

Rate Chart

Home Credit Assure Shakti

Section 1 - Home Building and Contents Cover

Rate per mille			
Occupancy Description	Fire Gross Rate	STFI Gross Rate	EQ Gross Rate
Dwellings – Long Term	0.274	0.0825	0.055

Rate per mille				
Occupancy Description	EQ Zone I Gross Rate	EQ Zone II Gross Rate	EQ Zone III Gross Rate	EQ Zone IV Gross Rate
Individual Dwelling – Long Term	0.41	0.41	0.41	0.41

Option Cover under Section 1

1. Loss of Rent and/or Rent for alternative Accomodation

In respect of Loss of Rent and/or Rent for alternative accommodation, the rate charged would be as per policy rate and monthly factor is as per below table.

Months of Benefit	Factor of Month
3	3.00
6	6.00
9	8.00
12	9.00
18	11.50
24	15.00
36	18.00

2. Act of Terrorism

In respect of Terrorism cover, the agreed rate as applicable in-line with the Indian Market Terrorism Risk Insurance Pool (IMTRIP) would be charged for the year.

The current Gross rate is 0.08 per-mille per annum

3. Personal Accident Cover

Rate per mille	
Gross rate	10.50

Other Optional Cover	Sum Insured Basis	Gross Premium (excl. taxes)
Loss Minimisation	10% of Building +contents	5% *base gross rate * SI
Hardship Allowance	Max upto 50% of material damage claim amount, max 5cr	Base gross rate * SI
Accidental Hospitalization of Domestic Staff	As Opted by insured	0.1050% * SI * no. of staff persons
Tenants Liability	5% of Building	Base gross rate * SI
Accidental Damage	Building+ Contents	10% *base gross rate * SI
Dynamo Clause	Contents	20% *base gross rate * SI
Landscaping	Building	5% * base gross rate * SI
Snowfall Damage	20% of building and contents	10% *base gross rate * SI

For additions, alterations or extensions in excess of in-built 10% of carpet area the additional premium on endorsement would be charged as policy gross rate multiplied by sum insured in addition of 10% on pro rata basis for remaining unexpired term of policy.

Section 2 - Burglary and Housebreaking Including Larceny and Theft

Rate per mille	
Gross Rate	4.0

First Loss Percentage	Charge % on full rate on total value
10%	25%
25%	50%
40%	60%
50%	70%
60%	80%
75%	90%

Tenure	Discount %
1 Year	0%
2 Years	0%
3 Years	15%
4 Years	20%
5 Years	25%

Section 3 - Major Medical Illness

Fixed Sum Assured

	9 Critical Illness					Additional 3 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.63	1.38	2.22	3.13	4.17	0.05	0.12	0.25	0.33	0.47
26 - 30	1.05	2.30	3.67	5.13	6.72	0.08	0.22	0.30	0.42	0.55
31 - 35	1.83	3.92	6.13	8.42	10.72	0.08	0.22	0.30	0.42	0.50
36 - 40	2.67	6.00	9.50	13.25	17.25	0.30	0.67	1.08	1.45	1.92
41 - 45	4.92	11.33	18.58	26.47	34.97	0.47	1.00	1.67	2.33	3.05
46 - 50	9.80	21.80	34.58	48.05	61.92	0.47	1.00	1.58	2.22	2.80
51 - 55	19.13	42.17	66.47	91.50	116.72	0.88	1.92	3.00	4.17	5.25
56 - 60	29.42	64.47	100.97	138.72	176.92	1.38	3.00	4.75	6.50	8.33
61 - 65	44.67	98.72	155.97	216.05	277.63	2.17	4.80	7.63	10.62	13.75
66 - 70	71.83	156.75	244.67	335.08	426.30	4.00	8.75	13.72	18.80	23.80
Above 70	115.52	248.92	383.83	519.72	654.57	7.27	15.72	24.27	32.75	40.67

