

CARDSURE PACKAGE POLICY / PREMIUM RATES

Coverage Details	Annual Gross Rate Per Million (INR)	Approved Product Name	Filing Date	Product Filing No.	Approval Date	Approval Filed Number	Remarks
LIABILITY COVER	0.5 - 2.5	New Section	New Section	New Section	New Section	New Section	New Section
Personal Accident Cover							
Accidental Death	0.444 - 0.634	Section 6 of Personal Accident Insurance Policy	26/11/2002	HC/ABL/PAI-01/03	23/12/2002	IRDA/HC/FU/002	The rates and terms are the same as filed and approved for Pro Personal Accident Insurance Policy. IRDA Approval No. IRDA/HC/FU/002
Permanent Disablement (Table B)	0.444 - 0.634	Section 7 of Personal Accident Insurance Policy					
PURCHASE PROTECTION							
(a) Fire And Allied Perils (Including Earthquake)	0.35 - 1.98	Standard Fire & Special Perils Insurance	19/12/2002	HC/CCI/SFSP/03-10	24/12/2002	Approved as per earlier F&U Guidelines	The rates and terms are the same as filed and approved for Prod Standard Fire and Special Perils Policy. Filing No.HC/CCI/SFSP/03-10 and the subsequent rate revisions thereafter as intimated to IRDA letter dated - July 09th 2008. The relevant rates for Earthquake w be independent of Rates submitted. Terrorism would be provided add on cover upon the option of the insured.
(b) Burglary	0.012 - 0.25	Burglary & Housebreaking Insurance	25/08/2004	HC/CCI/BH/01-33	29/10/2004	IRDA/F&U/04-05	The rates and terms are the same as filed and approved for Prod Burglary Insurance Policy. IRDA Approval No. IRDA/F&U/04-05
ELD INSURANCE	0.50 - 1.30	Section 5 of Sarv Suraksha Policy	12/5/2009	HE/RL/SSP/01-90	31/07/2009	IRDA/HDFC-Ergo/2009-10/Hospital Daily Cash/25/LR/03	The rates and terms are the same as filed and approved for Prod Sarv Suraksha Policy. IRDA Approval No. IRDA/HDFC-Ergo/2009-10/Hospital Daily Cash/25/LR/03
ALL HOSPITALIZATION	1.00 - 2.50	Section 3 of Sarv Suraksha Policy	12/5/2009	HE/RL/SSP/01-90	31/07/2009	IRDA/HDFC-Ergo/2009-10/Hospital Daily Cash/25/LR/03	The rates and terms are the same as filed and approved for Prod Sarv Suraksha Policy. IRDA Approval No. IRDA/HDFC-Ergo/2009-10/Hospital Daily Cash/25/LR/03
TRAVEL INSURANCE							
(a) Checked Baggage Loss	16,200 - 23,143	Section 18 of Travel Insurance	26/11/2002	HC/ABL/TI-01/06	23/12/2002	IRDA/HC/FU/006	The rates and terms are the same as filed and approved for Prod Travel Insurance Policy. IRDA Approval No. IRDA/HC/FU/006
(b) Baggage Delay	32,400 - 46,286	Section 19 of Travel Insurance					
(c) Loss Of Baggage & Personal Documents	32,400 - 46,286	Section 17 of Travel Insurance					
(d) Missing of connecting international flight	12,960 - 18,514	Section 21 (Trip Interruption) of Travel Insurance					
(e) Hijacking	0.018 - 0.026	Section 25 of Travel Insurance					
(f) Flight Delay	32,400 - 46,286	Section 22 of Travel Insurance					
(g) Emergency Medical Expenses	As per Table II attached to the Rating Sheet	Section 9 of Travel Insurance					
ANSIT	0.15 - 2.00	Transit Security Warranty Clause of Money Insurance	30/03/2005	HC/CCI/MI - 01/41	4/5/2005	IRDA/F&U/05-06	The rates and terms are the same as filed and approved for Prod Money Insurance Policy. IRDA Approval No. IRDA/F&U/05-06
INSURANCE	2.50 - 15.00	Section IX of Business Suraksha Classik	15/12/2006	HC/CCI/BS-02/29	2/2/2007	IRDA/HDFC/NEW/03/2006	The rates and terms are the same as filed and approved for Prod Business Suraksha Classik Policy. IRDA Approval No. IRDA/HDFC/NEW/03/2006
COUNTERFEIT CHEQUES COVER	0.5 - 2.5	New Section	New Section	New Section	New Section	New Section	New Section
ONE	0.40 - 0.60	New Section	New Section	New Section	New Section	New Section	New Section
ILLNESS	As per Table I attached to the Rating Sheet	Critical Illness Insurance	4/10/2008	HE/PL/CII/01-72	18/6/2009	IRDA/F&U/HDFC/HS & CI	The rates and terms are the same as filed and approved for Prod Critical Illness Policy. Approval No. IRDA/F&U/HDFC/HS & CI



Table I
Section XI - Critical Illness (Per mille)

I Rates	0 - 17	18 - 25	26 - 30	31 - 35	36 - 40	41- 45	46 - 50	51 - 55	56 - 60
	0.90	2.00	2.50	3.00	5.00	7.50	12.25	21.00	32.00
	1.00	2.15	3.00	3.50	6.00	8.50	13.75	23.25	36.00
	1.10	2.30	3.50	4.00	7.00	9.50	15.25	25.75	40.00

