,235	19,693	22,641	25,983
41-45	7,799	8,684	9,568	10,060	12,026	13,009	13,795	14,975	17,235	19,693	22,641	25,983
46-50	11,839	13,196	14,552	15,306	18,321	19,829	21,035	22,844	26,311	30,080	34,602	39,728
51-55	14,201	15,833	17,466	18,373	22,002	23,816	25,268	27,445	31,618	36,153	41,596	47,764
56-60	16,871	18,816	20,761	21,841	26,163	28,325	30,053	32,647	37,617	43,020	49,503	56,850
61-65	24,063	26,849	29,634	31,182	37,372	40,467	42,943	46,658	53,776	61,514	70,800	81,323
66-70	30,308	33,823	37,339	39,292	47,104	51,010	54,135	58,822	67,806	77,572	89,290	1,02,571
71-75	38,597	43,081	47,566	50,057	60,022	65,005	68,991	74,970	86,430	98,887	1,13,835	1,30,776
76-80	48,336	53,959	59,581	62,705	75,200	81,447	86,445	93,942	1,08,311	1,23,930	1,42,672	1,63,913
81-85	59,758	66,716	73,674	77,539	93,001	1,00,731	1,06,916	1,16,193	1,33,974	1,53,301	1,76,493	2,02,778
86-120	73,127	81,647	90,168	94,901	1,13,835	1,23,302	1,30,876	1,42,236	1,64,010	1,87,678	2,16,079	2,48,267

Family Composition - 1A+2C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	7,954	8,857	9,759	10,261	12,267	13,270	14,072	15,276	17,583	20,090	23,099	26,510
36-40	9,307	10,368	11,429	12,018	14,376	15,554	16,497	17,912	20,623	23,570	27,106	31,114
41-45	9,307	10,368	11,429	12,018	14,376	15,554	16,497	17,912	20,623	23,570	27,106	31,114
46-50	13,377	14,913	16,450	17,303	20,718	22,425	23,791	25,839	29,766	34,034	39,156	44,961
51-55	15,732	17,544	19,356	20,363	24,389	26,402	28,013	30,429	35,059	40,092	46,132	52,976
56-60	18,445	20,574	22,703	23,886	28,617	30,982	32,874	35,713	41,154	47,067	54,164	62,206
61-65	25,688	28,664	31,639	33,292	39,905	43,211	45,856	49,823	57,427	65,693	75,611	86,852
66-70	32,358	36,114	39,869	41,955	50,300	54,472	57,810	62,817	72,414	82,845	95,362	1,09,548
71-75	41,213	46,003	50,793	53,454	64,099	69,421	73,679	80,066	92,307	1,05,613	1,21,580	1,39,676
76-80	51,616	57,622	63,628	66,965	80,311	86,985	92,323	1,00,331	1,15,680	1,32,364	1,52,384	1,75,073
81-85	63,817	71,249	78,681	82,810	99,326	1,07,584	1,14,190	1,24,100	1,43,093	1,63,738	1,88,511	2,16,588
86-120	78,097	87,198	96,300	1,01,356	1,21,581	1,31,693	1,39,783	1,51,918	1,75,177	2,00,459	2,30,796	2,65,179

Family Composition - 1A+3C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	9,358	10,425	11,492	12,085	14,455	15,641	16,589	18,011	20,738	23,701	27,257	31,288
36-40	10,874	12,118	13,362	14,053	16,818	18,200	19,306	20,964	24,143	27,599	31,746	36,445
41-45	10,874	12,118	13,362	14,053	16,818	18,200	19,306	20,964	24,143	27,599	31,746	36,445
46-50	15,113	16,852	18,592	19,558	23,424	25,356	26,902	29,222	33,667	38,499	44,297	50,868
51-55	17,387	19,392	21,397	22,511	26,967	29,195	30,978	33,651	38,776	44,346	51,030	58,605
56-60	20,169	22,499	24,830	26,125	31,303	33,893	35,964	39,071	45,027	51,500	59,268	68,072
61-65	27,746	30,963	34,179	35,965	43,112	46,686	49,545	53,833	62,052	70,985	81,706	93,855
66-70	34,409	38,404	42,399	44,618	53,496	57,935	61,486	66,812	77,021	88,118	1,01,434	1,16,526
71-75	43,829	48,925	54,021	56,852	68,176	73,838	78,367	85,162	98,185	1,12,340	1,29,326	1,48,577
76-80	54,896	61,285	67,674	71,224	85,423	92,522	98,202	1,06,721	1,23,049	1,40,798	1,62,096	1,86,233
81-85	67,875	75,782	83,688	88,081	1,05,651	1,14,436	1,21,464	1,32,006	1,52,212	1,74,174	2,00,529	2,30,398
86-120	83,067	92,750	1,02,432	1,07,811	1,29,327	1,40,085	1,48,691	1,61,601	1,86,344	2,13,239	2,45,513	2,82,090

Family Composition - 1A+4C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	10,903	12,150	13,398	14,091	16,862	18,248	19,357	21,020	24,208	27,673	31,831	36,543
36-40	12,441	13,868	15,295	16,088	19,259	20,845	22,114	24,017	27,664	31,628	36,385	41,777
41-45	12,441	13,868	15,295	16,088	19,259	20,845	22,114	24,017	27,664	31,628	36,385	41,777
46-50	16,849	18,791	20,734	21,813	26,129	28,288	30,014	32,604	37,568	42,963	49,438	56,776
51-55	19,286	21,513	23,741	24,978	29,927	32,402	34,382	37,352	43,043	49,230	56,654	65,068
56-60	21,893	24,425	26,957	28,363	33,990	36,803	39,054	42,430	48,900	55,933	64,373	73,938
61-65	30,021	33,503	36,985	38,920	46,658	50,527	53,622	58,264	67,163	76,835	88,442	1,01,596
66-70	36,460	40,694	44,929	47,282	56,692	61,397	65,161	70,807	81,629	93,391	1,07,507	1,23,504
71-75	46,445	51,846	57,248	60,249	72,252	78,254	83,056	90,258	1,04,062	1,19,066	1,37,072	1,57,478
76-80	58,176	64,948	71,721	75,484	90,534	98,060	1,04,080	1,13,110	1,30,418	1,49,232	1,71,808	1,97,394
81-85	71,934	80,315	88,696	93,352	1,11,976	1,21,288	1,28,738	1,39,913	1,61,330	1,84,611	2,12,547	2,44,208
86-120	88,038	98,301	1,08,564	1,14,265	1,37,072	1,48,476	1,57,599	1,71,283	1,97,511	2,26,020	2,60,230	2,99,002

