

Beyond Borders Rate charts

Gross Premium (Excl. GST)

Base Covers

1 Emergency Medical Expenses - Accident & Illness

		Amount in INR						
Gross premium	18,412							
Sum insured (USD)	10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	7,50,000	10,00,000
Relativity	0.34	0.46	0.63	0.77	1.00	1.29	1.52	1.58

Optional cover under Emergency Medical Expenses - Accident & Illness

1. Deductible

Deductible (USD)	Discount %
50	1.0%
100	1.5%
200	3.5%
250	4.5%
500	8.5%

750	13.0%
1,000	17.0%
2,000	35.0%
2,500	40.0%

2 Maternity

	Amount in INR
Gross Premium	4,577

Sum Insured (USD)	500	1,000	2,000	3,500	5,000	10,000
Relativity	0.50	1.00	2.00	3.50	5.00	9.50

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional cover under Maternity

2.1 Co-payment

Copayment %	Discount %
10%	2.0%
20%	4.0%
25%	5.0%
50%	10.0%

2.2 Waiting Period (Months)

Waiting Period (Months)	Discount %
9	5.0%
12	7.5%
18	20.0%
24	35.0%

3 Hospital Cash - Accident and Illness

Optional cover under Hospital Cash - Accident and Illness

3.1 Time Deductible (hours)

Time Deductible (hours)	Discount %
24	40.0%
48	50.0%

3.2 Maximum Length of Stay (Days)

Length of stay (in Days)	5	7	10	15	30
Relativity	1.00	1.20	1.40	1.60	2.00

4 Dental Expenses

	Amount in INR
Gross Premium	643

Sum Insured (USD)	50	300	500	1,000	1,500	2,000	2,500
Relativity	0.12	0.71	1.00	1.25	1.40	2.25	3.00

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional cover under Dental Expenses

4.
1 Deductible

Deductible (USD)	Discount %
25	5.0%
50	7.5%
60	10.0%
80	12.5%
100	15.0%
200	35.0%

4.
2 Maximum number of visits

Number of visits	Discount %
2	10.0%
5	5.0%

4.
3 Cost per occurrence

Cost per occurrence	Discount %
125	20.0%
250	5.0%

5 Recuperation Expenses

Amount in INR	
Gross Premium	57

Sum insured (USD)	100	250	500	600	700	800	900	1,000
Relativity	0.23	0.57	1.00	1.10	1.18	1.23	1.25	1.26

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional cover under Recuperation Expenses

5.1 Maximum number of visits

Number of visits	Discount %
5	5.0%
10	2.0%

5.2 Cost per occurrence

Cost per occurrence	Discount %
20	70.0%
50	40.0%
100	10.0%
200	5.0%

6 Emergency Medical Evacuation

Amount in INR	
Gross Premium	493

Sum insured (USD)	500	1,000	5,000	10,000	20,000	30,000	50,000	1,00,000	5,00,000	10,00,000
Relativity	0.07	0.14	0.68	1.00	1.40	1.70	2.20	2.75	3.85	4.60

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional cover under Emergency Medical Evacuation

6.1 Co-payment

Copayment %	Discount %
10%	10.0%
20%	20.0%
25%	25.0%
50%	50.0%

6.2 Deductible

Deductible (USD)	Discount %
25	0.5%
50	1.0%
100	1.5%
200	2.0%

7 Personal Accident (PA)

Accidental death

Gross Rate	Rate per mille
	0.481

Permanent Disablement -Accident

Table of Contents	Gross Rate per mille
Table (A)	0.192
Table (B)	0.241
Table (C)	0.288
Table (D)	0.337

Personal Accident - Common**8 Carrier****Accidental Death- Common Carrier**

Rate per mille

Gross Rate	0.385
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Permanent Disablement -Accident - Common Carrier

Table of Contents	Gross Rate per mille
Table (A)	0.154
Table (B)	0.193
Table (C)	0.231
Table (D)	0.269

9 Repatriation of Mortal Remains

Amount in INR

Gross Premium	5,231
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Sum Insured (USD)	250	1,000	5,000	10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	10,00,000
Relativity	0.05	0.20	0.72	0.85	1.00	1.20	1.40	1.80	2.25	2.70