	Additional 6 CI					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.13	0.30	0.50	0.72	0.92	0.22	0.50	0.80	1.13	1.47
26 - 30	0.17	0.38	0.63	0.88	1.08	0.30	0.63	1.00	1.38	1.75
31 - 35	0.17	0.42	0.58	0.83	1.05	0.30	0.67	0.97	1.33	1.67
36 - 40	0.63	1.47	2.38	3.22	4.17	0.97	2.25	3.55	4.92	6.38
41 - 45	0.97	2.17	3.58	5.08	6.67	1.47	3.33	5.47	7.75	10.17
46 - 50	1.00	2.17	3.47	4.80	6.13	1.47	3.30	5.22	7.25	9.25
51 - 55	1.88	4.22	6.58	9.12	11.67	2.83	6.30	9.92	13.72	17.47
56 - 60	3.08	6.80	10.72	14.88	19.25	4.55	10.00	15.83	21.92	28.22
61 - 65	5.25	11.75	18.88	26.63	34.97	7.50	16.80	26.83	37.72	49.17
66 - 70	13.72	30.38	47.67	64.97	81.47	17.55	38.80	60.80	83.13	104.58
Above 70	31.07	68.08	104.97	139.77	170.20	37.60	82.13	126.62	169.53	207.83

	Additional 16 CI					Additional 31 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.30	0.63	1.00	1.38	1.80	0.50	1.08	1.72	2.38	3.08
26 - 30	0.38	0.83	1.30	1.80	2.22	0.63	1.42	2.22	3.05	3.83
31 - 35	0.42	0.92	1.38	1.88	2.33	0.80	1.67	2.50	3.42	4.30
36 - 40	1.17	2.67	4.25	5.88	7.58	1.67	3.83	6.05	8.38	10.83
41 - 45	1.75	4.05	6.67	9.42	12.38	2.50	5.75	9.42	13.38	17.55
46 - 50	2.00	4.50	7.08	9.88	12.63	3.13	6.92	10.97	15.22	19.50
51 - 55	3.83	8.55	13.47	18.63	23.80	5.72	12.63	19.92	27.55	35.25
56 - 60	6.13	13.47	21.33	29.50	37.97	8.63	18.97	29.97	41.42	53.22
61 - 65	9.92	22.17	35.33	49.50	64.38	13.25	29.50	46.92	65.55	84.97
66 - 70	21.75	47.97	75.13	102.75	129.50	26.83	59.05	92.38	126.30	159.30
Above 70	44.93	97.77	150.78	202.20	248.67	52.57	114.28	176.10	236.25	291.17

	Additional 41 CI				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.51	1.06	1.64	2.26	2.88
26 - 30	0.65	1.39	2.18	2.96	3.68
31 - 35	0.84	1.78	2.67	3.64	4.52
36 - 40	1.98	4.50	7.13	9.82	12.71
41 - 45	3.38	7.76	12.68	17.96	23.58
46 - 50	4.92	10.91	17.31	23.98	30.80
51 - 55	9.23	20.44	32.30	44.68	57.19
56 - 60	13.78	30.40	48.02	66.37	85.27
61 - 65	19.58	43.47	69.04	96.27	124.51
66 - 70	34.14	75.14	117.48	160.49	202.45
Above 70	59.31	129.26	199.06	266.66	328.48

