

## COCO HOSPICASH – NAVI GENERAL INSURANCE

### Rate Chart (Pre-Tax Rates – per mille)

#### Sickness Hospital Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	158	186	195	195	208	222	238	255
18-25	181	213	222	223	237	254	272	291
26-30	192	226	236	237	252	269	289	309
31-35	203	239	250	251	267	285	306	327
36-40	226	266	278	279	296	317	340	364
41-45	271	319	333	335	356	380	409	437
46-50	339	399	417	418	445	475	511	546
51-55	384	452	472	474	504	539	579	619
56-60	587	691	722	725	771	824	885	946
61-65	813	956	1,000	1,004	1,067	1,141	1,226	1,310
66-70	994	1,169	1,223	1,227	1,305	1,395	1,498	1,601
>70	1,355	1,594	1,667	1,673	1,779	1,902	2,043	2,183

#### Accident Hospital Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	21	25	26	26	28	30	32	34
18-25	24	28	30	30	32	34	36	39
26-30	26	30	31	32	34	36	39	41
31-35	27	32	33	33	36	38	41	44
36-40	30	35	37	37	40	42	45	49
41-45	36	43	44	45	47	51	54	58
46-50	45	53	56	56	59	63	68	73
51-55	51	60	63	63	67	72	77	82
56-60	78	92	96	97	103	110	118	126
61-65	108	128	133	134	142	152	163	175
66-70	133	156	163	164	174	186	200	213
>70	181	213	222	223	237	254	272	291

#### Day Care Procedure Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	32	37	39	39	42	44	48	51
18-25	36	43	44	45	47	51	54	58
26-30	38	45	47	47	50	54	58	62
31-35	41	48	50	50	53	57	61	65
36-40	45	53	56	56	59	63	68	73
41-45	54	64	67	67	71	76	82	87
46-50	68	80	83	84	89	95	102	109
51-55	77	90	94	95	101	108	116	124
56-60	117	138	144	145	154	165	177	189
61-65	163	191	200	201	213	228	245	262
66-70	199	234	245	245	261	279	300	320
>70	271	319	333	335	356	380	409	437

COCO Hospicash - Navi General Insurance | UIN : NAVHLIP21359V022021

Registered & Corporate Office: Navi General Insurance Limited  
 402, 403 & 404, A & B Wing, 4<sup>th</sup> Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai -400099  
 Toll-free number: 1800 123 0004 8200 | Fax: 022-4001 8251 | Website: [www.naviinsurance.com](http://www.naviinsurance.com) | Email: [mycare@navi.com](mailto:mycare@navi.com)  
 CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

### Convalescence Benefit

Age Band	Office Rate per mille	Max. Office Premium
	Applicable for Daily benefit amount upto Rs 2000	Applicable for Daily benefit amount above Rs 2000
91D-17	15	29
18-25	17	33
26-30	18	35
31-35	19	38
36-40	21	42
41-45	25	50
46-50	31	63
51-55	35	71
56-60	54	108
61-65	75	150
66-70	92	183
>70	125	250

### Maternity Benefit (Rate per mille)

9 months waiting period	
Age	Premium
18-25	150
26-35	210
36-45	90
46-65	30

### Accommodation Benefit (Rate per mille)

Age band	5 days	10 days & More
91D-17	94	123
18-25	108	140
26-30	114	149
31-35	121	158
36-40	135	175
41-45	162	211
46-50	202	263
51-55	229	298
56-60	350	456
61-65	485	632
66-70	592	772
>70	808	1053

### Accidental Double Cash

	Accidental Double Cash
Loading to the sum of Annual Office Premium of Sickness Hospital Cash, Accident Hospital Cash & Day Care procedure Cash	10%

### Accidental Death Benefit

Annual Office Rate per mille	0.527
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### International Emergency Benefit

	International Emergency Benefit
Loading to the sum of Annual Office Premium of Sickness Hospital Cash, Accident Hospital Cash & Day Care procedure Cash	7%

### Deductible

Hospitalization Days per year	5			10			15			20		
Deductible	1	2	3	1	2	3	1	2	3	1	2	3
Discount	36%	61%	79%	31%	52%	67%	29%	49%	64%	28%	47%	62%

Hospitalization Days per year	30			60			90			180		
Deductible	1	2	3	1	2	3	1	2	3	1	2	3
Discount	26%	44%	58%	25%	42%	54%	23%	39%	50%	21%	36%	47%

### Franchise

Hospitalization Days per year	5		10		15		20	
Franchise	2	3	2	3	2	3	2	3
Discount	24%	42%	20%	36%	19%	34%	18%	33%

Hospitalization Days per year	30		60		90		180	
Franchise	2	3	2	3	2	3	2	3
Discount	17%	31%	16%	29%	15%	27%	14%	25%

