

■ LIFE AND HEALTH INSURANCE PREMIUM

WHAT WILL YOUR LIFE INSURANCE (TERM PLAN) COVER COST?

The table assumes that a person needs cover till the age of 60. Hence, for a 30-year-old the term is 30 years. As age increases by five years, the term falls by five years. So, for a 35-year-old the premiums given here are for a term of 25 years. The premiums are for a male, white-collared employee for a sum assured of Rs 10 lakh, and are inclusive of service tax.

AGE TERM	30 YEARS	35 YEARS	40 YEARS	45 YEARS	50 YEARS	55 YEARS
	30 YEARS	25 YEARS	20 YEARS	15 YEARS	10 YEARS	5 YEARS
Aviva	3,718	4,403	2,932	5,365	8,500	10,979
Bajaj Allianz	4,445	5,239	6,463	8,063	Not offered	Not offered
Bharti AXA	Not offered	2,085	2,620	3,430	4,420	5,390
Birla Sun Life	Not offered	2,493	3,281	4,147	5,289	6,552
HDFC Standard	3,113	3,641	4,686	6,072	7,788	Not offered
ICICI Prudential	3,289	4,436	4,961	6,434	8,400	Not offered
ING Vysya	Not offered	3,835	5,367	6,917	8,818	13,133 ¹
Kotak	2,509	2,895	3,320	3,971	5,013	6,850
LIC	Not offered	5,980	6,813	8,698	11,127	14,792
Max New York	3,161	4,251	5,546	7,323	9,817	11,927
MetLife	3,534	4,854	6,288	8,163	10,700	16,545
Reliance Life	3,963	4,780	5,905	7,394	9,379	11,971
Sahara India	Not offered	Not offered	6,856	9,046	Not offered	Not offered
SBI Life	Not offered	4,375	5,384	6,795	8,814	11,215
Tata AIG Life	Not offered	7,825	10,200	13,380	16,240	15,800

¹ minimum term is 10 years

HEALTH INSURANCE

	20 YEARS	30 YEARS	40 YEARS	50 YEARS	60 YEARS	70 YEARS
Sum insured: Rs 1 lakh						
Apollo DKV	1,208	1,208	1,985	2,868	4,002	Not offered
Bajaj Allianz	1,383	1,603	1,603	3,081	Not offered	Not offered
Cholamandalam	1,550	1,550	1,720	2,487	3,226	3,894
HDFC N. Healthwise	1,618	1,618	1,942	3,203	Not offered	Not offered
ICICI LOMBARD	Not offered	Not offered	Not offered	Not offered	Not offered	Not offered
Iffco Tokio	1,234	1,410	1,700	2,556	4,961	Not offered
National Insurance	1,157	1,518	2,042	3,486	4,610	5,731 ²
New India	1,401	1,401	2,090	3,055	3,992	5,030
Oriental Insurance	1,320	1,320	1,580	2,470	3,520	Not offered
Reliance	1,125	1,125	1,350	2,085	Not offered	Not offered
Royal Sundaram	959	1,692	1,692	2,276	3,277	
Star Health	1,324	1,324	1,489	2,699	3,309	5,017
Tata AIG	Tata AIG does not have a health insurance policy for individuals.					
United India	1,101	1,307	1,647	2,463	3,414	4,593

² Only renewal is done upto the age of 80 years and premium varies from case to case

Sum insured: Rs 3 lakh

Apollo DKV	3,626	3,626	3,861	6,618	10,479	Not offered
Bajaj Allianz	3,647	4,265	4,265	7,702	Not offered	Not offered
Cholamandalam	3,805	3,805	4,247	6,546	8,874	10,815
HDFC N. Healthwise	3,666	3,666	5,132	8,467	Not offered	Not offered
ICICI Lombard	1,101	1,101	1,901	4,401	6,401	Not offered
Iffco Tokio	3,183	3,637	4,386	6,833	9,711	13,525
National Insurance	3,038	3,988	5,367	9,495	12,679 ³	15,915 ⁴
New India ⁵	3,894	3,894	4,489	8,559	11,261	14,471
Oriental Insurance	3,480	4,160	4,160	6,730	9,670	Not offered
Reliance ⁶	3,230	3,230	3,620	5,805	Not offered	Not offered
Royal Sundaram	2,313	4,018	5,107	6,426	9,254	13,326
Star Health	3,640	4,023	4,101	6,806	9,005	13,925
Tata AIG	Tata AIG does not have a health insurance policy for individuals.					
United India	2,894	3,437	4,325	6,708	9,394	12,754

³ Only renewal is done upto the age of 80 years and premium varies from case to case; ⁴ Only renewal is done upto the age of 80 years and premium varies from case to case; ⁵ For-Delhi and Bangalore zone;

⁶ Reliance Gold Plan