Reducing Sum Assured

	9 Critical Illness														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.3 3	0.7 2	1.1 7	1.6 7	2.3 0	2.6 7	2.9 7	3.2 2	3.3 3	3.5 0	3.5 8	3.6 7	3.7 5	3.8 0	3.8 3
26 - 30	0.5 5	1.1 7	1.9 2	2.7 5	3.6 7	4.3 3	4.8 0	5.1 3	5.4 2	5.5 8	5.7 5	5.9 2	6.0 0	6.1 3	6.2 2
31 - 35	0.9 2	2.0 0	3.2 2	4.5 0	5.8 3	6.8 8	7.6 3	8.2 2	8.6 3	8.9 7	9.2 2	9.4 2	9.6 3	9.7 5	9.8 8
36 - 40	1.3 3	3.0 8	5.0 0	7.0 8	9.4 2	11. 13	12. 30	13. 22	13. 88	14. 42	14. 83	15. 17	15. 47	15. 72	15. 92
41 - 45	2.4 7	5.8 3	9.7 5	14. 17	19. 05	22. 50	24. 97	26. 75	28. 13	29. 22	30. 08	30. 80	31. 33	31. 83	32. 25
46 - 50	4.9 2	11. 22	18. 17	25. 72	33. 75	39. 88	44. 17	47. 38	49. 80	51. 72	53. 25	54. 50	55. 55	56. 38	57. 13
51 - 55	9.5 8	21. 67	34. 92	48. 97	63. 63	75. 13	83. 30	89. 30	93. 88	97. 50	100 .38	102 .75	104 .67	106 .30	107 .67
56 - 60	14. 72	33. 13	53. 00	74. 25	96. 42	113 .92	126 .25	135 .33	142 .33	147 .80	152 .17	155 .75	158 .67	161 .13	163 .22
61 - 65	22. 33	50. 75	81. 92	115 .63	151 .33	178 .75	198 .08	212 .38	223 .33	231 .92	238 .80	244 .38	249 .00	252 .88	256 .08

66 - 70	35. 92	80. 58	128 .50	179 .38	232 .38	274 .47	304 .17	326 .13	342 .92	356 .08	366 .63	375 .25	382 .33	388 .25	393 .25
Above 70	57. 77	127 .95	201 .57	278 .27	356 .82	421 .42	467 .07	500 .80	526 .53	546 .73	562 .90	576 .22	587 .07	596 .10	603 .88

9 Critical Illness															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	3.8 8	3.9 2	3.9 7	3.9 7	4.0 0	4.0 0	4.0 5	4.0 5	4.0 8	4.0 8	4.0 8	4.0 8	4.0 8	4.1 3	4.1 3
26 - 30	6.2 5	6.3 0	6.3 8	6.4 2	6.4 7	6.4 7	6.5 0	6.5 5	6.5 5	6.5 8	6.5 8	6.5 8	6.6 3	6.6 3	6.6 3
31 - 35	10. 00	10. 08	10. 17	10. 22	10. 30	10. 33	10. 38	10. 42	10. 47	10. 47	10. 50	10. 55	10. 55	10. 58	10. 58
36 - 40	16. 08	16. 25	16. 38	16. 47	16. 55	16. 63	16. 72	16. 80	16. 83	16. 88	16. 92	16. 97	17. 00	17. 00	17. 05
41 - 45	32. 58	32. 88	33. 17	33. 38	33. 55	33. 72	33. 88	34. 00	34. 08	34. 22	34. 30	34. 38	34. 42	34. 50	34. 55
46 - 50	57. 75	58. 25	58. 72	59. 08	59. 42	59. 72	60. 00	60. 22	60. 42	60. 58	60. 72	60. 88	60. 97	61. 08	61. 17
51 - 55	108 .83	109 .80	110 .67	111 .38	112 .05	112 .58	113 .05	113 .50	113 .83	114 .17	114 .47	114 .72	114 .97	115 .13	115 .30
56 - 60	164 .97	166 .47	167 .75	168 .88	169 .83	170 .67	171 .38	172 .05	172 .58	173 .08	173 .50	173 .92	174 .25	174 .55	174 .80
61 - 65	258 .88	261 .22	263 .25	264 .97	266 .50	267 .80	268 .97	269 .97	270 .83	271 .63	272 .30	272 .88	273 .42	273 .88	274 .30
66 - 70	397 .47	401 .08	404 .22	406 .88	409 .22	411 .22	412 .97	414 .50	415 .88	417 .05	418 .08	419 .00	419 .83	420 .55	421 .17
Above 70	610 .23	615 .87	620 .65	624 .80	628 .33	631 .43	634 .05	636 .43	638 .60	640 .32	641 .93	643 .38	644 .65	645 .75	646 .68