Family Composition - 2A												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
0-35	7,483	8,303	9,124	9,580	11,403	12,315	13,045	14,139	16,236	18,516	21,251	24,351
36-40	9,331	10,368	11,404	11,980	14,284	15,436	16,357	17,739	20,389	23,268	26,724	30,640
41-45	9,331	10,368	11,404	11,980	14,284	15,436	16,357	17,739	20,389	23,268	26,724	30,640
46-50	15,344	17,083	18,822	19,789	23,654	25,587	27,133	29,452	33,898	38,730	44,528	51,099
51-55	18,843	20,991	23,140	24,333	29,108	31,495	33,405	36,269	41,760	47,728	54,889	63,006
56-60	22,948	25,577	28,205	29,665	35,506	38,426	40,762	44,267	50,984	58,284	67,045	76,975
61-65	32,960	36,759	40,557	42,668	51,109	55,330	58,706	63,771	73,478	84,030	96,692	1,11,042
66-70	41,476	46,270	51,063	53,727	64,380	69,706	73,967	80,359	92,610	1,05,926	1,21,906	1,40,016
71-75	52,779	58,894	65,009	68,406	81,995	88,790	94,226	1,02,379	1,18,006	1,34,992	1,55,376	1,78,477
76-80	66,059	73,727	81,394	85,654	1,02,692	1,11,211	1,18,027	1,28,250	1,47,844	1,69,142	1,94,699	2,23,665
81-85	81,635	91,123	1,00,611	1,05,882	1,26,966	1,37,508	1,45,941	1,58,592	1,82,839	2,09,194	2,40,820	2,76,662
86-120	99,865	1,11,484	1,23,103	1,29,557	1,55,377	1,68,286	1,78,614	1,94,105	2,23,797	2,56,071	2,94,800	3,38,693

Family Composition - 2A+1C												
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**

0-35	9,121	10,133	11,145	11,707	13,957	15,081	15,981	17,330	19,917	22,728	26,102	29,926
36-40	10,986	12,217	13,447	14,130	16,864	18,231	19,324	20,965	24,108	27,526	31,626	36,274
41-45	10,986	12,217	13,447	14,130	16,864	18,231	19,324	20,965	24,108	27,526	31,626	36,274
46-50	17,030	18,967	20,903	21,979	26,283	28,435	30,156	32,738	37,687	43,067	49,522	56,838
51-55	20,558	22,907	25,256	26,561	31,781	34,391	36,479	39,611	45,614	52,139	59,969	68,843
56-60	24,597	27,418	30,239	31,807	38,076	41,210	43,718	47,479	54,688	62,525	71,928	82,586
61-65	35,127	39,179	43,231	45,482	54,486	58,988	62,589	67,992	78,346	89,601	1,03,107	1,18,414
66-70	44,210	49,323	54,437	57,278	68,641	74,322	78,868	85,686	98,753	1,12,957	1,30,002	1,49,320
71-75	56,267	62,790	69,312	72,936	87,431	94,679	1,00,476	1,09,173	1,25,843	1,43,961	1,65,704	1,90,345
76-80	70,433	78,611	86,789	91,333	1,09,507	1,18,595	1,25,864	1,36,769	1,57,669	1,80,387	2,07,649	2,38,545
81-85	87,047	97,167	1,07,287	1,12,910	1,35,399	1,46,644	1,55,640	1,69,134	1,94,997	2,23,109	2,56,843	2,95,076
86-120	1,06,492	1,18,886	1,31,279	1,38,164	1,65,704	1,79,475	1,90,491	2,07,015	2,38,687	2,73,112	3,14,423	3,61,242

Family Composition - 2A+2C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	10,525	11,701	12,878	13,531	16,145	17,452	18,497	20,066	23,072	26,339	30,260	34,704
36-40	12,494	13,901	15,307	16,088	19,214	20,776	22,027	23,902	27,496	31,403	36,091	41,404
41-45	12,494	13,901	15,307	16,088	19,214	20,776	22,027	23,902	27,496	31,403	36,091	41,404
46-50	18,568	20,684	22,801	23,976	28,679	31,031	32,912	35,734	41,142	47,021	54,075	62,071
51-55	22,090	24,618	27,146	28,551	34,169	36,978	39,225	42,595	49,056	56,078	64,505	74,055
56-60	26,171	29,176	32,181	33,851	40,529	43,868	46,539	50,545	58,225	66,572	76,589	87,941
61-65	36,752	40,994	45,235	47,592	57,018	61,731	65,501	71,157	81,997	93,780	1,07,919	1,23,943
66-70	46,261	51,614	56,967	59,941	71,837	77,785	82,543	89,681	1,03,361	1,18,231	1,36,074	1,56,297
71-75	58,883	65,711	72,540	76,333	91,508	99,095	1,05,165	1,14,269	1,31,720	1,50,688	1,73,449	1,99,246
76-80	73,713	82,274	90,836	95,593	1,14,619	1,24,132	1,31,743	1,43,158	1,65,038	1,88,821	2,17,361	2,49,705
81-85	91,105	1,01,700	1,12,295	1,18,181	1,41,725	1,53,497	1,62,914	1,77,040	2,04,116	2,33,546	2,68,861	3,08,886
86-120	1,11,463	1,24,437	1,37,411	1,44,619	1,73,450	1,87,866	1,99,398	2,16,697	2,49,853	2,85,893	3,29,140	3,78,153

Family Composition - 2A+3C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	11,929	13,270	14,610	15,355	18,333	19,823	21,014	22,801	26,227	29,950	34,418	39,482
36-40	14,061	15,651	17,240	18,123	21,656	23,422	24,835	26,954	31,016	35,432	40,730	46,736
41-45	14,061	15,651	17,240	18,123	21,656	23,422	24,835	26,954	31,016	35,432	40,730	46,736
46-50	20,304	22,624	24,943	26,231	31,385	33,962	36,024	39,116	45,043	51,486	59,217	67,978
51-55	23,745	26,466	29,187	30,699	36,747	39,771	42,190	45,818	52,773	60,332	69,404	79,684
56-60	27,895	31,102	34,308	36,090	43,215	46,778	49,628	53,904	62,098	71,005	81,694	93,807
61-65	38,810	43,292	47,775	50,265	60,226	65,206	69,190	75,167	86,621	99,072	1,14,013	1,30,946
66-70	48,311	53,904	59,497	62,604	75,033	81,247	86,218	93,675	1,07,968	1,23,504	1,42,147	1,63,275
71-75	61,499	68,633	75,767	79,731	95,584	1,03,511	1,09,853	1,19,365	1,37,597	1,57,414	1,81,195	2,08,147
76-80	76,992	85,938	94,883	99,852	1,19,730	1,29,670	1,37,621	1,49,548	1,72,408	1,97,255	2,27,072	2,60,865
81-85	95,164	1,06,233	1,17,302	1,23,452	1,48,050	1,60,349	1,70,188	1,84,947	2,13,235	2,43,982	2,80,879	3,22,696
86-120	1,16,433	1,29,988	1,43,543	1,51,073	1,81,196	1,96,257	2,08,306	2,26,379	2,61,020	2,98,673	3,43,857	3,95,065

