

Indicative premium chart

The following charts are built for eight kinds of families:

Family type Family size	Young family		Senior family	
2-members	2A	Husband & wife between 21-35 yrs.	2B	Husband & wife between 46-55 yrs.
4-members	4AP	Husband & wife between 21-35 yrs. parents or parents-in-law b/w 46-55 yrs.	4BP	Husband & wife between 46-55 yrs. parents or parents-in-law above 70 yrs.
	4AC	Husband & wife between 21-35 yrs. 2 children b/w 3m – 20 yrs.	4BC	Husband & wife between 46-55 yrs. 2 dependents between 21 – 35 yrs.
6-members	6A	Husband & wife between 21-35 yrs. 2 children between 3m – 20 yrs. parents or parents-in-law b/w 46-55 yrs.	6B	Husband & wife between 46-55 yrs. 2 dependents between 21 – 35 yrs. parents or parents-in-law above 70 yrs.

Indicative Premium chargeable (in Rs.)*

Silver Plan								
Sum Insured	2A	2B	4AP	4AC	4BP	4BC	6A	6B
Rs. 1 lac	1,580	2,960	2,560	2,060	6,480	3,480	3,040	7,000
Rs. 2 lacs	2,990	5,660	4,870	3,890	12,560	6,660	5,770	13,560
Rs. 3 lacs	4,180	8,080	6,880	5,440	18,120	9,480	8,140	19,520
Rs. 4 lacs	5,210	10,270	8,630	6,770	23,250	12,010	10,190	24,990
Rs. 5 lacs	6,240	12,480	10,400	8,120	28,420	14,560	12,280	30,500
Gold Plan								
Sum Insured	2A	2B	4AP	4AC	4BP	4BC	6A	6B
Rs. 6 lacs	8,570	17,050	14,250	11,150	38,770	19,910	16,830	41,630
Rs. 7 lacs	9,980	19,880	16,600	12,980	45,200	23,200	19,600	48,520
Rs. 8 lacs	11,400	22,700	18,960	14,820	51,640	26,500	22,380	55,440
Rs. 9 lacs	12,800	25,540	21,320	16,640	58,100	29,800	25,160	62,360
Rs. 10 lacs	14,220	28,370	23,680	18,480	64,530	33,110	27,940	69,270

* Service Tax extra

Note :

- 1) The premiums are indicative for 1-year cover and additional discounts / charges might be applicable at the time of sale as per the prevalent company policies.
- 2) The proposer can cover his / her spouse, any number of dependent children and either of parents or parents-in-law.
- 3) The maximum benefit available is limited to the Sum Insured of the policy
- 4) Personal Accident cover can be added on by paying Rs. 60 per lac of SI per person.
- 5) For Gold plans, the Lifetime hardship benefit cover can be added by paying Rs. 35 -100 per lac per person (actual rates can be obtained from the sales personnel).
- 6) Individuals above 60 years of age will have to produce a medical examination certificate from a qualified medical practitioner as per Oriental's existing guidelines and regulations.

For further information and purchasing the policy,
please contact:

Your nearest Oriental Office :



**A COMPREHENSIVE MEDICAL COVER
FOR A HAPPY FAMILY**



Oriental
insurance
Bano Future Ready

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Website : <http://www.orientalinsurance.nic.in>

The Oriental Insurance Company Limited. Insurance is a subject matter of solicitation.



Oriental
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60 years of insuring a healthier tomorrow

Incorporated in 1947, Oriental continues to be a pioneer in ensuring service to its customers through its nationwide footprint of 900+ operating offices and strong commitment. "Stress-free" Insurance was, and remains, our mantra for success.

Happy Family Floater



A COMPREHENSIVE MEDICAL COVER FOR A HAPPY FAMILY

Our Happy Family Floater aspires to protect you against escalating medical costs and supports you in creating a healthy tomorrow for yourself and your near-ones. It is an extensive cover for medical expenses of illnesses and accidents requiring in-patient hospitalization. Optional covers are available for Personal Accident (Worldwide). In addition, an add-on benefit of "Life hardship survival" can be availed for certain critical diseases.