Table II

Emergency Medical Expenses - Accident & Sickness

Length Up To 30 Days	0.000	9,858	14,083	1,000
1 - 240,000	6,954	9,934	1,000	
1 - 480,000	4,498	6,426	1,000	
1 - 720,000	3,888	5,554	1,000	
1 - 1,200,000	2,890	4,129	1,000	
1 - 2,400,000	1,734	2,477	1,000	
01 - 3,840,000	1,126	1,609	1,000	
01 - 4,800,000	0,930	1,329	1,000	
excess of Rs. 4,800,000	0.196	0.280	1,000	

Medical Expenses - Accident & Sickness

Length Up To 60 Days	0.000	13,144	18,777	1,000
1 - 240,000	9,272	13,246	1,000	
1 - 480,000	5,996	8,566	1,000	
1 - 720,000	5,184	7,406	1,000	
1 - 1,200,000	3,852	5,503	1,000	
1 - 2,400,000	2,312	3,303	1,000	
01 - 3,840,000	1,500	2,143	1,000	
01 - 4,800,000	1,240	1,771	1,000	
excess of Rs. 4,800,000	0.260	0.371	1,000	

Medical Expenses - Accident & Sickness

Length Up To 90 Days	0.000	19,716	28,166	1,000
1 - 240,000	13,908	19,869	1,000	
1 - 480,000	8,994	12,849	1,000	
1 - 720,000	7,776	11,109	1,000	
1 - 1,200,000	5,778	8,254	1,000	
1 - 2,400,000	3,468	4,954	1,000	
01 - 3,840,000	2,250	3,214	1,000	
01 - 4,800,000	1,860	2,657	1,000	
excess of Rs. 4,800,000	0.390	0.557	1,000	

Medical Expenses - Accident & Sickness

Length Up To 120 Days	0.000	26,288	37,554	1,000
1 - 240,000	18,544	28,491	1,000	
1 - 480,000	11,992	17,131	1,000	
1 - 720,000	10,368	14,811	1,000	
1 - 1,200,000	7,704	11,006	1,000	
1 - 2,400,000	4,624	6,606	1,000	
01 - 3,840,000	3,000	4,286	1,000	
01 - 4,800,000	2,480	3,543	1,000	
excess of Rs. 4,800,000	0.520	0.743	1,000	

Medical Expenses - Accident & Sickness

Length Up To 180 Days	0.000	29,574	42,249	1,000
1 - 240,000	20,862	29,803	1,000	
1 - 480,000	13,492	19,274	1,000	
1 - 720,000	11,664	16,663	1,000	
1 - 1,200,000	8,668	12,383	1,000	
1 - 2,400,000	5,202	7,431	1,000	
01 - 3,840,000	3,376	4,823	1,000	
01 - 4,800,000	2,790	3,986	1,000	
excess of Rs. 4,800,000	0.588	0.837	1,000	

Medical Expenses - Accident & Sickness

Length Up To 365 Days	0.000	32,860	46,943	1,000
1 - 240,000	23,180	33,114	1,000	
1 - 480,000	14,990	21,414	1,000	
1 - 720,000	12,960	18,514	1,000	
1 - 1,200,000	9,630	13,757	1,000	
1 - 2,400,000	5,780	8,237	1,000	
01 - 3,840,000	3,750	5,357	1,000	
01 - 4,800,000	3,100	4,429	1,000	
excess of Rs. 4,800,000	0.650	0.929	1,000	



Parameters for Rating	
1	Annual Aggregate limit of Liability
2	Any one event limit
3	No. of Coverages
4	Scope of Cover - India / Worldwide
5	Individual loss limit per card / account holder / beneficiary
6	Claims Experience
7	Group Size and Demography
8	Deductibles
9	Customer Profile

Parameters for Discount are as follows

S No.	Parameters	Discount Range
1	Underwriting Risk Adjustments based on (Deductible and Franchise Discounts)	5% - 25%
2	Limit of Liability Band (i.e different account / card holders per policy)	5% - 40%
3	Reduced Benefit Period Discount	5% - 25%
4	Operative Time Discount	10% - 50%
5	Discounts for Additional Warranties	10% - 30%
6	Account Type (i.e Banks lending guidelines)	5 % - 25%
7	Discretionary Underwriting Discount	10% - 20%
8	Discounts in lieu of commission	Upto 17.5%
9	Discounts if the coverage is restricted to Rail, Road and Air Accidents Only	10-50% based on the risk
10	Further Adjustments for Improved Spread of Risk, Expense Saving	10% - 20%

S No.	Parameters for Group Discount are as follows	(No of Lives)	Discount Range
1		0 - 250	Upto 10%
2		251 - 500	Upto 20%
3		501 - 1,000	Upto 30%
4		1,001 - 2,000	Upto 40%
5		2,001 - 5,000	Upto 50%
6		Above 5,000	Upto 60%

Parameters for Loadings are as follows

S No.	Parameters	Loading Range
1	Anti - Selection Loading	5% - 15%
2	Loading for Deletion of General Policy Exclusion	5% - 10%
3	Claims Experience Loading	10% - 30%
4	Loading applicable for Extensions on Card Liability Cover	5% - 25%
5	Loading for geographical extension to worldwide cover	25% - 50%
6	Loading for Terrorism Damage	As per TAC Circulars and