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Repatriation of Mortal Remains

9.1 Deductible

Deductible (USD)	Discount %
25	0.50%
50	1.00%
100	2.00%
150	3.00%

10 Funeral Expenses

	Amount in INR
Gross Premium	706

Sum insured (USD)	100	200	500	800	1,000
Relativity	0.17	0.33	0.67	1.00	1.10

Note: Other Sum Insured options may be arrived at using standard interpolation method

11 Delay of Checked-in Baggage (Indemnity)

	Amount in INR
Gross Premium	81

Sum insured (USD)	50	100	200	300	400	500	600
Relativity	0.57	0.72	1.00	1.25	1.50	1.67	1.80

Note: Other Sum Insured options may be arrived at using standard interpolation method

**Optional Cover under Delay of Checked-in Baggage
(Indemnity)**

11.1 Time Deductible (hours)

Time Deductible (hours)	Discount %
2	0.0%
4	10.0%
6	30.0%
8	35.0%
12	40.0%
24	55.0%

12 Delay of Checked-in Baggage (Benefit)

Frequency	0.70%
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Optional Cover under Delay of Checked-in Baggage (Benefit)

12.1 Time Deductible (hours)

Time Deductible (hours)	Discount %
2	0.0%
4	10.0%
6	30.0%

8	35.0%
12	40.0%
24	55.0%

Loss of Checked-in Baggage**13 (Benefit)**

Frequency	0.09%
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14 Flight Delay

Gross Premium	128
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Amount in INR

Sum insured (USD)	10	30	50	100	500	1,000
Relativity	0.10	0.31	0.51	1.00	1.90	2.45

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Flight Delay**14.1 Time Deductible (hours)**

Time Deductible (hours)	Discount%
2	0.0%
3	10.0%
4	20.0%
6	30.0%
8	50.0%
12	70.0%
24	90.0%

15 Flight Cancellation

Amount in INR	
Gross Premium	160

Sum insured (USD)	100	250	500	1,000	2,500	5,000
Relativity	0.13	0.31	0.63	1.00	1.75	2.00

Note: Other Sum Insured options may be arrived at using standard interpolation method

16 Missed Flight Connection

Amount in INR	
Gross Premium	63

Sum insured (USD)	100	250	500	1,000	2,500	5,000
Relativity	0.88	0.93	1.00	1.05	1.30	1.46

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Missed Flight Connection**16.1 Time Deductible (hours)**

Time Deductible (hours)	Discount %
2	0.0%
3	10.0%
4	20.0%
6	30.0%
8	50.0%
12	70.0%

24	90.0%
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17 Flight Rescheduling and Alternate Booking

	Amount in INR
Gross Premium	46

Sum insured (USD)	100	250	500	1,000	2,500	5,000
Relativity	0.57	0.80	1.00	1.33	1.67	2.00

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Flight Rescheduling and Alternate Booking**17.1 Deductible (USD)**

Deductible (USD)	Discount %
50	20.0%
100	40.0%
150	60.0%

18 Trip Delay

	Amount in INR
Gross Premium	244

Sum insured (USD)	50	100	250	500	1,000	1,500	2,500
Relativity	0.11	0.21	0.53	1.00	1.30	1.70	1.80

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Trip Delay**18.1 Time Deductible (hours)**

Time Deductible (hours)	Discount %
4	0.0%
6	10.0%
12	25.0%
24	45.0%

19 Trip Cancellation

	Amount in INR
Gross Premium	58

Sum insured (USD)	100	250	500	1,000	2,500	5,000
Relativity	0.33	0.83	1.00	1.33	1.67	2.00

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Trip Cancellation**19.1 Deductible**

Deductible (USD)	Discount %
50	15.0%
100	30.0%
150	50.0%
200	65.0%

20 Trip Curtailment

	Amount in INR
Gross Premium	109

Sum insured (USD)	100	250	500	1,000	2,500	5,000
Relativity	0.18	0.45	0.91	1.00	1.20	1.30

