

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%	0.63%	1.26%
	>=25to<=65	0.40%	0.60%	1.20%
	>65	0.46%	0.69%	1.38%
Wider	<25	0.95%	1.36%	2.94%
	>=25to<=65	0.90%	1.30%	2.80%
	>65	1.04%	1.49%	3.22%
Comprehensive	<25	1.47%	2.05%	Not to be covered
	>=25to<=65	1.40%	1.95%	Not to be covered
	>65	1.61%	2.24%	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.