

### Beyond Borders Rate charts

#### **Gross Premium (Excl. GST)**

## Base Covers

### **1 Emergency Medical Expenses - Accident & Illness**

Amount in INR

<b>Gross premium</b>	18,412
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<b>Sum insured (USD)</b>	10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	7,50,000	10,00,000
<b>Relativity</b>	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**

<b>Deductible (USD)</b>	<b>Discount %</b>
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

<b>Gross Premium</b>	4,577
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Sum Insured (USD)	500	1,000	2,000	3,500	5,000	10,000
<b>Relativity</b>	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

<b>Copayment %</b>	<b>Discount %</b>
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
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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

<b>Gross Premium</b>	57
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<b>Sum insured (USD)</b>	100	250	500	600	700	800	900	1,000
<b>Relativity</b>	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**

<b>Number of visits</b>	<b>Discount %</b>
5	5.0%
10	2.0%

**5.2 Cost per occurrence**

<b>Cost per occurrence</b>	<b>Discount %</b>
20	70.0%
50	40.0%
100	10.0%
200	5.0%

**6 Emergency Medical Evacuation**

Amount in INR

<b>Gross Premium</b>	493
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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		Rate per mille
Gross Rate		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

**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

<b>Sum Insured (USD)</b>	250	1,000	5,000	10,000	25,000	50,000	1,00,000	2,50,000	5,00,000	10,00,000
<b>Relativity</b>	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
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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
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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%
<b>24</b>	<b>55.0%</b>

**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)**

<b>Frequency</b>	0.09%
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**14 Flight Delay**

Amount in INR

<b>Gross Premium</b>	128
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<b>Sum insured (USD)</b>	10	30	50	100	500	1,000
<b>Relativity</b>	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)**

<b>Time Deductible (hours)</b>	<b>Discount%</b>
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	
<b>Gross Premium</b>	160

Sum insured (USD)	100	250	500	1,000	2,500	5,000
<b>Relativity</b>	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	
<b>Gross Premium</b>	63

Sum insured (USD)	100	250	500	1,000	2,500	5,000
<b>Relativity</b>	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

<b>Gross Premium</b>	46
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<b>Sum insured (USD)</b>	100	250	500	1,000	2,500	5,000
<b>Relativity</b>	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)

<b>Deductible (USD)</b>	<b>Discount %</b>
50	20.0%
100	40.0%
150	60.0%

#### 18 Trip Delay

Amount in INR

<b>Gross Premium</b>	244
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<b>Sum insured (USD)</b>	50	100	250	500	1,000	1,500	2,500
<b>Relativity</b>	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
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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

<b>Gross Premium</b>	109
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<b>Sum insured (USD)</b>	100	250	500	1,000	2,500	5,000
<b>Relativity</b>	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

<b>Deductible (USD)</b>	<b>Discount %</b>
50	5.0%
100	15.0%
150	20.0%
200	30.0%

##### 21 Bounced Booking - Hotel

Amount in INR

<b>Gross Premium</b>	118
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<b>Sum insured (USD)</b>	50	500	750	1,000	2,000	2,500
<b>Relativity</b>	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

<b>Deductible (USD)</b>	<b>Discount %</b>
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50	12.5%
100	25.0%
150	40.0%

## 22 Bounced Booking - Airline

Amount in INR

<b>Gross Premium</b>	131
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<b>Sum insured (USD)</b>	50	500	750	1,000	2,000	2,500
<b>Relativity</b>	0.13	1.00	1.15	1.25	1.45	1.50

### Optional Cover under Bounced Booking - Airline

#### 22.1 Deductible

<b>Deductible (USD)</b>	<b>Discount %</b>
50	10.0%
100	20.0%
150	30.0%

## 23 Theft of Baggage and its Contents

Amount in INR

<b>Gross Premium</b>	196
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<b>Sum insured (USD)</b>	100	250	500	750	1,000	2,500
<b>Relativity</b>	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
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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

<b>Gross Premium</b>	5,100
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<b>Sum insured (USD)</b>	100	250	500	750	1,000	2,500
<b>Relativity</b>	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