Family Composition - 2A+4C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
0-35	13,474	14,995	16,516	17,361	20,741	22,430	23,782	25,810	29,697	33,922	38,992	44,737
36-40	15,628	17,401	19,173	20,158	24,098	26,067	27,643	30,007	34,537	39,461	45,370	52,067
41-45	15,628	17,401	19,173	20,158	24,098	26,067	27,643	30,007	34,537	39,461	45,370	52,067
46-50	22,040	24,563	27,085	28,486	34,091	36,893	39,135	42,498	48,944	55,950	64,358	73,886
51-55	25,644	28,587	31,531	33,166	39,707	42,977	45,594	49,518	57,040	65,216	75,028	86,147
56-60	29,619	33,027	36,435	38,329	45,902	49,689	52,718	57,262	65,972	75,439	86,799	99,673
61-65	41,085	45,833	50,581	53,219	63,771	69,047	73,267	79,598	91,733	1,04,922	1,20,749	1,38,687
66-70	50,362	56,195	62,027	65,267	78,229	84,709	89,894	97,670	1,12,576	1,28,777	1,48,219	1,70,253
71-75	64,115	71,555	78,995	83,128	99,661	1,07,928	1,14,541	1,24,461	1,43,474	1,64,141	1,88,941	2,17,047
76-80	80,272	89,601	98,929	1,04,112	1,24,842	1,35,207	1,43,499	1,55,937	1,79,777	2,05,689	2,36,784	2,72,025
81-85	99,223	1,10,766	1,22,310	1,28,723	1,54,375	1,67,201	1,77,462	1,92,853	2,22,354	2,54,419	2,92,897	3,36,506
86-120	1,21,403	1,35,539	1,49,675	1,57,528	1,88,942	2,04,648	2,17,214	2,36,062	2,72,187	3,11,454	3,58,574	4,11,976

Seniors Priority Plan

Family Composition - 1A

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
56-60	12,280	13,715	15,151	15,948	19,138	20,732	22,008	23,922	27,590	31,577	36,361	41,784
61-65	17,748	19,822	21,896	23,049	27,659	29,963	31,807	34,573	39,874	45,637	52,551	60,388
66-70	22,398	25,016	27,634	29,088	34,906	37,814	40,141	43,632	50,322	57,594	66,321	76,211
71-75	28,571	31,910	35,249	37,105	44,526	48,236	51,204	55,657	64,191	73,467	84,599	97,214
76-80	35,823	40,010	44,197	46,523	55,828	60,480	64,202	69,785	80,485	92,116	1,06,073	1,21,891
81-85	44,329	49,510	54,691	57,570	69,084	74,841	79,446	86,355	99,596	1,13,988	1,31,259	1,50,833
86-120	54,284	60,629	66,974	70,499	84,599	91,649	97,289	1,05,749	1,21,964	1,39,588	1,60,738	1,84,708

Family Composition - 1A+1C

Age Band/	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000	2,00,00,000	3,00,00,0
56-60	13,631	15,224	16,817	17,702	21,243	23,013	24,429	26,553	30,625	35,050	40,361	46,380
61-65	19,522	21,804	24,086	25,354	30,424	32,960	34,988	38,031	43,862	50,200	57,806	66,427
66-70	24,638	27,517	30,397	31,997	38,396	41,596	44,156	47,995	55,354	63,354	72,953	83,832
71-75	31,428	35,101	38,774	40,815	48,978	53,060	56,325	61,223	70,610	80,814	93,059	1,06,936
76-80	39,405	44,011	48,617	51,176	61,411	66,528	70,622	76,763	88,534	1,01,328	1,16,680	1,34,080
81-85	48,762	54,461	60,161	63,327	75,992	82,325	87,391	94,990	1,09,556	1,25,387	1,44,385	1,65,916

86-120	59,713	66,692	73,672	77,549	93,059	1,00,814	1,07,018	1,16,324	1,34,160	1,53,547	1,76,812	2,03,179

Family Composition - 1A+2C											
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
56-60	14,920	16,664	18,408	19,377	23,252	25,190	26,740	29,065	33,522	38,366	44,179	50,767
61-65	20,853	23,291	25,728	27,082	32,499	35,207	37,374	40,623	46,852	53,623	61,748	70,956
66-70	26,317	29,393	32,469	34,178	41,014	44,432	47,166	51,268	59,129	67,673	77,927	89,547
71-75	33,570	37,494	41,418	43,598	52,318	56,677	60,165	65,397	75,425	86,324	99,403	1,14,227
76-80	42,092	47,012	51,932	54,665	65,598	71,064	75,438	81,997	94,570	1,08,237	1,24,636	1,43,222
81-85	52,086	58,174	64,262	67,645	81,174	87,938	93,350	1,01,467	1,17,025	1,33,936	1,54,230	1,77,229
86-120	63,784	71,239	78,695	82,837	99,404	1,07,687	1,14,314	1,24,255	1,43,307	1,64,016	1,88,867	2,17,032

Family Composition - 1A+3C											
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
56-60	16,332	18,241	20,150	21,211	25,453	27,574	29,271	31,816	36,695	41,997	48,361	55,572
61-65	22,539	25,174	27,808	29,272	35,126	38,054	40,395	43,908	50,640	57,958	66,740	76,693
66-70	27,997	31,270	34,542	36,360	43,632	47,268	50,177	54,540	62,903	71,993	82,901	95,263
71-75	35,713	39,888	44,062	46,381	55,657	60,295	64,006	69,571	80,239	91,834	1,05,748	1,21,518
76-80	44,779	50,013	55,246	58,154	69,785	75,600	80,253	87,231	1,00,607	1,15,145	1,32,591	1,52,364
81-85	55,411	61,888	68,364	71,962	86,355	93,551	99,308	1,07,944	1,24,495	1,42,485	1,64,074	1,88,541
86-120	67,855	75,787	83,718	88,124	1,05,749	1,14,561	1,21,611	1,32,186	1,52,454	1,74,485	2,00,923	2,30,885