	Additional 3 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 2	0.0 8	0.1 2	0.1 7	0.2 5	0.3 0	0.3 3	0.3 3	0.3 8	0.3 8	0.3 8	0.4 2	0.4 2	0.4 2	0.4 2
26 - 30	0.0 5	0.1 2	0.1 7	0.2 2	0.3 0	0.3 3	0.3 8	0.4 2	0.4 2	0.4 7	0.5 0	0.4 7	0.5 0	0.4 7	0.5 0
31 - 35	0.0 5	0.1 3	0.1 7	0.2 2	0.3 0	0.3 3	0.3 8	0.3 8	0.3 8	0.4 2	0.4 2	0.4 7	0.4 2	0.4 7	0.4 7
36 - 40	0.1 7	0.3 3	0.5 5	0.8 0	1.0 5	1.2 2	1.3 7	1.4 7	1.5 5	1.5 8	1.6 7	1.7 2	1.7 5	1.7 5	1.7 5
41 - 45	0.2 5	0.5 0	0.8 8	1.2 5	1.6 7	1.9 7	2.1 7	2.3 3	2.4 7	2.5 5	2.5 8	2.6 7	2.7 5	2.8 0	2.8 0
46 - 50	0.2 2	0.5 0	0.8 3	1.2 2	1.5 5	1.8 0	2.0 0	2.1 3	2.2 5	2.3 3	2.4 2	2.4 7	2.5 0	2.5 5	2.5 8
51 - 55	0.4 2	1.0 0	1.5 3	2.2 5	2.8 3	3.4 2	3.7 5	4.0 0	4.2 2	4.3 8	4.5 0	4.5 8	4.7 2	4.8 0	4.8 3
56 - 60	0.7 2	1.5 5	2.5 0	3.4 7	4.5 5	5.3 8	5.9 2	6.3 8	6.6 7	6.9 7	7.1 7	7.3 3	7.5 0	7.5 8	7.6 7
61 - 65	1.0 8	2.4 7	4.0 0	5.7 2	7.5 0	8.8 8	9.8 3	10. 55	11. 05	11. 47	11. 83	12. 13	12. 33	12. 50	12. 72
66 - 70	2.0 0	4.5 0	7.1 7	10. 05	12. 97	15. 33	17. 00	18. 22	19. 13	19. 88	20. 50	20. 92	21. 33	21. 67	21. 97
Above 70	3.6 3	8.1 0	12. 65	17. 43	22. 12	26. 18	29. 03	31. 08	32. 72	34. 03	35. 08	35. 67	36. 45	37. 08	37. 50

	Additional 3 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	0.4 2	0.4 2	0.4 2	0.4 7	0.4 7	0.4 7	0.4 7	0.4 7	0.4 2	0.4 7	0.4 7	0.4 7	0.4 7	0.4 7	0.4 7
26 - 30	0.5 0	0.5 5	0.5 0	0.5 0	0.5 0	0.5 5	0.5 5	0.5 0	0.5 5	0.5 0	0.5 5	0.5 5	0.5 0	0.5 5	0.5 5
31 - 35	0.4 7	0.4 7	0.4 7	0.5 0	0.4 7	0.4 7	0.5 0	0.5 0	0.4 7	0.5 0	0.5 0	0.4 7	0.5 0	0.4 7	0.5 0
36 - 40	1.8 0	1.8 0	1.8 0	1.8 3	1.8 8	1.8 8	1.8 8	1.8 3	1.8 8	1.8 8	1.8 8	1.8 8	1.8 8	1.9 2	1.8 8
41 - 45	2.8 3	2.8 8	2.8 8	2.8 8	2.9 2	2.9 7	2.9 7	2.9 7	3.0 0	2.9 7	2.9 7	2.9 7	3.0 0	3.0 0	3.0 0
46 - 50	2.5 8	2.6 3	2.6 3	2.6 7	2.7 2	2.7 2	2.6 7	2.7 2	2.7 2	2.7 2	2.7 5	2.7 5	2.7 5	2.7 5	2.7 5
51 - 55	4.8 8	4.9 5	4.9 7	5.0 5	5.0 5	5.0 5	5.1 3	5.0 8	5.1 3	5.1 7	5.1 7	5.1 7	5.1 7	5.2 2	5.2 2
56 - 60	7.7 5	7.8 3	7.9 2	7.9 2	8.0 0	8.0 5	8.0 8	8.0 8	8.1 2	8.1 7	8.2 2	8.1 7	8.2 2	8.2 2	8.2 5
61 - 65	12. 80	12. 97	13. 00	13. 12	13. 20	13. 28	13. 33	13. 37	13. 42	13. 42	13. 50	13. 55	13. 55	13. 58	13. 58
66 - 70	22. 22	22. 38	22. 55	22. 72	22. 83	22. 97	23. 08	23. 17	23. 22	23. 30	23. 33	23. 42	23. 42	23. 50	23. 55
Above 70	38. 07	38. 18	38. 60	38. 82	39. 00	39. 18	39. 48	39. 63	39. 67	39. 92	39. 85	40. 02	40. 02	40. 17	40. 30