<b>Deductible (USD)</b>	<b>Discount %</b>
25	10.0%
50	20.0%
100	35.0%

#### 26 Fraudulent transactions on Payment Cards

Amount in INR

<b>Gross Premium</b>	1,466
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<b>Sum insured (USD)</b>	100	500	1,000	2,000	3,000	4,000	5,000
<b>Relativity</b>	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
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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
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<b>Sum insured (USD)</b>	50	100	200	300	400	500
<b>Relativity</b>	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

<b>Co-payment</b>	<b>Discount %</b>
10%	10.0%
25%	25.0%
50%	50.0%

##### 29 Visa Rejection

Amount in INR

<b>Gross Premium</b>	2,462
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<b>Sum insured (USD)</b>	50	100	250	500	1,000	2,000	3,000
<b>Relativity</b>	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
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### 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
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<b>Sum insured (USD)</b>	50	100	250	500	1,000	2,500	5,000
<b>Relativity</b>	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

<b>Deductible (USD)</b>	<b>Discount %</b>
50	10.0%
100	25.0%
150	40.0%

##### 31.2 Minimum Continous days of Hospitalization

<b>Continous days of hospitalization</b>	<b>Discount %</b>
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

<b>Gross Premium</b>	231
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<b>Sum insured (USD)</b>	50	250	500	1,000	2,500	5,000	10,000
<b>Relativity</b>	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**

<b>Deductible (USD)</b>	<b>Discount %</b>
50	2.0%
100	5.0%
150	10.0%

**31.2 Minimum Continous days of Hospitalization**

<b>Continous days of hospitalization</b>	<b>Discount %</b>
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

<b>Gross Premium</b>	1,669
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<b>Sum insured (USD)</b>	50	250	500	1,000	2,500	5,000
<b>Relativity</b>	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 Continous days of Hospitalization**

Continous 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 Continous days of Hospitalization

Continous 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
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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
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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

<b>Gross Premium</b>	638
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<b>Sum insured (USD)</b>	1,000	5,000	10,000	20,000	30,000	50,000	1,00,000
<b>Relativity</b>	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

<b>Gross Rate</b>	0.923
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#### (ii) Fire and Allied Perils for Home Contents:

Rate per mille

<b>Gross Rate</b>	0.408
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#### (iii) Pet Care

Rate per mille

<b>Gross Rate</b>	2.308
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### 40 Rental Motor Damages

Amount in INR

<b>Gross Premium</b>	2,569
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<b>Sum insured (USD)</b>	50	250	500	1,000	1,500
<b>Relativity</b>	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

<b>Deductible (USD)</b>	<b>Discount %</b>
25	5.0%
50	10.0%
100	25.0%
150	35.0%

#### 41 Replacement of Staff

Amount in INR

<b>Gross Premium</b>	518
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<b>Sum insured (USD)</b>	100	250	500	1,000	2,000	2,500	5,000
<b>Relativity</b>	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

<b>Gross Rate</b>	0.015
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**43 Loss of Checked-in Baggage (Indemnity)**

Amount in INR

<b>Gross Premium</b>	147
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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
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#### 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

<b>Gross premium</b>	709
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<b>Sum Insured (USD)</b>	50	200	400	600	800	1000
<b>Relativity</b>	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

<b>Loading %</b>	20%
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## 4 Post Hospitalization Expenses

Amount in INR

<b>Gross premium</b>	42
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<b>Sum Insured (USD)</b>	100	250	500	1000	2500	5000
<b>Burn Cost (USD)</b>	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

<b>Post hospitalisation Days</b>	<b>Relativity</b>
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

<b>Gross premium</b>	1,569
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Sum Insured (USD)	50	100	500	1000	1500	2000	5000	10000	20000
<b>Relativity</b>	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

<b>Gross premium</b>	647
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Sum Insured (USD)	500	750	1000	1500	2500	3000	5000	10000	15000	20000
<b>Relativity</b>	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
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**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*