

Individual Personal Accident Policy

Rate Chart (Office Rate)



1. Base Covers

Nature of Cover		Category-Normal	Category-Heavy	Category-Very Heavy
Basic	<25	0.42%o	0.63%o	1.26%o
	>=25to<=65	0.40%o	0.60%o	1.20%o
	>65	0.46%o	0.69%o	1.38%o
Wider	<25	0.95%o	1.36%o	2.94%o
	>=25to<=65	0.90%o	1.30%o	2.80%o
	>65	1.04%o	1.49%o	3.22%o
Comprehensive	<25	1.47%o	2.05%o	Not to be covered
	>=25to<=65	1.40%o	1.95%o	Not to be covered
	>65	1.61%o	2.24%o	Not to be covered

2. Optional Covers

2.1. Medical Expenses Extension: 25% of the base premium

2.2. Hospital Confinement Allowance: Rs. 300/- per person

3. Loading/ Discount

3.1. Family Package Discount: Family size of more than one member will be eligible for a discount of 10%.

3.2. Staff discount: Staff discount of 15% will be provided only if the business gets booked through direct channel.