Family Composition - 1A+4C											
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
56-60	17,745	19,819	21,893	23,045	27,654	29,958	31,802	34,567	39,868	45,629	52,542	60,377
61-65	24,403	27,255	30,107	31,692	38,031	41,200	43,735	47,538	54,827	62,750	72,258	83,033
66-70	29,677	33,146	36,615	38,542	46,250	50,104	53,187	57,812	66,677	76,312	87,875	1,00,979
71-75	37,856	42,281	46,706	49,164	58,996	63,913	67,846	73,746	85,053	97,344	1,12,093	1,28,809
76-80	47,465	53,013	58,561	61,643	73,972	80,136	85,068	92,465	1,06,643	1,22,054	1,40,547	1,61,506
81-85	58,736	65,601	72,466	76,280	91,536	99,164	1,05,267	1,14,420	1,31,965	1,51,035	1,73,919	1,99,854
86-120	71,927	80,334	88,741	93,411	1,12,094	1,21,435	1,28,908	1,40,117	1,61,602	1,84,955	2,12,978	2,44,738

Family Composition - 2A											
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
56-60	18,420	20,573	22,726	23,922	28,706	31,099	33,012	35,883	41,385	47,366	54,542	62,676
61-65	26,621	29,733	32,845	34,573	41,488	44,945	47,711	51,860	59,812	68,455	78,827	90,582
66-70	33,597	37,524	41,450	43,632	52,358	56,722	60,212	65,448	75,483	86,391	99,481	1,14,316
71-75	42,856	47,865	52,874	55,657	66,788	72,354	76,807	83,486	96,287	1,10,201	1,26,898	1,45,821
76-80	53,734	60,015	66,296	69,785	83,742	90,720	96,303	1,04,677	1,20,728	1,38,174	1,59,110	1,82,837
81-85	66,493	74,265	82,037	86,355	1,03,626	1,12,261	1,19,170	1,29,532	1,49,394	1,70,983	1,96,889	2,26,250
86-120	81,427	90,944	1,00,461	1,05,749	1,26,899	1,37,473	1,45,933	1,58,623	1,82,945	2,09,383	2,41,107	2,77,062

Family Composition - 2A+1C											
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
56-60	19,771	22,082	24,392	25,676	30,812	33,379	35,433	38,514	44,420	50,839	58,542	67,272
61-65	28,396	31,715	35,034	36,878	44,254	47,941	50,892	55,317	63,799	73,019	84,082	96,621
66-70	35,836	40,025	44,214	46,541	55,849	60,503	64,226	69,811	80,516	92,151	1,06,113	1,21,937
71-75	45,713	51,056	56,399	59,367	71,241	77,178	81,927	89,051	1,02,706	1,17,548	1,35,358	1,55,543
76-80	57,317	64,016	70,715	74,437	89,325	96,769	1,02,723	1,11,656	1,28,777	1,47,386	1,69,717	1,95,026
81-85	70,926	79,216	87,506	92,112	1,10,534	1,19,745	1,27,114	1,38,168	1,59,353	1,82,381	2,10,015	2,41,333
86-120	86,855	97,007	1,07,159	1,12,799	1,35,358	1,46,638	1,55,662	1,69,198	1,95,142	2,23,341	2,57,181	2,95,533

Family Composition - 2A+2C											
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
56-60	21,060	23,522	25,983	27,351	32,821	35,556	37,744	41,026	47,317	54,155	62,360	71,659
61-65	29,727	33,202	36,676	38,607	46,328	50,189	53,277	57,910	66,790	76,441	88,023	1,01,150
66-70	37,516	41,901	46,286	48,722	58,467	63,339	67,237	73,084	84,290	96,470	1,11,087	1,27,653
71-75	47,856	53,449	59,043	62,150	74,580	80,795	85,767	93,225	1,07,520	1,23,058	1,41,703	1,62,834
76-80	60,003	67,017	74,030	77,927	93,512	1,01,305	1,07,539	1,16,890	1,34,813	1,54,295	1,77,673	2,04,168
81-85	74,251	82,929	91,608	96,430	1,15,715	1,25,358	1,33,073	1,44,644	1,66,823	1,90,931	2,19,859	2,52,645
86-120	90,926	1,01,554	1,12,182	1,18,086	1,41,703	1,53,512	1,62,959	1,77,129	2,04,289	2,33,811	2,69,236	3,09,386

Family Composition - 2A+3C											
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
56-60	22,472	25,099	27,726	29,185	35,022	37,940	40,275	43,777	50,490	57,786	66,541	76,464
61-65	31,413	35,085	38,757	40,796	48,956	53,035	56,299	61,195	70,578	80,777	93,016	1,06,886
66-70	39,196	43,777	48,359	50,904	61,085	66,175	70,248	76,356	88,064	1,00,790	1,16,061	1,33,369
71-75	49,999	55,843	61,687	64,933	77,920	84,413	89,608	97,400	1,12,334	1,28,568	1,48,048	1,70,125
76-80	62,690	70,018	77,345	81,416	97,699	1,05,841	1,12,354	1,22,124	1,40,849	1,61,203	1,85,628	2,13,309
81-85	77,575	86,643	95,710	1,00,747	1,20,897	1,30,972	1,39,031	1,51,121	1,74,293	1,99,480	2,29,704	2,63,958
86-120	94,998	1,06,101	1,17,205	1,23,374	1,48,048	1,60,386	1,70,256	1,85,060	2,13,436	2,44,280	2,81,292	3,23,239

Family Composition - 2A+4C											
Age Band/	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**	**50,00,000**	**1,00,00,000**	**2,00,00,000**	**3,00,00,0**
56-60	23,885	26,676	29,468	31,019	37,223	40,324	42,806	46,528	53,663	61,417	70,723	81,269
61-65	33,277	37,166	41,056	43,216	51,860	56,181	59,639	64,825	74,765	85,569	98,534	1,13,227
66-70	40,876	45,654	50,431	53,086	63,703	69,011	73,258	79,628	91,838	1,05,110	1,21,035	1,39,084
71-75	52,141	58,236	64,330	67,716	81,259	88,031	93,448	1,01,574	1,17,149	1,34,078	1,54,393	1,77,416

76-80	65,377	73,018	80,660	84,905	1,01,886	1,10,377	1,17,169	1,27,358	1,46,886	1,68,112	1,93,584	2,22,451
81-85	80,900	90,356	99,812	1,05,065	1,26,078	1,36,585	1,44,990	1,57,598	1,81,763	2,08,029	2,39,548	2,75,270
86-120	99,069	1,10,648	1,22,228	1,28,661	1,54,393	1,67,259	1,77,552	1,92,991	2,22,584	2,54,749	2,93,347	3,37,092

II. DIGIT GLOW TERM LIFE INSURANCE

A Non-Linked, Non-Participating, Individual Pure Risk Premium Life Insurance Plan

(This product is also available for online sale)

Digit Glow Term Life Insurance is a pure risk premium plan that provides life insurance coverage to you for the chosen policy term and financially protects your family in your absence.
It also offers a range of other inbuilt optional benefits to provide financial protection against accidental death, total permanent disability and terminal illness and provides a comprehensive protection solution.

