

HDFC CHUBB GENERAL INSURANCE COMPANY LIMITED

Group Travel Insurance

Gross Rates by Benefit

Benefit	Annual Gross Rate Per Unit (Rupees) Varies by Distribution Method		Coverage Unit (Rupees)
	From	To	
Accidental Death	0.444	0.634	1,000
<u>Permanent Total Disablement</u>			
Table A	0.334	0.477	1,000
Table B	0.444	0.634	1,000
Table C	0.666	0.951	1,000
Table D	0.556	0.794	1,000
<u>Emergency Medical Expenses - Accident Only</u>			
Rs. 0 - 120,000	6.572	9.389	1,000
Rs. 120,001 - 240,000	4.636	6.623	1,000
Rs. 240,001 - 480,000	2.998	4.283	1,000
Rs. 480,001 - 720,000	2.592	3.703	1,000
Rs. 720,001 - 1,200,000	1.926	2.751	1,000
Rs. 1,200,001 - 2,400,000	1.156	1.651	1,000
Rs. 2,400,001 - 3,840,000	0.750	1.071	1,000
Rs. 3,840,001 - 4,800,000	0.620	0.886	1,000
Amounts in excess of Rs. 4,800,000	0.130	0.186	1,000
<u>Emergency Medical Expenses - Accident & Sickness</u>			
<u>Avg. Trip Length Up To 30 Days</u>			
Rs. 0 - 120,000	9.858	14.083	1,000
Rs. 120,001 - 240,000	6.954	9.934	1,000
Rs. 240,001 - 480,000	4.498	6.426	1,000
Rs. 480,001 - 720,000	3.888	5.554	1,000
Rs. 720,001 - 1,200,000	2.890	4.129	1,000
Rs. 1,200,001 - 2,400,000	1.734	2.477	1,000
Rs. 2,400,001 - 3,840,000	1.126	1.609	1,000
Rs. 3,840,001 - 4,800,000	0.930	1.329	1,000
Amounts in excess of Rs. 4,800,000	0.196	0.280	1,000
<u>Emergency Medical Expenses - Accident & Sickness</u>			
<u>Avg. Trip Length Up To 60 Days</u>			
Rs. 0 - 120,000	13.144	18.777	1,000
Rs. 120,001 - 240,000	9.272	13.246	1,000
Rs. 240,001 - 480,000	5.996	8.566	1,000
Rs. 480,001 - 720,000	5.184	7.406	1,000
Rs. 720,001 - 1,200,000	3.852	5.503	1,000
Rs. 1,200,001 - 2,400,000	2.312	3.303	1,000
Rs. 2,400,001 - 3,840,000	1.500	2.143	1,000
Rs. 3,840,001 - 4,800,000	1.240	1.771	1,000
Amounts in excess of Rs. 4,800,000	0.260	0.371	1,000
<u>Emergency Medical Expenses - Accident & Sickness</u>			
<u>Avg. Trip Length Up To 90 Days</u>			
Rs. 0 - 120,000	19.716	28.166	1,000
Rs. 120,001 - 240,000	13.908	19.869	1,000
Rs. 240,001 - 480,000	8.994	12.849	1,000
Rs. 480,001 - 720,000	7.776	11.109	1,000
Rs. 720,001 - 1,200,000	5.778	8.254	1,000
Rs. 1,200,001 - 2,400,000	3.468	4.954	1,000
Rs. 2,400,001 - 3,840,000	2.250	3.214	1,000
Rs. 3,840,001 - 4,800,000	1.860	2.657	1,000
Amounts in excess of Rs. 4,800,000	0.390	0.557	1,000
<u>Emergency Medical Expenses - Accident & Sickness</u>			
<u>Avg. Trip Length Up To 120 Days</u>			
Rs. 0 - 120,000	26.288	37.554	1,000
Rs. 120,001 - 240,000	18.544	26.491	1,000
Rs. 240,001 - 480,000	11.992	17.131	1,000
Rs. 480,001 - 720,000	10.368	14.811	1,000
Rs. 720,001 - 1,200,000	7.704	11.006	1,000
Rs. 1,200,001 - 2,400,000	4.624	6.606	1,000
Rs. 2,400,001 - 3,840,000	3.000	4.286	1,000
Rs. 3,840,001 - 4,800,000	2.480	3.543	1,000
Amounts in excess of Rs. 4,800,000	0.520	0.743	1,000



