



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Health Protector

UIN: IFFHLIP24012V052324

RATE CHART

Annexure A: Premium Sheets

Rate Sheet of Health Protector portfolio without Critical Illness

Age (yrs.)/SI	3months to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 70	71 to 75	76 to 80	81 to 85	86 to 90	91 to 95	96 to 100	101 and above
50,000	1,951	2,603	3,240	4,916	6,575	10,402	13,189	17,251	20,821	25,173	27,690	30,459	31,982
1,00,000	2,346	3,129	3,895	5,909	7,903	12,503	15,854	20,736	25,027	30,258	33,284	36,612	38,443
1,50,000	2,812	3,751	4,669	7,083	9,474	14,987	19,003	24,856	29,999	36,269	39,896	43,886	46,080
2,00,000	3,202	4,271	5,316	8,065	10,788	17,067	21,640	28,304	34,162	41,301	45,431	49,975	52,473
2,50,000	3,646	4,864	6,054	9,184	12,285	19,434	24,642	32,231	38,901	47,031	51,735	56,908	59,753
3,00,000	4,152	5,539	6,894	10,459	13,989	22,131	28,061	36,703	44,298	53,557	58,912	64,803	68,044
3,50,000	4,728	6,307	7,850	11,910	15,930	25,201	31,954	41,795	50,444	60,987	67,086	73,794	77,484
4,00,000	5,115	6,823	8,493	12,884	17,233	27,263	34,568	45,214	54,571	65,976	72,573	79,831	83,822
4,50,000	5,518	7,361	9,162	13,899	18,591	29,411	37,292	48,777	58,871	71,175	78,293	86,122	90,428
5,00,000	5,934	7,916	9,853	14,948	19,994	31,631	40,107	52,459	63,315	76,547	84,202	92,622	97,253
6,00,000	7,170	9,565	11,905	18,061	24,158	38,219	48,460	63,384	76,500	92,489	1,01,738	1,11,912	1,17,507
7,00,000	7,364	9,823	12,227	18,549	24,811	39,251	49,769	65,097	78,568	94,988	1,04,487	1,14,936	1,20,683
8,00,000	7,563	10,089	12,558	19,051	25,482	40,312	51,114	66,856	80,691	97,555	1,07,310	1,18,042	1,23,944
9,00,000	7,767	10,362	12,897	19,565	26,170	41,401	52,495	68,662	82,871	1,00,191	1,10,210	1,21,231	1,27,293
10,00,000	7,977	10,642	13,245	20,094	26,877	42,520	53,914	70,518	85,111	1,02,899	1,13,188	1,24,507	1,30,733
11,00,000	8,192	10,929	13,603	20,637	27,604	43,669	55,370	72,423	87,410	1,05,679	1,16,247	1,27,872	1,34,265
12,00,000	8,414	11,224	13,971	21,195	28,350	44,849	56,867	74,380	89,772	1,08,535	1,19,388	1,31,327	1,37,893
13,00,000	8,641	11,528	14,348	21,767	29,116	46,061	58,403	76,390	92,198	1,11,468	1,22,614	1,34,876	1,41,620
14,00,000	8,875	11,839	14,736	22,356	29,902	47,306	59,982	78,454	94,690	1,14,480	1,25,928	1,38,520	1,45,446
15,00,000	9,114	12,159	15,134	22,960	30,710	48,584	61,602	80,574	97,248	1,17,573	1,29,330	1,42,264	1,49,377
16,00,000	9,364	12,492	15,549	23,589	31,551	49,914	63,290	82,781	99,912	1,20,793	1,32,872	1,46,160	1,53,468
17,00,000	9,614	12,825	15,963	24,217	32,393	51,245	64,977	84,988	1,02,575	1,24,013	1,36,414	1,50,056	1,57,559
18,00,000	9,873	13,172	16,395	24,872	33,268	52,630	66,732	87,284	1,05,347	1,27,364	1,40,101	1,54,111	1,61,816

19,00,000	10,144	13,532	16,844	25,553	34,179	54,071	68,560	89,675	1,08,232	1,30,852	1,43,938	1,58,331	1,66,248
20,00,000	10,414	13,893	17,293	26,234	35,090	55,513	70,388	92,065	1,11,117	1,34,341	1,47,775	1,62,552	1,70,680

