

Non Schengen States

Overeseas Mediclaim Policy
PLAN - A (For visiting countries excluding USA & Canada)

Effectivedate: 01-07-2026

Policy	Premium Rates for Different Age Groups according to Policy Duration																										
Duration	5 Months upto 40 Yrs.			Over 41 upto 50 Yrs.			Over 51 upto 55 Yrs.			Over 56 upto 59 Yrs			Over 60 upto 65 Yrs			Over 66 upto 70 Yrs			Over 71 upto 75 Yrs			Over 76 upto 79 Yrs			Over 80 upto 85 Yrs		
In Days	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total
1-14	1,174	176.10	1,350.10	1,762	264.30	2,026.30	2,367	355.05	2,722.05	2,367	355.05	2,722.05	2,367	355.05	2,722.05	7,703	1,155.45	8,858.45	13,481	2,022.15	15,503.15	26,962	4,044.30	31,006.30	38,517	5,777.55	44,294.55
15-21	1,223	183.45	1,406.45	1,879	281.85	2,160.85	2,524	378.60	2,902.60	2,524	378.60	2,902.60	2,524	378.60	2,902.60	8,212	1,231.80	9,443.80	14,371	2,155.65	16,526.65	28,741	4,311.15	33,052.15	41,058	6,158.70	47,216.70
22-28	1,369	205.35	1,574.35	2,097	314.55	2,411.55	2,819	422.85	3,241.85	2,819	422.85	3,241.85	2,819	422.85	3,241.85	9,168	1,375.20	10,543.20	16,045	2,406.75	18,451.75	32,091	4,813.65	36,904.65	45,843	6,876.45	52,719.45
29-35	1,689	253.35	1,942.35	2,533	379.95	2,912.95	3,403	510.45	3,913.45	3,403	510.45	3,913.45	3,403	510.45	3,913.45	11,077	1,661.55	12,738.55	19,385	2,907.75	22,292.75	38,771	5,815.65	44,586.65	55,386	8,307.90	63,693.90
36-47	1,935	290.25	2,225.25	2,902	435.30	3,337.30	3,902	585.30	4,487.30	3,902	585.30	4,487.30	3,902	585.30	4,487.30	12,697	1,904.55	14,601.55	22,220	3,333.00	25,553.00	44,439	6,665.85	51,104.85	63,484	9,522.60	73,006.60
48-60	2,276	341.40	2,617.40	3,438	515.70	3,953.70	4,622	693.30	5,315.30	4,622	693.30	5,315.30	4,622	693.30	5,315.30	15,038	2,255.70	17,293.70	26,317	3,947.55	30,264.55	52,634	7,895.10	60,529.10	75,191	11,278.65	86,469.65
61-75	2,814	422.10	3,236.10	4,244	636.60	4,880.60	5,705	855.75	6,560.75	5,705	855.75	6,560.75	5,705	855.75	6,560.75	18,566	2,784.90	21,350.90	32,492	4,873.80	37,365.80	64,982	9,747.30	74,729.30	No Cover		
76-90	3,363	504.45	3,867.45	5,032	754.80	5,786.80	6,764	1,014.60	7,778.60	6,764	1,014.60	7,778.60	6,764	1,014.60	7,778.60	22,009	3,301.35	25,310.35	38,517	5,777.55	44,294.55	77,033	11,554.95	88,587.95	No Cover		
91-120	5,687	853.05	6,540.05	8,586	1,287.90	9,873.90	11,543	1,731.45	13,274.45	11,543	1,731.45	13,274.45	11,543	1,731.45	13,274.45	No Cover			No Cover			No Cover			No Cover		
121-147	6,849	1,027.35	7,876.35	10,297	1,544.55	11,841.55	13,844	2,076.60	15,920.60	13,844	2,076.60	15,920.60	13,844	2,076.60	15,920.60	No Cover			No Cover			No Cover			No Cover		
148-180	9,517	1,427.55	10,944.55	14,203	2,130.45	16,333.45	19,256	2,888.40	22,144.40	19,256	2,888.40	22,144.40	19,256	2,888.40	22,144.40	No Cover			No Cover			No Cover			No Cover		