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	Varies by Distribution Method		
	From	To	
Emergency Medical Expenses - Accident & Sickness			
Avg. Trip Length Up To 180 Days			
Rs. 0 - 120,000	29.574	42.249	1,000
Rs. 120,001 - 240,000	20.862	29.803	1,000
Rs. 240,001 - 480,000	13.492	19.274	1,000
Rs. 480,001 - 720,000	11.664	16.663	1,000
Rs. 720,001 - 1,200,000	8.668	12.383	1,000
Rs. 1,200,001 - 2,400,000	5.202	7.431	1,000
Rs. 2,400,001 - 3,840,000	3.376	4.823	1,000
Rs. 3,840,001 - 4,800,000	2.790	3.986	1,000
Amounts in excess of Rs. 4,800,000	0.586	0.837	1,000
Emergency Medical Expenses - Accident & Sickness			
Avg. Trip Length Up To 365 Days			
Rs. 0 - 120,000	32.860	46.943	1,000
Rs. 120,001 - 240,000	23.180	33.114	1,000
Rs. 240,001 - 480,000	14.990	21.414	1,000
Rs. 480,001 - 720,000	12.960	18.514	1,000
Rs. 720,001 - 1,200,000	9.630	13.757	1,000
Rs. 1,200,001 - 2,400,000	5.780	8.257	1,000
Rs. 2,400,001 - 3,840,000	3.750	5.357	1,000
Rs. 3,840,001 - 4,800,000	3.100	4.429	1,000
Amounts in excess of Rs. 4,800,000	0.650	0.929	1,000
Emergency Dental Treatment	0.658	0.940	1,000
Emergency Travel Benefits			
Medical Transportation & Repatriation			
Rs. 0 - 960,000	0.202	0.289	1,000
Rs. 960,001 - 1,920,000	0.184	0.263	1,000
Rs. 1,920,001 - 2,880,000	0.172	0.246	1,000
Amounts in excess of Rs. 2,880,000	0.096	0.137	1,000
Repatriation of Mortal Remains	0.180	0.257	1,000
Emergency Travel Expenses of Family Member	0.018	0.026	1,000
Emergency Travel Repatriation Expenses of Insured Person's Children	0.018	0.026	1,000
Emergency Travel Expenses for Replacement Business Colleague	0.018	0.026	1,000
Contingency Travel Benefits			
Reimbursement of Coffin Expenses	0.180	0.257	1,000
Legal Assistance Following an Automobile Accident	0.018	0.026	1,000
Emergency Hotel Accommodation	0.018	0.026	1,000
Emergency Hotel Extension	0.018	0.026	1,000
Accidental Death - Common Carrier	0.044	0.063	1,000
Permanent Total Disablement - Common Carrier			
Table A	0.034	0.049	1,000
Table B	0.044	0.063	1,000
Table C	0.066	0.094	1,000
Table D	0.056	0.080	1,000
Hospital Cash - Accident Only - Rate Per Rs. 10 of Daily Benefit	3.600	5.143	10
Hospital Cash - Accident & Sickness - Rate Per Rs. 10 of Daily Benefit			
Attained Age Less Than 18	7.560	10.800	10
Attained Age 18 to 40	10.800	15.429	10
Attained Age 41 to 50	17.732	25.331	10
Attained Age 51 to 60	30.916	44.166	10
Attained Age 61 to 65	52.964	75.663	10
Attained Age 66 to 80	90.000	128.571	10
Baggage Loss	32.400	46.286	1,000
Checked Baggage Loss	16.200	23.143	1,000
Baggage Delay	32.400	46.286	1,000
Trip Cancellation	32.400	46.286	1,000
Trip Interruption	16.200	23.143	1,000



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Flight Delay	32.400	46.286	1,000
Broken Bones	2.700	3.857	1,000
Hijacking	0.018	0.026	1,000
Personal Liability	0.018	0.026	1,000
Loss of Cash	36.000	51.429	1,000
Hostage Release Fees	0.452	0.646	1,000
Mobility Extension	0.444	0.634	1,000
Ambulance Costs	1.112	1.589	1,000
Concussion Extension	0.900	1.286	1,000
Animal Attack	0.360	0.514	1,000
Spouse or Dependent Consolation	0.666	0.951	1,000
Insured Person's Counselling Benefit - Family	0.666	0.951	1,000
Family Counselling	0.444	0.634	1,000
Frequent Flyer Cancellation	32.400	46.286	1,000
Frequent Flyer Interruption	16.200	23.143	1,000
Frequent Flyer Interruption - Emergency Travel	16.200	23.143	1,000
Common Accident/Double Indemnity	0.044	0.063	1,000
Evacuation	0.052	0.074	1,000
Medical Insurance Premium Indemnity	0.444	0.634	1,000
Dependent Children Education	0.444	0.634	1,000
Comatose Benefit - Accident Only	0.044	0.063	1,000
Comatose Benefit - Accident & Sickness	0.220	0.314	1,000
Home Tuition - Rate Per Rs. 10 of Daily Benefit	7.560	10.800	10
Rehabilitation	2.700	3.857	1,000
Reconstructive Surgery	1.352	1.931	1,000

Discount Table #1 Number of Insured	
Number of Insured	Discount
< 5	0.00%
< 20	5.00%
< 25	6.00%
< 50	8.00%
< 100	12.00%
< 250	16.00%
< 500	18.00%
< 750	25.00%
< 1000	30.00%
< 1500	35.00%
> 1500	40.00%



The Annual Gross Rate can be adjusted for the following risk considerations:

1. Underwriting Risk Adjustments:

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- <i>Deductible or Franchise Discounts:</i>			
i) Length of Time: Maximum Discount 0% to 50%			
ii) Percent of Sum Insured: Maximum Discount 0% to 40%			
iii) Fixed Amount in Rupees: Maximum Discount 0% to 15%			
- <i>Reduced Benefit Period Discounts:</i> Maximum Discount 0% to 15%			
- <i>Operative Time Discounts:</i> Maximum Discount 0% to 75%			
- <i>Occupational Class Loads:</i> Maximum Load 0% to 300%			
- <i>Loads for Deletion of General Policy Exclusions:</i> Maximum Load 10% to 15%			
2. Anti-Selection Load: Maximum Load 0% to 30%			
3. Discretionary Underwriting Discounts: Maximum Discount 0% to 60%			
- Adjusts for improved spread of risk, credibility, expense savings, and market competition issues			