Deletion/Reduction of Waiting period for Pre-Existing Disease/Condition (Reduction/Deletion)				
Age Band	36 months	24 months	12 months	0 months
91D-17	3.00%	5.00%	7.50%	7.50%
18-25	5.00%	7.50%	10.00%	10.00%
26-30	5.00%	7.50%	10.00%	12.00%
31-35	7.50%	10.00%	12.50%	15.00%
36-40	7.50%	12.00%	15.00%	20.00%
41-45	7.50%	12.00%	15.00%	20.00%
46-50	10.00%	15.00%	18.00%	25.00%
51-55	12.00%	18.00%	20.00%	28.00%
56-60	15.00%	20.00%	25.00%	30.00%
61-65	15.00%	20.00%	25.00%	30.00%
66-70	15.00%	20.00%	25.00%	30.00%
>70	15.00%	20.00%	25%	30%

### Deletion of Waiting period for Named Ailments

Amendment of 1 Year Waiting Period	
Age Band	0 months
91D-17	1.00%
18-25	2.00%
26-30	3.00%
31-35	3.00%
36-40	5.00%
41-45	5.00%
46-50	7.50%
51-55	7.50%
56-60	10.00%
61-65	10.00%
66-70	10.00%
>70	10.00%

### Deletion of Initial Waiting period

Waiting Period	Loading
Nil days	10% loading

### Rate Chart (Post-Tax Rates – per mille)

#### Sickness Hospital Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	186	219	230	230	245	262	281	301
18-25	214	251	262	263	280	300	321	343
26-30	227	267	278	280	297	317	341	365
31-35	240	282	295	296	315	336	361	386
36-40	267	314	328	329	349	374	401	430
41-45	320	376	393	395	420	448	483	516
46-50	400	471	492	493	525	561	603	644
51-55	453	533	557	559	595	636	683	730
56-60	693	815	852	856	910	972	1044	1116
61-65	959	1128	1180	1185	1259	1346	1447	1546
66-70	1173	1379	1443	1448	1540	1646	1768	1889
>70	1599	1881	1967	1974	2099	2244	2411	2576

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### Accident Hospital Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	25	30	31	31	33	35	38	40
18-25	28	33	35	35	38	40	42	46
26-30	31	35	37	38	40	42	46	48
31-35	32	38	39	39	42	45	48	52
36-40	35	41	44	44	47	50	53	58
41-45	42	51	52	53	55	60	64	68
46-50	53	63	66	66	70	74	80	86
51-55	60	71	74	74	79	85	91	97
56-60	92	109	113	114	122	130	139	149
61-65	127	151	157	158	168	179	192	207
66-70	157	184	192	194	205	219	236	251
>70	214	251	262	263	280	300	321	343

### Day Care Procedure Cash

Age Band / Days	5	10	15	20	30	60	90	180
91D-17	38	44	46	46	50	52	57	60
18-25	42	51	52	53	55	60	64	68
26-30	45	53	55	55	59	64	68	73
31-35	48	57	59	59	63	67	72	77
36-40	53	63	66	66	70	74	80	86
41-45	64	76	79	79	84	90	97	103
46-50	80	94	98	99	105	112	120	129
51-55	91	106	111	112	119	127	137	146
56-60	138	163	170	171	182	195	209	223
61-65	192	225	236	237	251	269	289	309
66-70	235	276	289	289	308	329	354	378
>70	320	376	393	395	420	448	483	516

### Convalescence Benefit

Age Band	Office Rate per mille	Max. Office Premium
	Applicable for Daily benefit amount upto Rs 2000	Applicable for Daily benefit amount above Rs 2000
91D-17	18	34
18-25	20	39
26-30	21	41
31-35	22	45
36-40	25	50
41-45	30	59
46-50	37	74
51-55	41	84
56-60	64	127
61-65	89	177
66-70	109	216
>70	148	295

### Maternity Benefit (Rate per mille)

9 months waiting period	
Age	Premium
18-25	177
26-35	248
36-45	106
46-65	35

### Accommodation Benefit (Rate per mille)

Age band	5 days	10 days & More
91D-17	111	145
18-25	127	165
26-30	135	176
31-35	143	186
36-40	159	207
41-45	191	249
46-50	238	310
51-55	270	352
56-60	413	538
61-65	572	746
66-70	699	911
>70	953	1243

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46-50	10.00%	15.00%	18.00%	25.00%
51-55	12.00%	18.00%	20.00%	28.00%
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46-50	7.50%
51-55	7.50%
56-60	10.00%
61-65	10.00%
66-70	10.00%
>70	10.00%

Deletion of Initial Waiting period	
Waiting Period	Loading
Nil days	10% loading

## DISCOUNTS & LOADINGS

### Family Floater Premium

Premium of Self	Premium calculation as per highest age of family member
Premium of Spouse / Sibling	50% of Self Premium
Premium of Child	25% of Self Premium

### Long term discount

Term	Discount
1	0%
2	8%
3	15%

### Premium Payment term Loading

Mode/Term	1 year	2 years	3 years
Annual	0%	0%	0%
Half – Yearly	2%	4%	6%
Quarterly	4%	6%	8%
Monthly	6%	8%	10%

### Navi Duniya Discount (Loyalty Discount)

Navi Duniya Discount (Loyalty Discount)	5%
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