PLAN -B (For visiting countries including USA & Canada)

Policy	Premium Rates for Different Age Groups according to Policy Duration																										
Duration	5 Months upto 40 Yrs.			Over 41 upto 50 Yrs.			Over 51 upto 55 Yrs.			Over 56 upto 59 Yrs			Over 60 upto 65 Yrs			Over 66 upto 70 Yrs			Over 71 upto 75 Yrs			Over 76 upto 79 Yrs			Over 80 upto 85 Yrs		
In Days	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total	Premium	VAT	Total
1-14	2,149	322.35	2,471.35	3,979	596.85	4,575.85	5,051	757.65	5,808.65	5,051	757.65	5,808.65	5,051	757.65	5,808.65	16,436	2,465.40	18,901.40	28,762	4,314.30	33,076.30	57,524	8,628.60	66,152.60	82,177	12,326.55	94,503.55
15-21	2,284	342.60	2,626.60	4,262	639.30	4,901.30	5,412	811.80	6,223.80	5,412	811.80	6,223.80	5,412	811.80	6,223.80	17,608	2,641.20	20,249.20	30,814	4,622.10	35,436.10	61,628	9,244.20	70,872.20	88,040	13,206.00	101,246.00
22-28	2,581	387.15	2,968.15	4,938	740.70	5,678.70	6,269	940.35	7,209.35	6,269	940.35	7,209.35	6,269	940.35	7,209.35	20,398	3,059.70	23,457.70	35,696	5,354.40	41,050.40	71,392	10,708.80	82,100.80	101,987	15,298.05	117,285.05
29-35	3,099	464.85	3,563.85	5,825	873.75	6,698.75	7,397	1,109.55	8,506.55	7,397	1,109.55	8,506.55	7,397	1,109.55	8,506.55	24,065	3,609.75	27,674.75	42,115	6,317.25	48,432.25	84,231	12,634.65	96,865.65	120,328	18,049.20	138,377.20
36-47	3,696	554.40	4,250.40	7,102	1,065.30	8,167.30	9,019	1,352.85	10,371.85	9,019	1,352.85	10,371.85	9,019	1,352.85	10,371.85	29,346	4,401.90	33,747.90	51,357	7,703.55	59,060.55	102,714	15,407.10	118,121.10	146,734	22,010.10	168,744.10
48-60	5,954	893.10	6,847.10	11,541	1,731.15	13,272.15	14,656	2,198.40	16,854.40	14,656	2,198.40	16,854.40	14,656	2,198.40	16,854.40	47,689	7,153.35	54,842.35	83,457	12,518.55	95,975.55	166,914	25,037.10	191,951.10	238,447	35,767.05	274,214.05
61-75	8,561	1,284.15	9,845.15	16,967	2,545.05	19,512.05	21,195	3,179.25	24,374.25	21,195	3,179.25	24,374.25	21,195	3,179.25	24,374.25	68,964	10,344.60	79,308.60	120,687	18,103.05	138,790.05	241,375	36,206.25	277,581.25	No Cover		
76-90	10,302	1,545.30	11,847.30	20,063	3,009.45	23,072.45	25,479	3,821.85	29,300.85	25,479	3,821.85	29,300.85	25,479	3,821.85	29,300.85	82,905	12,435.75	95,340.75	145,085	21,762.75	166,847.75	290,171	43,525.65	333,696.65	No Cover		
91-120	14,514	2,177.10	16,691.10	28,409	4,261.35	32,670.35	36,076	5,411.40	41,487.40	36,076	5,411.40	41,487.40	36,076	5,411.40	41,487.40	No Cover			No Cover			No Cover			No Cover		
121-147	19,271	2,890.65	22,161.65	37,820	5,673.00	43,493.00	48,026	7,203.90	55,229.90	48,026	7,203.90	55,229.90	48,026	7,203.90	55,229.90	No Cover			No Cover			No Cover			No Cover		
148-180	25,521	3,828.15	29,349.15	50,216	7,532.40	57,748.40	63,765	9,564.75	73,329.75	63,765	9,564.75	73,329.75	63,765	9,564.75	73,329.75	No Cover			No Cover			No Cover			No Cover		