The Happy Family Floater is available in **Silver and Gold variants**. The cover amount ranges from Rs. 1 – 10 lacs.

Policy features*

	SILVER PLAN	GOLD PLAN
Sum Insured (SI)/Policy Co-payment	Rs. 1 – 5 lacs (in multiples of 50,000) 10% of admissible claim	Rs. 6 –10 lacs (in multiples of 1 lac) None
Hospitalization Benefits		
Room, Boarding and Nursing expenses	Limited to 1% of the SI per day	Limited to 1% of the SI per day
ICU expenses	Limited to 2% of the SI per day	Limited to 2% of the SI per day
Surgeon, Anaesthetist, Medical Practitioner, Consultants and Specialists Fees	Covered	Covered
Anaesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Material and X-Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and similar expenses for patient and organ donor	Covered	Covered
Ambulance service charges	Rs.1,000/- per illness limited to 1% of the SI or Rs. 3,000/- whichever is less, for the entire policy period	Rs.2,000/- per illness limited to 1% of the SI or Rs. 6,000/- whichever is less, for the entire policy period
Daily Hospital cash allowance	Not Covered	0.1% of sum insured per day per illness limited to 10 days per illness and 1.5% of the SI during policy period
Attendant allowance (in case of hospitalisation of insured persons aged 3m-10 years)	Not Covered	Rs.500/- per day per illness and upto 10 days per illness limited to 15 days in the policy period
Domiciliary Hospitalization		
Expenses on Surgeon, Medical Practitioner, Consultants, Specialists Fees, Blood, Oxygen, Surgical Appliances, Medicines, Diagnostic Material and Dialysis, Chemotherapy & Nursing	10% of SI limited to Rs. 25,000/- during policy period	Rs. 50,000/- during policy period
Treatment for Dog bite (or bite of any other rabid animal like monkey, cat etc.)	Limited to Rs.5,000/- for immunisation injections in the policy period	Limited to Rs.5,000/- for immunisation injections in the policy period
Add-on covers		
Worldwide Personal Accident (PA) cover	SI from Rs. 1-5 lacs per person aged 18 years and above (50% of this limit for persons less than 18 years)	SI from Rs. 2-10 lacs per person aged 18 years and above (50% of this limit for persons less than 18 years)
Life Hardship Survival Benefit	None	15% - 25% of SI paid on the onset of Cancer (Stage IV – Metastasis), ESRD and paralytic / paraplegic stroke

*For more details on policy coverage, terms and conditions please visit our website: www.orientalinsurance.nic.in

Key benefits of Happy Family Floater

- 1 Cover your whole family
- 2 Plan your Medical requirements
- 3 Maximum Tax Benefit
- 4 No Medical Check-up
- 5 Cashless Hospitalization
- 6 Pre-existing diseases

Wide coverage for the whole family (**Self and spouse, dependent, unemployed children below 25 years of age, unmarried/ divorced/ widowed daughter and dependent parents or parents-in-law**)

Start with a smaller Sum Insured and increase it over the years as per your requirement (subject to policy conditions)

Tax relief under section 80 D of the Income Tax Act

Medical check-up is required only for insured aged 60 years and above

Use your Happy Family Floater ID card at more than **5000 hospitals** and avail cashless treatment (only on hospitalization) no more hassles of arranging money when you need it most

Pre-existing diseases covered from the fourth consecutive renewal

Eligibility

The proposer is to be aged between 21 and 55 years for the first entry in the policy. The cover can be renewed till the proposer reaches 65 years of age, with no limit on the age of the dependents.

The cover is available for a minimum of 2 members.

Key exclusions and limitations

- Any pre-existing diseases and conditions shall be excluded for the first four years.
- All treatments within the first 30 days of cover except any accidental external injuries will be excluded
- Treatments related to pregnancy & child birth, dental procedures & congenital diseases will be excluded.

Please refer to the policy for complete list of exclusions