

THE NEW INDIA ASSURANCE CO. LTD.

REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI 400001

NO PROPORTIONATE DEDUCTION RIDER

Prospectus

1. What are the Benefits covered under this Rider?

No Proportionate Deduction for Insureds opting this Rider (available for Sum Insured 2 lakhs and above). However, insured shall bear the difference between actual room rent and eligible room rent.

2. Can this Rider be purchased as a Standalone product?

No. This Rider can only be bought along with the Base policy.

3. What are the Base policy applicable to this Rider?

1. New India Mediclaim
2. New India Floater Mediclaim
3. Young India Digi Health
4. Arogya Sanjeevani policy
5. New India Asha Kiran
6. Atmanirbhar Health policy

4. Who can opt for this Rider?

This Rider can be opted by the insured persons covered under any of the above base policy.

5. What is the age group to buy this Rider?

Age group will be defined under the base policy.

6. What is the minimum Sum insured eligible for buying this Rider?

Persons who are covered for Rs 2L and above under the base policy can opt for this Rider.

7. How is cancellation done for this Rider?

All Cancellation shall be as per the Base Policy Terms and Conditions.

8. What are the Exclusion applicable for this Rider?

All exclusions as mentioned in the Base Policy unless otherwise stated and covered in this Rider.

9. How is the Premium Charged for this Rider?

Please refer premium chart attached below.

Sum Insured (Rs.)	NO PROPORTIONATE DEDUCTION RIDER						
	<35	36-45	46-50	51-55	56-60	61-65	>65
2,00,000	1,418	1,506	2,483	3,741	4,852	6,419	9,201
3,00,000	980	1,040	1,715	2,584	3,351	4,434	6,355
4,00,000	875	929	1,531	2,307	2,993	3,960	5,675
5,00,000	770	817	1,348	2,031	2,634	3,485	4,995
6,00,000	729	774	1,276	1,922	2,493	3,298	4,727
7,00,000	687	730	1,203	1,813	2,351	3,111	4,459
8,00,000	646	686	1,131	1,704	2,210	2,924	4,191
10,00,000	662	703	1,159	1,747	2,265	2,997	4,296
12,00,000	644	684	1,127	1,699	2,203	2,915	4,178
15,00,000	458	487	802	1,209	1,568	2,075	2,974