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Trip Curtailment

20.1 Deductible

Deductible (USD)	Discount %
50	5.0%
100	15.0%
150	20.0%
200	30.0%

21 Bounced Booking - Hotel

	Amount in INR
Gross Premium	118

Sum insured (USD)	50	500	750	1,000	2,000	2,500
Relativity	0.17	1.00	1.33	1.53	1.80	1.90

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Bounced Booking - Hotel

21.1 Deductible

Deductible (USD)	Discount %
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50	12.5%
100	25.0%
150	40.0%

22 Bounced Booking - Airline

	Amount in INR
Gross Premium	131

Sum insured (USD)	50	500	750	1,000	2,000	2,500
Relativity	0.13	1.00	1.15	1.25	1.45	1.50

Optional Cover under Bounced Booking - Airline

22.1 Deductible

Deductible (USD)	Discount %
50	10.0%
100	20.0%
150	30.0%

23 Theft of Baggage and its Contents

	Amount in INR
Gross Premium	196

Sum insured (USD)	100	250	500	750	1,000	2,500
Relativity	0.39	1.00	1.25	1.40	1.60	2.00

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Theft of Baggage and its Contents

23.1 Deductible

Deductible (USD)	Discount %
25	15.0%
50	30.0%
100	65.0%

24 Theft of Electronic Gadget

Amount in INR	
Gross Premium	2,354

Sum insured (USD)	100	250	500	750	1,000	2,500
Relativity	0.22	0.56	1.00	1.40	1.60	2.00

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Theft of Electronic Gadget

24.1 Deductible

Deductible (USD)	Discount %
25	2.5%
50	5.0%
100	15.0%

25 Theft of Mobile Phone

	Amount in INR
Gross Premium	5,100

Sum insured (USD)	100	250	500	750	1,000	2,500
Relativity	0.38	0.60	0.80	1.00	1.30	1.85

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Theft of Mobile Phone

25.1 Deductible

Deductible (USD)	Discount %
25	10.0%
50	20.0%
100	35.0%

26 Fraudulent transactions on Payment Cards

	Amount in INR
Gross Premium	1,466

Sum insured (USD)	100	500	1,000	2,000	3,000	4,000	5,000
Relativity	0.07	0.33	0.60	1.00	1.25	1.45	1.55

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Fraudulent transactions on Payment Cards

26.1 Deductible

Deductible (USD)	Discount %
25	2.0%
50	3.0%
100	8.0%
200	15.0%
500	35.0%

27 Loss of Passport

	Amount in INR
Gross Premium	345

Sum insured (USD)	50	100	200	300	400	500
Relativity	0.24	0.47	0.83	1.00	1.10	1.15

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Loss of Passport**27.1 Deductible**

Deductible (USD)	Discount %
25	7.5%
30	10.0%
50	20.0%

28 Loss of International Driving License

	Amount in INR
Gross Premium	41

Sum insured (USD)	50	100	200	300	400	500
Relativity	0.40	0.50	0.75	0.90	1.00	1.05

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Covers under Loss of International Driving License

28.1 Co-payment

Co-payment	Discount %
10%	10.0%
25%	25.0%
50%	50.0%

29 Visa Rejection

Amount in INR	
Gross Premium	2,462

Sum insured (USD)	50	100	250	500	1,000	2,000	3,000
Relativity	0.27	0.53	0.64	0.80	1.00	1.30	1.50

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Visa Rejection

29.1 Co-payment

Co-payment	Discount %
10%	10.0%
20%	20.0%
25%	25.0%
50%	50.0%

29.2 Deductible

Deductible	Discount %
25	10.0%
50	20.0%
100	50.0%

30 Hijack Distress Allowance (Lumpsum)

Rate per mille	
Gross Rate	0.004

Optional cover under Hijack Distress Allowance (Lumpsum)

30.1 Time Deductible (hours)

Time Deductible (hours)	Discount %
12	20.0%
24	50.0%

31 Emergency Hotel Accommodation for Insured Person

Amount in INR	
Gross Premium	1,381



Sum insured (USD)	50	100	250	500	1,000	2,500	5,000
Relativity	0.10	0.21	0.42	0.67	1.00	1.45	1.60