Rate sheet of Health Protector with Critical Illness

Age (yrs./SI)	3months to 25	26 to 35	36 to 45	46 to 55	56 to 65	66 to 70	71 to 75	76 to 80	81 to 85	86 to 90	91 to 95	96 to 100	101 and above
50,000	2,537	3,384	4,212	6,391	8,548	13,523	17,146	22,427	27,068	32,725	35,997	39,597	41,577
1,00,000	3,049	4,068	5,063	7,681	10,274	16,254	20,610	26,957	32,535	39,335	43,269	47,596	49,975
1,50,000	3,655	4,876	6,069	9,208	12,316	19,483	24,704	32,312	38,999	47,150	51,865	57,052	59,904
2,00,000	4,162	5,553	6,911	10,485	14,024	22,187	28,132	36,796	44,410	53,692	59,061	64,967	68,215
2,50,000	4,740	6,323	7,870	11,940	15,970	25,265	32,035	41,900	50,571	61,141	67,255	73,980	77,679
3,00,000	5,397	7,200	8,962	13,596	18,186	28,770	36,479	47,714	57,588	69,623	76,586	84,244	88,457
3,50,000	6,146	8,199	10,206	15,482	20,709	32,762	41,540	54,334	65,577	79,283	87,211	95,932	1,00,729
4,00,000	6,649	8,870	11,040	16,749	22,403	35,442	44,938	58,778	70,942	85,769	94,345	1,03,780	1,08,969
4,50,000	7,173	9,569	11,910	18,069	24,168	38,235	48,480	63,410	76,532	92,528	1,01,780	1,11,958	1,17,556
5,00,000	7,714	10,291	12,809	19,433	25,993	41,120	52,139	68,196	82,309	99,511	1,09,462	1,20,409	1,26,429
6,00,000	9,321	12,435	15,477	23,480	31,406	49,684	62,997	82,399	99,451	1,20,236	1,32,259	1,45,485	1,52,759
7,00,000	9,573	12,771	15,895	24,114	32,254	51,027	64,700	84,625	1,02,138	1,23,485	1,35,833	1,49,416	1,56,887
8,00,000	9,831	13,116	16,325	24,766	33,126	52,406	66,448	86,912	1,04,898	1,26,821	1,39,504	1,53,454	1,61,127
9,00,000	10,097	13,470	16,766	25,435	34,021	53,822	68,244	89,261	1,07,733	1,30,248	1,43,273	1,57,601	1,65,481
10,00,000	10,370	13,834	17,219	26,122	34,941	55,276	70,088	91,673	1,10,644	1,33,768	1,47,145	1,61,859	1,69,952
11,00,000	10,650	14,208	17,684	26,828	35,885	56,770	71,982	94,150	1,13,634	1,37,383	1,51,121	1,66,233	1,74,545
12,00,000	10,938	14,592	18,162	27,553	36,854	58,304	73,927	96,694	1,16,704	1,41,095	1,55,205	1,70,725	1,79,261
13,00,000	11,233	14,986	18,653	28,298	37,850	59,879	75,924	99,307	1,19,858	1,44,908	1,59,399	1,75,339	1,84,105
14,00,000	11,537	15,391	19,157	29,062	38,873	61,497	77,976	1,01,991	1,23,097	1,48,824	1,63,706	1,80,077	1,89,080
15,00,000	11,849	15,807	19,675	29,848	39,924	63,159	80,083	1,04,747	1,26,423	1,52,845	1,68,130	1,84,943	1,94,190
16,00,000	12,173	16,240	20,213	30,665	41,017	64,889	82,276	1,07,615	1,29,885	1,57,031	1,72,734	1,90,008	1,99,508
17,00,000	12,498	16,673	20,752	31,483	42,110	66,619	84,470	1,10,484	1,33,348	1,61,217	1,77,339	1,95,073	2,04,826
18,00,000	12,836	17,123	21,313	32,333	43,248	68,419	86,752	1,13,469	1,36,951	1,65,574	1,82,131	2,00,344	2,10,361
19,00,000	13,187	17,592	21,897	33,219	44,433	70,293	89,128	1,16,577	1,40,702	1,70,108	1,87,119	2,05,831	2,16,122
20,00,000	13,539	18,061	22,480	34,104	45,617	72,166	91,504	1,19,685	1,44,452	1,74,643	1,92,107	2,11,318	2,21,884

Above rates (in Rs) are exclusive of Taxes

1. Loadings & Discounts

1) **Family Discount:** A Family Discount on total premium is permissible as per the following scale depending upon the total number of insured persons covered under the policy at inception of the cover. Increase/decrease in size of the family during the currency of the policy is permissible; however, there will not be any adjustment of discounts during the currency of policy.

- 2(two) Family Members --5%(five percent) discount on total premium (Main Cover Plus Higher Sum Insured for Critical Illness)
- 3(three)and more Family Members --10%(ten percent) discount on total premium (Main Cover Plus Higher Sum Insured for Critical Illness)

The above slabs for Family Discount on number of persons covered will be followed. However, depending on specific requirement and merit of the case, it can be altered by CEO of IFFCO-TOKIO.

- 2) **Discount for employees covered under a Group Mediclaim Policy:** 10% discount for employees covered under the Group Mediclaim Policy of IFFCO-Tokio, on opting for SI of 4 Lacs and above .
- 3) 10% (ten percent) discount in policy premium for all customers holding any other insurance policy of IFFCO TOKIO.
- 4) 20% (twenty percent) discount for all employees of IFFCO TOKIO.
- 5) Direct/ Online discount: 10% (Ten percent) discount in policy premium is permitted for all customers who buy policy directly through IFFCO-TOKIO office or website(online).
- 6) 5% discount for woman proposers
- 7) 10% discount for persons having completed Covid Vaccination- Both Doses

Note: All the above mentioned discounts are on cumulative basis and cannot exceed a total of 25% (twenty-five) percent.

However, the discount in lieu of reward points will be over and above the 25% limit.

2. Discount for Co-payment

On availing the option of co-pay, the insured can obtain the discount on premium as follows:

Co-payment Percentage	Discount
10%	10%
20%	20%
25%	25%

3. **Underwriting discount/loading:** At the time of policy issuance, underwriters shall have the discretion to give/charge maximum of 15% discount/loading depending on claims experience of a particular Age group, Geographical Location, Sum insured option as well as based on current medical health condition and/or any other relevant rating factor. The discount/Loading shall be applied on the basis of below mentioned criterion:

Loss Ratio(X)	Discount/Loading %
Below 55%	-15.00%
55% <= X < 63%	-10.00%
63% <= X < 68%	0.00%
68% <= X < 75%	10.0%
Above 75%	15.0%

* The discount is over and above the cumulative discount of 25%