



CARBURE PACKAGE POLICY - PREMIUM RATES

Coverage Details	Annual Gross Rate Per Mills (INR)	Approved Product Name	Filing Date	Product Filing No.	Approval Date	Approval / Filing Number	Remarks
ABILITY 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 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)	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 Standard Fire and Special Perils Policy. Filing No. HC/CCI/SFSP/03-10 and the subsequent rate revisions thereafter as intimated to IRDA by letter dated - July 09th 2008. The relevant rates for Earthquake will be independent of Rates submitted. Terrorism would be provided as add on cover upon the option of the insured.
b) Burglary	0.12 - 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 Burglary Insurance Policy. IRDA Approval No. IRDA/F&U/04-05
HEALTH 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 Sarv Suraksha Policy. IRDA Approval No. IRDA/HDFC-Ergo/2009-10/Hospital Daily Cash/25/LR/03
HEALTH 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 Sarv Suraksha Policy. IRDA Approval No. IRDA/HDFC-Ergo/2009-10/Hospital Daily Cash/25/LR/03
TRAVEL INSURANCE							
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 Travel Insurance Policy. IRDA Approval No. IRDA/HC/FU/006
Baggage Delay	32.400 - 46.286	Section 19 of Travel Insurance					
Loss Of Baggage & Personal Documents	32.400 - 46.286	Section 17 of Travel Insurance					
Missing of connecting international flight	12.960 - 18.514	Section 21 (Trip Interruption) of Travel Insurance					
Hijacking	0.018 - 0.026	Section 25 of Travel Insurance					
Flight Delay	32.400 - 46.286	Section 22 of Travel Insurance					
Emergency Medical Expenses	As per Table II attached to the Rating Sheet	Section 9 of Travel Insurance					
TRANSIT	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 Money Insurance Policy. IRDA Approval No. IRDA/F&U/05-06
BUSINESS SURAKSHA	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 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
CRITICAL ILLNESS	0.40 - 0.60	New Section	New Section	New Section	New Section	New Section	New Section
CRITICAL ILLNESS	As per Table I attached to the Rating Sheet	Critical Illness Insurance	4/10/2008	HE/PL/CI/01-72	18/6/2009	IRDA/F&U/HDFC/HS & CI	The rates and terms are the same as filed and approved for Critical Illness Policy. Approval No. IRDA/F&U/HDFC/HS & CI



Table I										
Section XI - Critical Illness (Per mille)										
/ 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
001 - 3,840,000	1.126	1.609	1,000
001 - 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
001 - 3,840,000	1.500	2.143	1,000
001 - 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
001 - 3,840,000	2.250	3.214	1,000
001 - 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	26.491	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
001 - 3,840,000	3.000	4.286	1,000
001 - 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
001 - 3,840,000	3.376	4.823	1,000
001 - 4,800,000	2.790	3.986	1,000
excess of Rs. 4,800,000	0.586	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	8.257	1,000
001 - 3,840,000	3.750	5.357	1,000
001 - 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