Key Features of the Plan

- Life Insurance Cover for financial security of your family
- Inbuilt Optional Benefits for protection against Accidental Death, Accidental Total and Permanent Disability and Terminal Illness
- Flexibility to pay premium only Once, pay for a limited period or pay regularly
- Option to pay the premium as per preferred premium payment frequency (Single, Annually, Half-Yearly, Quarterly, Monthly)
- Wellness Benefits to Life Assured

Please note: Premium will vary depending upon the variants/ options chosen.

Eligibility Conditions

Minimum Entry Age (as per last birthday)	18 years			
Maximum Entry Age (as per last birthday)	65 years			
Minimum Maturity Age (as per last birthday)	19 years			
Maximum Maturity Age (as per last birthday)	85 years 65 years (for policies sourced under Point of Sale)			
Minimum Sum Assured on Death (in Rs.)	2,25,000 (For policies sourced under Point of Sale, Sum Assured on Death would be in the multiple of Rs. 50,000 only)			
Maximum Sum Assured on Death (in Rs.)	1,00,00,000 (subject to prevailing Board approved underwriting policy of Digit Life Insurance) (For policies sourced under Point of Sale, Sum Assured on Death would be in the multiple of Rs. 50,000 only)			
Minimum and Maximum Premium	Minimum and Maximum premium will be based upon the entry age, Premium Payment Term, Policy Term and will be consistent to the Minimum and Maximum Sum Assured on Death respectively.			
Policy Term	**Premium Payment Option**	**Single Pay**	**Limited Pay**	**Regular Pay**
	Minimum	1 year	Premium Payment Term + 5 years	3 years
	Maximum	40 years		
	For policies sourced under Point of Sale, minimum policy term allowed will be 5 years			
Premium Payment Term (PPT)	Single Pay	Limited Pay	Regular Pay	
	Single Pay	5, 10, 15 years	3 years to 40 years (5 to 40 years for policies sourced under Point of Sale) *(In case of regular pay, premium payment term will be equal to chosen policy term)*	

Premium Payment Frequency	Single Pay Annual , Half-Yearly, Quarterly, Monthly for Limited and Regular Pay

Benefits in detail

A. Death Benefit

Digit Glow Term Life Insurance ensures that your family is financially protected in your absence by paying them the Death Benefit as a lumpsum amount as follows, subject to the policy being in-force:

Death Benefit payable will be higher of the following:

- 105% of total premiums paid as on date of death, or
- 10 times the Annualized Premium, or
- Sum Assured on Death

Where, **Total Premiums Paid** means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Annualized Premium means the premium amount payable in a year chosen by you, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. The applicable taxes, if any, will be collected from you separately as over and above such premium.

Sum Assured on Death means an absolute amount of Benefit which is guaranteed to become payable on occurrence of the event of death of the Life Assured after the Risk Commencement Date and during the Policy Term and in accordance with the terms and conditions of the Policy.
Upon the payment of the death benefit, the policy will terminate and no further benefits shall be payable.

B. Inbuilt Optional Benefits

You can choose one or more inbuilt optional benefits at the inception of the policy by paying extra premium, subject to terms and conditions of the policy. These optional benefits are not applicable for point of sale (POS) policies.

B.1 Additional Accidental Death Benefit (ADB)

If this benefit is chosen, then upon death of the life assured due to an accident, where such accident has happened during the policy term and the policy is in-force, in addition to the death benefit, the accidental death benefit will be paid in lumpsum.

Additional accidental death benefit payable will be equal to 100% of sum assured on death. A claim under this benefit option will be admitted provided that the death:
i. is caused by injury resulting from an accident,
ii. occurs solely and directly due to the injury, and independent of any other causes,
iii. occurs within 180 days of the occurrence of accident and
iv. is not a result from any of the causes listed in the exclusions for additional accidental death benefit specified under general policy provisions/definitions/exclusions section below.

In case, the accident occurs while the life assured's additional accidental death benefit is in-force, but the accidental death occurs after the completion of policy term and within 180 days of the accident, additional accidental death benefit will be paid to the claimant.

Upon payment of additional accidental death benefit, the policy will terminate and no further benefits shall be payable.

B.2 Additional Accidental Total and Permanent Disability (ATPD) Benefit

If this benefit is chosen, then upon occurrence of total and permanent disability due to an accident, where such accident has happened during the policy term and the policy is in-force, additional accidental total and permanent disability benefit will be paid in lumpsum. Additional accidental total and permanent disability benefit payable will be equal to 100% of sum assured on death and will be in addition to death benefit and other inbuilt optional benefits chosen (if any).

In case, the accident occurs while the life assured's additional accidental total and permanent disability benefit is in-force, but the accidental total and permanent disability (ATPD) occurs after the completion of policy term and within 180 days of the accident, additional accidental total and permanent benefit will be paid to the claimant.

On payment of the additional ATPD benefit, coverage for this benefit under the policy terminates, however, the policy will continue for in-force death benefit and other in-force inbuilt optional benefits (if any) for the remaining policy term.

Definitions and exclusions pertaining to additional accidental death benefit and additional accidental total and permanent disability benefit are provided under general policy provisions/definitions/exclusions section below.

B.3 Accelerated Terminal Illness Benefit

Under this benefit, upon diagnosis of terminal illness during the policy term, accelerated terminal illness benefit will be paid in lumpsum. It is payable only once during the lifetime of the life assured and will be equal to the death benefit under the policy. It is an accelerated benefit which means this benefit facilitates an earlier payment of death benefit in lumpsum on prior occurrence of terminal illness. Upon payment of accelerated terminal illness benefit, the policy will terminate and no further benefits shall be payable.

Terminal Illness means an advanced or rapidly progressing incurable and un-correctable medical condition which, in the opinion of two independent medical practitioners, chosen by Digit Life Insurance and specializing in treatment of such illness, certify that the illness is expected to lead to death of the life assured within 6 months of the date of diagnosis of the terminal illness. The terminal illness must be diagnosed and confirmed by medical practitioners. We reserve the right for an independent assessment by two different medical practitioners other than the medical practitioner whose diagnosis has been provided by the life assured.

C. Survival/ Maturity Benefit

This policy does not provide any survival or maturity benefit on survival of the life assured.

Other important benefits

D. Wellness benefit

We provide wellness benefits to the life assured which intends to incentivize him/her for taking care of his/her health/fitness and maintaining healthy lifestyle through such preventative and wellness services.

The applicability of the wellness benefit program and its features may be amended from time to time as per the availability of suitable service providers. The list of benefits under this program and terms and conditions applicable to it are provided in Annexure I.

