

Loan Guard Rate Chart



Premium

Critical Illnesses

9 Critical Illness

Fixed Sum Insured

Office Premium (per mille) - 9 Critical Illness					
Age Band / Years	1	2	3	4	5
18-25	1.00	2.21	3.42	4.58	5.75
26-30	1.21	2.69	4.18	5.70	7.20
31-35	1.91	4.17	6.46	8.67	10.91
36-40	2.35	5.34	8.48	11.89	15.42
41-45	5.04	11.82	19.36	27.74	36.67
46-50	10.35	23.11	36.69	50.98	65.69
51-55	16.62	37.03	56.65	73.73	92.51
56-60	28.44	63.33	96.83	147.42	184.98
>61	43.59	96.93	148.21	225.46	282.92

12 Critical Illness

Fixed Sum Insured

Office Premium (per mille) - 12 Critical Illness					
Age Band \ Years	1	2	3	4	5
18-25	1.05	2.29	3.51	4.73	5.92
26-30	1.24	2.76	4.30	5.84	7.39
31-35	1.96	4.30	6.61	8.93	11.23
36-40	2.45	5.55	8.79	12.30	15.97
41-45	5.25	12.33	20.19	28.88	38.17
46-50	10.79	24.10	38.27	53.19	68.49
51-55	17.45	38.89	59.47	77.46	97.20
56-60	29.78	66.33	101.44	154.42	193.74
>61	45.64	101.49	155.21	236.06	296.21

15 Critical Illness

Fixed Sum Insured

Office Premium (per mille) - 15 Critical Illness					
Age Band / Years	1	2	3	4	5
18-25	1.10	2.40	3.68	4.94	6.20
26-30	1.28	2.83	4.39	6.01	7.58
31-35	2.03	4.46	6.85	9.24	11.61
36-40	2.53	5.73	9.10	12.74	16.54

41-45	5.48	12.85	21.07	30.13	39.83
46-50	11.28	25.19	39.98	55.54	71.55
51-55	18.36	40.91	62.58	81.48	102.25
56-60	31.47	70.09	107.17	163.12	204.67
>61	48.21	107.22	163.94	249.33	312.85

18 Critical Illness
Fixed Sum Insured

Office Premium (per mille) - 18 Critical Illness					
Age Band /Years	1	2	3	4	5
18-25	1.17	2.50	3.82	5.15	6.44
26-30	1.31	2.90	4.51	6.13	7.74
31-35	2.09	4.56	7.03	9.48	11.93
36-40	2.66	5.96	9.49	13.26	17.21
41-45	5.74	13.45	22.00	31.47	41.59
46-50	11.83	26.38	41.88	58.16	74.94
51-55	19.39	43.14	66.00	85.94	107.82
56-60	33.18	73.85	112.90	171.86	215.63
>61	50.77	112.92	172.67	262.59	329.51

25 Critical Illness
Fixed Sum Insured

Office Premium (per mille) - 25 Critical Illness					
Age Band / Years	1	2	3	4	5
18-25	1.20	2.66	4.10	5.98	7.54
26-30	1.37	3.04	4.69	6.83	8.61
31-35	2.21	4.91	7.57	11.03	13.91
36-40	2.85	6.32	9.74	14.19	17.91
41-45	6.29	13.97	21.51	31.35	39.56
46-50	13.05	28.97	44.62	65.02	82.03
51-55	21.52	47.79	73.59	107.25	135.30
56-60	36.24	80.48	123.93	180.61	227.86
>61	55.10	122.36	188.43	274.61	346.46

Personal Accident
Office Rate for Personal Accident
Fixed Sum Insured

Office Premium (per mille)					
Age Band / Years	1	2	3	4	5
All age bands	0.66	1.32	1.99	2.65	3.31

Hospi-Cash

Office Rate for Hospi-cash cover

Age band	Deductibles (in days)										
	0	1	2	3	4	5	6	7	8	9	>=10
18-25	39.04	29.28	23.42	15.62	11.71	7.81	5.86	4.88	3.90	2.93	1.95
26-30	44.12	33.09	26.47	17.65	13.24	8.82	6.62	5.51	4.41	3.31	2.21
31-35	49.20	36.90	29.52	19.68	14.76	9.84	7.38	6.15	4.92	3.69	2.46
36-40	56.45	42.34	33.87	22.58	16.93	11.29	8.47	7.06	5.64	4.23	2.82
41-45	63.70	47.77	38.22	25.48	19.11	12.74	9.55	7.96	6.37	4.78	3.18
46-50	79.95	59.97	47.97	31.98	23.99	15.99	11.99	9.99	8.00	6.00	4.00
51-55	96.21	72.16	57.73	38.48	28.86	19.24	14.43	12.03	9.62	7.22	4.81
56-60	128.36	96.27	77.02	51.34	38.51	25.67	19.25	16.05	12.84	9.63	6.42
>61	191.64	143.73	114.99	76.66	57.49	38.33	28.75	23.96	19.16	14.37	9.58

**Note: The above rate is applicable upto 30 days benefit. For hospi-cash benefit, above 30 days, following loading shall apply to the Hospi-cash rates upto 30 days.*

* The final rates will depend on various factors such as group size, demographic details, previous claim history and our experience of a similar cohort of clients.

For additional details please contact our policy advisor / relationship manager.

The above rates are exclusive of taxes. Taxes as applicable will be charged on these rates.

RC.LG.ver25.11.25