

Galaxy Privilege, UIN: GHIHLIP26044V012526

Base premium

Zone	A				
Family Combination	1A				
Age_band/	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
55-60	19972	24716	27824	30441	33876
61-65	24811	30958	34985	38377	42828
66-70	24811	30958	34985	38377	42828
71-75	30550	38362	43480	47790	53447
Above 75*	34368	43287	49131	54051	60510

Zone	B				
Family Combination	1A				
Age_band/	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
55-60	18156	22469	25294	27674	30796
61-65	22555	28143	31805	34888	38935
66-70	22555	28143	31805	34888	38935
71-75	27773	34875	39527	43445	48588
Above 75*	31244	39352	44664	49138	55009

Zone	C				
Family Combination	1A				
Age_band/	5,00,000	#####	#####	#####	#####
55-60	16341	20222	22765	24906	27717
61-65	20300	25329	28624	31399	35041
66-70	20300	25329	28624	31399	35041
71-75	24996	31387	35575	39101	43729
Above 75*	28120	35417	40198	44224	49508

Zone	A				
Family Combination	2A				
Age_band/	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
55-60	32953	40781	45908	50227	55895
61-65	40928	51080	57726	63322	70666
66-70	40928	51080	57726	63322	70666
71-75	50408	63297	71742	78853	88187
Above 75*	56708	71424	81066	89185	99841

Zone	B				
Family Combination	2A				
Age_band/	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
55-60	29958	37073	41735	45661	50814
61-65	37216	46437	52478	57565	64242
66-70	37216	46437	52478	57565	64242
71-75	45826	57543	65220	71685	80170
Above 75*	51553	64931	73696	81077	90765

Zone	C				
Family Combination	2A				
Age_band/	5,00,000	#####	#####	#####	#####
55-60	26962	33366	37562	41095	45733
61-65	33494	41793	47230	51809	57818
66-70	33494	41793	47230	51809	57818
71-75	41243	51789	58698	64516	72153
Above 75*	46397	58438	66326	72969	81688

OPTIONAL COVERS

1 Supportive Care

Rehab+Pain+Hospice

Age_band/ Sum Insured (Rs.)	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
55-60	1139	1278	2417	2556	2694
61-65	1389	1528	2917	3056	3194
66-70	1389	1528	2917	3056	3194
71-75	1672	1811	3483	3622	3761
Above 75*	1772	1911	3683	3822	3961

Age_band/ Sum Insured (Rs.)	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
55-60	1607	1773	3380	3547	3713
61-65	1967	2133	4100	4267	4433
66-70	1967	2133	4100	4267	4433
71-75	2375	2541	4916	5083	5249
Above 75*	2519	2685	5204	5371	5537

2 Recovery and Enrichment Care

Nursing+Assisted

INDIVIDUAL

Age_band/ Sum Insured (Rs.)	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
55-60	975	2063	2906	3750	4650
61-65	1219	2578	3633	4688	5813
66-70	1219	2578	3633	4688	5813
71-75	1495	3163	4456	5750	7130
Above 75*	1593	3369	4747	6125	7595

FAMILY

Age_band/ Sum Insured (Rs.)	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
55-60	1800	3488	4950	6480	8190
61-65	2250	4359	6188	8100	10238
66-70	2250	4359	6188	8100	10238
71-75	2760	5348	7590	9936	12558
Above 75*	2940	5696	8085	10584	13377

3 Consumables 10% Loading

Deductibles	Discount
25000	10%
50000	15%
100000	20%

Modification of Copay	Loading / Discount %
Reduction of copay from 25% to 20%	5% Loading
Increase of copay from 25% to 30%	5% Discount

6 Medical Underwriting Loading

The Company **may** apply Medical Underwriting loading Up to 125% per diagnosis/medical condition, with an overall cap of 250% per insured person

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Loading
Instalment Option and Loading percentage: Monthly: 3%/ Quarterly: 2%/ Half-yearly: 1%
Medical Underwriting Loading
The maximum risk loading for an individual will not exceed 125% per diagnosis/medical condition, with an overall cap of 250% per insured person.

Discounts

- 1 **Online Discount:** 5% on first purchase & their renewals.
- Galafit Pro-Active care (Engaging Wellness Program):** 10% applicable on renewal
- 2 premium.

3	Option to choose Voluntary Aggregate Deductible:	
	Deductible Option	Discount offered
	Rs.25,000/-	10%
	Rs. 50,000/-	15%
	Rs. 1,00,000/-	20%
4	Modification of Co-payment (Optional cover):	
	i. Decrease of Co-payment: From 25% to 20% - 5% loading is applicable	
	ii. Increase of Co-payment: From 25% to 30% - 5% discount is applicable	