E. Tax Benefit

You may be eligible for tax benefits as per prevailing tax laws:

- On the premiums paid*
- On proceeds of the policy*

* The aforesaid tax benefits are subject to change in tax laws. We therefore urge you to carefully analyse in consultation with your advisor the tax benefits/tax implications, if any that may arise on opting for this policy.

General Policy Provisions / Definitions / Exclusions:

Digit Simplification: *You didn't think you needed to know definitions since your time in school, right? Well, the good news is that you don't need to learn these by heart, as long as you understand them. Certain words and phrases used throughout the Policy have specific meanings, and this section helps to understand them.*

Grace Period: Grace Period means the extra time provided to you from the due date for the payment of premium without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover and other applicable benefits without any interruption, as per the terms and conditions of the policy.

The grace period for payment of premium shall be fifteen (15) days, where you pay the premium on a monthly basis and 30 days in case of other applicable premium payment frequencies. Grace period is not applicable for single pay policies.

Any unpaid due premium is deductible from the benefits that may be payable during the Grace Period. The Company will pay the applicable benefit during grace period, subject to the deduction of the premiums due as well as balance premiums, if any, for the policy year during which death has happened.

Grace period is not applicable for single pay policies.

Lapsation: In case of policy with limited and regular premium payment term, if premiums have not been paid within the grace period, the policy will lapse on the date of expiry of grace period. All the applicable benefits will cease and no benefits will be payable in case of lapsed policies.

However, for limited pay policies, if at least three full year's premiums are paid and no further premium is paid by the policyholder, then only in case of death of life assured after the grace period, death benefit equal to prevailing unexpired risk premium value payable on early termination of the policy, as applicable on the date of death will be paid to the claimant.
In any case, inbuilt optional benefits (if chosen) shall not be payable for the policy in lapsed status.

You may revive your lapsed policy subject to conditions stated in revival section.

Please Note: Single Pay policies will not lapse.

Reduced Paid-up

This Policy does not have any reduced paid-up benefit.

Early Termination of Policy:

For Single Pay Policies, Policy can be terminated any time before the completion of policy term and unexpired risk premium value, if any, will be paid on such early termination of the policy.

Unexpired risk premium value on early termination of single pay policies = 60% x Single Premium amount x (Outstanding Policy Term/Policy Term)

For Limited Pay Policies, policy can be be terminated any time before the completion of policy term and unexpired risk premium value, if any, will be payable on such early termination of the policy, provided three full years' premiums are received by us before such termination.

Unexpired Risk Premium Value on early termination of limited pay policies = 60% x Total Premiums Paid x (Outstanding Policy Term/Policy Term) x (1 – Premium Payment Term / Policy Term)

In case, any limited pay policy is terminated where three full years' premiums are not paid, the unexpired risk premium value shall not be applicable.

For Regular Pay Policies: No unexpired risk premium value will be payable for regular pay policies.

All the rights / title and interest under the policy shall stand extinguished upon early termination of the policy.

Any change to the above-mentioned formula for deriving unexpired risk premium value shall be subject to the prior approval of the Authority.

Revival of the Policy: A policy in lapsed status can be revived during the policy term but within a period of five years from the date of first unpaid premium by submitting the proof of continued insurability to the satisfaction of the board approved underwriting policy and making the payment of all due premiums together with payment of late fees calculated at such interest rate as per formula below and as may be prevailing at the time of the payment.
(10-year benchmark G-Sec Yield + 1.5%) rounded up to multiple of 25 basis points. The revival interest rate will be reviewed on 31st March of every year and any change in revival interest rate will be applicable from the following 1st July to 30th June period. The current rate of interest for revival is 9.00% p.a. Interest rate will be as prevailing from time to time.
Any change in the basis of determination of interest rate for revivals shall be done only after prior approval of the Authority.

If needed the company may refer it to its medical examiner in deciding on revival of lapsed policy.

Policy Loan Policy loan is not available under this Policy.

Free Look Period: You will have a period of 30 days from the date of receipt of the policy document to review the terms and conditions of this policy and if you disagree with any of the terms and conditions, you will have the option to return the policy document to the Company stating the reasons for the cancellation upon which the Company shall return the premium paid subject to deduction of a proportionate risk premium for the period of insurance cover in addition to the expenses incurred on medical examination (if any) and the stamp duty charges. All benefits and rights under this policy shall immediately stand terminated on the cancellation of the policy.

Risk factors:

- Digit Glow Term Life Insurance is a Non-Linked, Non-Participating Individual Pure Risk Premium Life Insurance Plan.
- Go Digit Life Insurance Limited is only the name of the Insurance Company and Digit Glow Term Life Insurance is only the name of the product and does not in any way indicate the quality of the product, its future prospect or returns.
- This product guarantees the benefits stated herein subject to all premiums being paid as and when due and policy being in force.
- The purpose of this brochure is to provide a general overview about this policy. The information herein is indicative of the terms, conditions and exceptions contained in the policy terms and conditions of Digit Glow Term Life Insurance. Please refer to the policy terms and conditions to understand in detail the associated risks, benefits, etc.
- In the event of any inconsistency / ambiguity between the terms contained herein and the policy terms and conditions, the policy terms and conditions will prevail.
- The acceptance of the proposal shall be subject to prevailing board approved underwriting policy.

Policy changes/alterations:

Change the Premium Payment Frequency as per your need

For limited and regular pay policies, you may choose to pay your premiums annually, half-yearly, quarterly or monthly at inception of the policy. Furthermore, you can also change the premium payment frequency during the premium payment term by providing the written request to the Company, provided the limits of minimum premium for the chosen premium payment frequency under this policy are adhered to, the benefits remain unchanged and in accordance with terms and conditions of the policy. Such change will become effective on the policy anniversary date following the receipt of such request, subject to policy being in force.

For non-annual premium payment frequency, instalment premiums are calculated by applying the loading factor as given below on annual premium:

Premium frequency	Loading factor
Monthly	4%
Quarterly	3%
Half-yearly	2%

Suicide Exclusion

In case of death of the life assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or unexpired risk premium value available as on the date of death whichever is higher, provided the policy is In Force. The policy will terminate thereafter.

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The registered practitioner should not be the insured or close member of the family.

The person shall not be:

- The Policyholder/ Life Assured himself/herself; or
- An authorized Insurance Intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
- Employed by or under contractual engagement with the Policyholder / Life Assured;
- Related to the Policyholder/ Insured person by blood or marriage.

Definitions and Exclusions under Additional Accidental Death Benefit (ADB) and Additional Accidental Total & Permanent Disability (ATPD) Benefit

"Accident" is defined as "A sudden, unforeseen and involuntary event, caused by external, visible and violent means.

Accidental Death The Accident shall result in Bodily Injury or injuries to the life assured independently of any other means. Such injury or injuries shall, within 180 days of the occurrence of the Accident, directly and independently of any other means cause the death of the life assured. Such a death is defined as "Accidental Death". The date of the accident should be after the additional accidental death benefit coverage start date and before the completion of policy term.