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Emergency Hotel Accommodation for Insured Person

31.1 Deductible

Deductible (USD)	Discount %
50	10.0%
100	25.0%
150	40.0%

31.2 Minimum Continuous days of Hospitalization

Continuous days of hospitalization	Discount %
1	0.0%
3	30.0%
5	40.0%
7	50.0%
10	60.0%

32 Emergency Travel Expenses for Immediate Family Member

Amount in INR	
Gross Premium	231

Sum insured (USD)	50	250	500	1,000	2,500	5,000	10,000
Relativity	0.06	0.28	0.57	1.00	1.33	1.50	1.70

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Emergency Travel Expenses for Immediate Family Member

32.2 Deductible

Deductible (USD)	Discount %
50	2.0%
100	5.0%
150	10.0%

31.2 Minimum Continuous days of Hospitalization

Continuous days of hospitalization	Discount %
1	0.0%
3	30.0%
5	40.0%
7	50.0%
10	60.0%

33 Emergency Accommodation Expenses for Immediate Family Member

	Amount in INR
Gross Premium	1,669

Sum insured (USD)	50	250	500	1,000	2,500	5,000
Relativity	0.09	0.43	0.86	1.00	1.20	1.40

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Emergency Accommodation Expenses for Immediate Family Member

33.1 Deductible

Deductible (USD)	Discount %
50	2.0%
100	7.0%
150	15.0%

33.2 Minimum Continuous days of Hospitalization

Continuous days of hospitalization	Discount %
1	0.0%
3	30.0%
5	40.0%
7	50.0%
10	60.0%

34 Emergency Travel Expenses for Insured Person's Minor Children

Amount in INR	
Gross Premium	418

Sum insured (USD)	50	250	500	1,000	2,500	5,000
Relativity	0.09	0.43	0.86	1.00	1.20	1.40

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Emergency Travel Expenses for Insured Person's Minor Children

34.1 Deductible

Deductible (USD)	Discount %
50	2.50%
100	5.00%
150	10.00%

34.2 Minimum Continuous days of Hospitalization

Continuous days of hospitalization	Discount %
1	0.0%
3	30.0%
5	40.0%
7	50.0%
10	60.0%

35 Personal Liability

	Amount in INR
Gross Premium	654

Sum insured (USD)	1,000	10,000	25,000	50,000	1,00,000	2,00,000	2,50,000
Relativity	0.20	0.24	0.47	0.71	1.00	1.25	1.30

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Personal Liability**35.1 Deductible**

Deductible (USD)	Discount %
100	2.0%
200	4.0%

36 Bail Bond

	Amount in INR
Gross Premium	327

Sum insured (USD)	100	1,000	5,000	10,000	25,000	50,000	1,00,000
Relativity	0.02	0.20	0.50	1.00	2.20	3.00	4.00

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Bail Bond**35.1 Deductible**

Deductible (USD)	Discount %
100	2.0%
500	10.0%
1000	20.0%

37 Study Interruption

	Amount in INR
Gross Premium	34,047

Sum insured (USD)	1,000	5,000	10,000	20,000	30,000	50,000	1,00,000
Relativity	0.04	0.19	0.38	0.75	1.00	1.15	1.40

Note: Other Sum Insured options may be arrived at using standard interpolation method

38 Sponsor Protection

Amount in INR	
Gross Premium	638

Sum insured (USD)	1,000	5,000	10,000	20,000	30,000	50,000	1,00,000
Relativity	0.04	0.19	0.38	0.75	1.00	1.30	1.80

Note: Other Sum Insured options may be arrived at using standard interpolation method

39 Back at Home Cover

(i) Burglary Cover for Home Contents

Rate per mille	
Gross Rate	0.923

(ii) Fire and Allied Perils for Home Contents:

