

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