

HDFC CHUBB GENERAL INSURANCE COMPANY LIMITED
Group Travel Insurance
Gross Rates by Benefit

Benefit	Annual Gross Rate Per Unit (Rupees)			Coverage Unit (Rupees)	
	Varies by Distribution Method				
	From	To			
Accidental Death	0.444	0.634	1,000		
Permanent Total Disablement					
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		
Emergency Medical Expenses - Accident Only					
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. 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		
Emergency Medical Expenses - Accident & Sickness					
<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. 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		
Emergency Medical Expenses - Accident & Sickness					
<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. 200,001 - 2,400,000	2.312	3.305	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		
Emergency Medical Expenses - Accident & Sickness					
<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. 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		
Emergency Medical Expenses - Accident & Sickness					
<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	11.922	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. 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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Benefit	Annual Gross Rate Per Unit (Rupees)			Coverage Unit (Rupees)
	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. 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. 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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	From	To	
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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- *Deductible or Franchise Discounts:*
 - 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%
- *Reduced Benefit Period Discounts:* Maximum Discount 0% to 15%
- *Operative Time Discounts:* Maximum Discount 0% to 75%
- *Occupational Class Loads:* Maximum Load 0% to 300%
- *Loads for Deletion of General Policy Exclusions:* 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