Rate per mille	
Gross Rate	0.408

(iii) Pet Care

Rate per mille	
Gross Rate	2.308

40 Rental Motor Damages

Amount in INR	
Gross Premium	2,569

Sum insured (USD)	50	250	500	1,000	1,500
Relativity	0.14	0.70	1.00	1.30	2.00

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Rental Motor Damages

40.1 Deductible

Deductible (USD)	Discount %
25	5.0%
50	10.0%
100	25.0%
150	35.0%

41 Replacement of Staff

Amount in INR	
Gross Premium	518

Sum insured (USD)	100	250	500	1,000	2,000	2,500	5,000
Relativity	0.11	0.28	0.57	1.00	1.45	1.60	1.75

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Replacement of Staff

41.1 Deductible

Deductible (USD)	Discount %
25	1.0%
50	2.5%
100	5.0%
150	10.0%

42 Golfer's Hole in One

	Rate per mille
Gross Rate	0.015

43 Loss of Checked-in Baggage (Indemnity)

	Amount in INR
Gross Premium	147

Sum insured (USD)	100	500	1,000	5,000
Relativity	0.13	0.67	1.00	1.33

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Loss of Checked-in Baggage (Indemnity)**43.1 Per Bag Sub-limit**

Per bag Sub Limit	Discount%
75%	15.0%
50%	35.0%
25%	65.0%

43.1 Per Article Sub-limit

Per Article Sub limit	Discount%
5%	90.0%
10%	85.0%
15%	80.0%
20%	75.0%
25%	70.0%
50%	40.0%

44 Hijack Distress Allowance (Per Day)

	Rate per mille
Rate	0.00192

Optional Cover under Hijack Distress Allowance (Per Day)

44.1 Maximum number of Days

Maximum number of Days	3	5	7	10
Relativity	2.00	2.50	3.80	5.00

OPTIONAL COVERS

1 Automatic Extension

Days	7	15	30	45	60	90
Loading %	2%	5%	8%	9%	12%	23%

2 Road Ambulance

	Amount in INR
Gross premium	709

Sum Insured (USD)	50	200	400	600	800	1000
Relativity	0.13	0.52	1.00	1.30	1.45	1.55

Note: Other Sum Insured options may be arrived at using standard interpolation method

3 Medical Repatriation

Loading %	20%
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4 Post Hospitalization Expenses

	Amount in INR
Gross premium	42

Sum Insured (USD)	100	250	500	1000	2500	5000
Burn Cost (USD)	0.63	0.79	1.00	1.25	1.38	1.56

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Post Hospitalization Expenses**4.1 Post Hospitalization Days**

Post hospitalisation Days	Relativity
10	0.25
15	0.50
30	0.75
60	1.00

90	1.25
180	1.50

5 Out Patient Treatment Expenses

	Amount in INR
Gross premium	1,569

Sum Insured (USD)	50	100	500	1000	1500	2000	5000	10000	20000
Relativity	0.33	0.53	1.00	1.25	1.40	1.65	2.50	3.33	4.10

Note: Other Sum Insured options may be arrived at using standard interpolation method

Optional Cover under Out Patient Treatment Expenses

5.1 Deductible

Deductible (USD)	Discount %
50	25%
100	45%

6 Extension of Pre-Existing Disease (PED) Coverage

	Amount in INR
Gross premium	647

Sum Insured (USD)	500	750	1000	1500	2500	3000	5000	10000	15000	20000
Relativity	0.56	0.83	1.00	1.30	1.80	2.20	2.80	4.00	5.50	7.50

Note: Other Sum Insured options may be arrived at using standard interpolation method

Restriction of Cover for Senior

7 Citizens

Discount %	2.10%
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**Removal of Restriction to only
8 Flights**

Loading %	40%
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**Extension of Coverage for
9 Adventure Sports Activities**

Loading %	200%
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10 Extension of Coverage for Suicide

Loading %	5%
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**Extension of Coverage for
11 Terrorism**

Loading %	2%
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12 Home to Home Cover

	Amount in INR
Gross Premium	28

13 Extension for Coverage in India

Loading %	5%
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14 Overseas Assistance Services

Loading %	0.25%
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Emergency Cash Assistance

15 Service

Loading %	0.25%
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Note: Prices shall vary depending upon group characteristics and are subject to product filing