Accidental Total & Permanent Disability (ATPD) refers to a disability, which

a) Is caused by bodily injury resulting from an accident; and
b) Occurs solely and directly due to the said bodily injury and shall be independent of any other cause; and
c) Occurs within 180 days of the occurrence of such accident; and

d) Results in (i) Total and irrecoverable loss of sight of both eyes, or; (ii) Physical separation or loss of use of both hands or feet, or; (iii) Physical separation or loss of use of one hand and one foot, or; (iv) loss of sight of one eye and Physical separation or loss of use of hand or foot; (v) If such Injury shall as a direct consequence thereof, permanently, and totally, disables the Life Assured from engaging in any employment or occupation of any description whatsoever. .

The above is exclusive of and without prejudice to the other causes of total and permanent disability.

Where, Physical separation shall mean physical severance of the hand at or above the wrist or physical severance of the foot at or above the ankle.
The date of the accident should be after the additional accidental total and permanent disability benefit coverage start date and before the completion of policy term.

Injury means accidental physical bodily harm excluding illness or disease, solely and directly caused by an external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

Exclusions to additional accidental death benefit (ADB) and additional accidental total and permanent disability (ATPD) benefit
Additional accidental death benefit or additional accidental total and permanent disability (ATPD) benefit will not be payable if death or total and permanent disability respectively occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by, any one of the following:
1. Any injury before commencement of additional accidental death benefit or additional accidental total and permanent disability benefit coverage.
2. Infection: Death or ATPD caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
3. Death or ATPD arising due to any condition other than death or ATPD solely and directly as a result of an accident.
4. Intentional self-inflicted injury, attempted suicide / suicide while sane or insane.
5. Insured Person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered independent medical practitioner.
6. War, invasion, act of foreign enemy, hostilities, war like operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, willful participation in strikes / acts of violence.
7. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization;
8. Participation by the Insured Person in any flying activity, except as a bona fide fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. However, Pilots, Cabin crew, aeronautical staff members in a licensed passenger carrying commercial aircraft operating on a regular scheduled route will be covered under this product as per Board Approved Underwriting Policy.
9. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities
10. Participation by the Insured Person in a criminal or unlawful act with criminal intent.
11. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping, horse racing, diving or riding or any kind of race.
12. Nuclear contamination, the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature. Biological, chemical or radioactive contamination.
Nomination Provisions: The nomination shall be subject to Section 39 of the Insurance Act, 1938, as amended from time to time.
Assignment Provisions: Assignment shall be as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

Section 41: Prohibition of Rebate: Under the provisions of Section 41 of the Insurance Act, 1938 as amended from time to time
1. 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 the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

Section 45 of the Insurance Act, 1938 as amended from time to time

Fraud, misstatement and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time. For provisions of this Section, please contact the Insurance Company or refer to the policy contract of this product.

Beware of Spurious/Fraud Phone Calls: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Annexure I – Wellness Benefit Program

Following services are applicable under Wellness Benefit Program, subject to availability of suitable service providers.

1. **Doctor on Call**
   Upon Your request, We will facilitate an appointment, through Our empanelled Service Provider, with a Medical Practitioner who can help You by providing round-the-clock medical helpline services through an online portal as a chat service, a call back service or a voice call service or a video call service.

2. **Wellness Coach**
   In order to educate, empower and engage You to become more aware of Your health and proactively manage it, We will, through periodic communications like e-mailers, blogs, videos, webinar and online platform provide You information on wellness coaching including but not limited to the areas as provided below:
   a) Weight Management
   b) Activity and Fitness
   c) Nutrition
   d) Tobacco Cessation
   e) Alcohol Abuse de-addiction Program
   f) Information on various diseases
   g) Dietary Plans

3. **Lab Services and Imaging (For Diagnostic Services)**
   Upon Your request, We will facilitate, through Our empanelled Service Provider, Collection of test samples such as blood, urine, stool etc or imaging for further testing and analysis.
   The cost of these tests and reports will have to be borne by You.

4. **Pharmacy (Home Delivery)**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, home delivery of the Medications Prescribed by a Registered Medical Practitioner and nutritional supplement from the nearby Network Pharmacy, subject to copy of prescription being shared (where ever required) and availability of the medication with the Pharmacy.
   The cost of the medication will have to be borne by You.

5. **Vital/Physical Activity Monitoring Services**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, the integration of Your Health Device(s), orDigital Wearables or trackers such as Blood-Pressure Monitors, Glucometers, Wireless Pedometers, heart rate monitors, pulse oximeters, non-invasive wearable blood-sugar sensors, Smart Watches etc. to an online database that will track and asses Your vitals as reported by the device.
   It can provide periodic updates and reports of your health status. The cost of the device will have to be borne by You.

6. **Reminder Notifications**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, routine notification messages via mail or a messaging portal or a follow-up call to You as a reminder to schedule Your medical appointments and/or take daily dosage of Your medicine as per the information shared by You.

7. **Medical Wallet**
   Upon Your request, We will arrange, through Our Empanelled Service Provider, for a medical wallet. This will be a digital cloud service which will allow You to store all Your medical reports online. It will provide easy access of Medical history and reports to the treating Medical Practitioners and to any other person with whom You may share the login and access codes, easing Your need to physically carry documents with You.

8. **Report Aggregation**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, for regular analysis of Your health status as per the medical records/reports/information or data shared by You. It will highlight your wellbeing or any areas of concern or deterioration in Your health, allowing You to take necessary calls about your health.

9. **Home Care Services**
   Upon Your request, We will facilitate, through Our Empanelled Service Provider, Home Care Services for You in case You are in need of services , including but not limited to the following:
   a. Home Care Nursing
   b. Patient Assistant
   c. Physiotherapy
   d. Yoga Trainer
   e. Psychologist
   f. Palliative Care
   g. Renting Medical equipment. For Example - Wheel-Chair, Patient Bed, Oxygen Cylinder etc.
   h. Doctor Visit
   i. Elderly care and senior living assistance related to their health condition

   The cost of the Services/Equipment will have to be borne by You.

10. **Ambulance Arrangement Services**
    Upon request, We will facilitate, through Our Empanelled Service Provider, ambulance services for Your transportation subject to availability of ambulance in the area where such service needs to be arranged.
    The cost of the transportation will have to be borne by You.

11. **Pick-up and Drop Services for Consultation**
    Upon Your request, We will facilitate, through Our Empanelled Service Provider, Pick-up and Drop Service, for Your transportation to the Health Care Facility for treatment/Diagnostics subject to availability of vehicle/taxi in the area where such service needs to be arranged.
    The cost of the transportation will have to be borne by You.

12. **Prioritizing Appointments**
    Upon Your request, We will facilitate, through Our Empanelled Service Provider, prioritization of Your appointment, based on the urgency, with the Network Providers offering the necessary consultation/treatment/diagnostics/packages/memberships/risk assessment/procedures subject to availability of the service(s).The cost of the Consultancy/Diagnostic will have to be borne by You. These may include the following but not limited to :-
    - Doctors' services
    - Nursing services
    - Dietitian services

13. **Mental wellbeing -** Upon Your request, We will facilitate, through Our empanelled Service Provider, self-assessments, therapy sessions, activities and educational/awareness blogs, videos and webinars. The cost of these sessions will have to be borne by You.

14. **Physiotherapy -** Upon Your request, We will facilitate, through Our empanelled Service Provider, consultation and treatment sessions/packages, pain management sessions, ergonomics sessions The cost of these services will have to be borne by You.

15. **Childcare/Children's activities** - Upon Your request, We will facilitate, through Our empanelled Service Provider, recreational/developmental activities for children of different age groups. The cost of these services will have to be borne by You.

16. **Out-Patient (OPD) Services** - Upon Your request, We will facilitate, through Our empanelled Service Provider, outpatient care services like doctor consultation, pharmacy and diagnostics, both online and onsite. The cost of these services will have to be borne by You.

17. **Fitness** – Upon your request, we will facilitate, through our empanelled service provider, access to membership or classes of fitness activities like but not limited to sports, yoga, Zumba, Pilates, dance, fitness coach services at gymnasiums, health studios, fitness centres, sports centres and playgrounds. The cost of these services will have to be borne by You.

Terms and Conditions applicable to Wellness Benefit Program

1. Any Information provided by You shall be kept confidential.
2. Wellness benefit services are extended through 3rd party Empanelled Service Provider/Medical Experts/Centres. We are acting only as a facilitator, hence We would not be liable for any incremental costs or the services. We will not charge any premium amount for the services. You need to pay directly to the Service Provider/Medical Experts/Centres for the services availed.

3. All medical services are being provided by Empanelled Service Provider/Medical Experts/Centres who are empanelled after full due diligence. Insured Person may however consult their Personal/Family Doctor before availing the medical services. The decisions to utilise the services will solely be at the discretion of the Insured Person.
4. We/Company/Us or its Group Entities, affiliates, officers, employees, agents, are not responsible for or liable for any actions, claims, demands, losses, damages, costs, charges, and expenses which an Insured Person/You may claim to have suffered or sustained or incurred by way of or on account of utilization of any benefits specified herein.
5. This shall not be deemed to substitute the Insured Person's visit or consultation to an Independent Medical Practitioner. The Insured Person is free to choose whether or not to undergo the same and if done whether or not to act on it.
6. We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.
7. Digit Life Insurance is not responsible in any manner for nature or quality of product/services or discounts provided by the empanelled Service Providers. You can refer to respective Service Provider's terms and Conditions before availing any services.
8. The offerings of the Service Providers, including any discounts or complimentary access / service are subject to change from time to time. For more details, please read policy terms and conditions carefully before concluding sale.
   Subject otherwise to all the other terms, conditions, warranties, limitations and exceptions of the Policy to which this Benefit is attached.

Annexure II – Grievance Redressal Mechanism

1) Contact Information for Complaints & Grievance Redressal

a) Meet your Grievance Officer at Your nearest Digit Life Branch Office
b) Write to life@godigit.com from Your registered email address.
c) Call 9960126126 from your registered mobile number.

2) Grievance Escalation Matrix

a) **Level 1:** In case the complainant is not satisfied with the response, the complainant can escalate the grievance to Chief Grievance Redressal Officer within 8 weeks from date of complaint resolution at **lifegro@godigit.com.**

Address:
The Chief Grievance Redressal Officer
Go Digit Life Insurance Limited.
Atlantis,95,4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

b) **Level 2:** In case the complainant is not satisfied with the response or does not receive any response from the Chief Grievance Redressal Officer within 15 days, complainant may approach the grievance cell of the Insurance Regulatory and Development Authority of India (IRDAI):

IRDAI Grievance Call Centre (IGCC) Address:
Consumer Affairs Department, Insurance Regulatory and Development Authority of India
Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad
Telangana State – 500032
Toll Free Number: 155255 (or) 1800 4254 732
Timings: 8 AM to 8 PM (Monday to Saturday)
Email: complaints@irdai.gov.in
Website: http://igms.irda.gov.in

c) **Level 3**
Manner of making complaints to Insurance Ombudsman: In case the complainant is not satisfied with the decision/resolution of the Company, or does not receive any response from the Company within 30 days of filing the complaint, the complainant may approach the nearest Insurance Ombudsman. For latest updated list of Ombudsman Office addresses, kindly visit this website https://www.cioins.co.in/Ombudsman

As per the provisions of Rule 13(1) of Insurance Ombudsman Rules, 2017, the Ombudsman shall receive and consider complaints or disputes relating to:

i) delay in settlement of claims
ii) any partial or total repudiation of claims
iii) disputes over premium paid or payable in terms of the policy
iv) misrepresentation of policy terms and conditions
v) legal construction of insurance policies in so far as the dispute relates to claim.
vi) servicing related grievances against insurers, their agents and intermediaries
vii) issuance of policy not in conformity with Proposal form submitted.
viii) non-issuance of insurance policy after premium receipt; and

ix) any other matter resulting from regulatory violation, related to issues mentioned at clauses a. to h.

As per the provisions of Rule 14 of Insurance Ombudsman Rules, 2017:

Rule 14(1), any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

Rule 14(2), the complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

Rule 14(3), no complaint to the Insurance Ombudsman shall lie unless:

i) the complainant makes a written representation to the insurer named in the complaint and
   (1) either the insurer had rejected the complaint; or
   (2) the complainant had not received any reply within a period of one month after the insurer received his representation; or
   (3) the complainant is not satisfied with the reply given to him by the insurer

ii) The complaint is made within one year—
   (1) after the order of the insurer rejecting the representation is received; or
   (2) after receipt of decision of the insurer which is not to the satisfaction of the complainant.
   (3) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant.

Rule 14(4), the Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.

Rule 14(5), no complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

Go Digit General Insurance Limited, IRDAI Reg No. 158, Corporate Identification Number U66010PN2016PLC167410, Reg. Office Address Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar, Pune-411005; Corporate Office Address- Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095. Website: www.godigit.com

Go Digit Life Insurance Limited, IRDAI Reg No. 165, Corporate Identification Number U66000PN2021PLC206995, Reg. Office Address Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, Shivajinagar, Pune-411005; Corporate Office Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095. Website: www.godigit.com/life