	Additional 6 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 5	0.1 7	0.2 5	0.3 8	0.4 7	0.6 3	0.6 7	0.6 7	0.7 5	0.7 5	0.8 0	0.8 0	0.8 0	0.8 3	0.8 8
26 - 30	0.0 8	0.2 2	0.3 3	0.4 7	0.5 8	0.6 7	0.7 5	0.8 3	0.8 3	0.9 2	0.9 7	0.9 7	1.0 0	0.9 7	1.0 0
31 - 35	0.0 8	0.2 2	0.3 3	0.4 7	0.5 8	0.7 2	0.7 5	0.8 0	0.8 3	0.8 8	0.9 2	0.9 2	0.9 2	0.9 7	0.9 7
36 - 40	0.3 3	0.7 5	1.2 5	1.7 2	2.2 5	2.6 7	3.0 0	3.1 7	3.3 3	3.4 7	3.5 8	3.6 7	3.7 5	3.8 0	3.8 3
41 - 45	0.5 0	1.1 3	1.8 8	2.7 2	3.6 7	4.3 0	4.7 5	5.0 8	5.3 8	5.5 5	5.7 2	5.8 3	6.0 0	6.0 8	6.1 7
46 - 50	0.5 0	1.1 3	1.8 0	2.5 8	3.3 3	3.9 2	4.3 8	4.6 7	4.9 7	5.1 3	5.3 0	5.3 8	5.5 0	5.5 8	5.6 3
51 - 55	0.9 2	2.1 7	3.4 7	4.9 2	6.3 3	7.5 5	8.3 0	8.9 2	9.3 8	9.7 5	10. 05	10. 25	10. 47	10. 62	10. 75
56 - 60	1.5 5	3.5 0	5.6 3	7.9 7	10. 50	12. 38	13. 72	14. 75	15. 47	16. 08	16. 55	16. 92	17. 30	17. 55	17. 75
61 - 65	2.6 3	6.0 5	9.8 8	14. 30	19. 05	22. 50	24. 97	26. 75	28. 13	29. 22	30. 05	30. 80	31. 33	31. 83	32. 25
66 - 70	6.8 8	15. 63	25. 00	34. 75	44. 38	52. 47	58. 13	62. 33	65. 50	68. 05	70. 08	71. 72	73. 08	74. 22	75. 13
Above 70	15. 60	35. 03	55. 12	74. 63	92. 73	109 .63	121 .42	130 .25	136 .82	142 .15	146 .52	149 .78	152 .78	155 .08	156 .95

	Additional 6 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	0.88	0.88	0.88	0.88	0.88	0.92	0.88	0.92	0.88	0.88	0.92	0.92	0.92	0.88	0.92
26 - 30	1.00	1.05	1.00	1.00	1.00	1.05	1.05	1.05	1.05	1.05	1.05	1.08	1.05	1.05	1.08
31 - 35	0.97	0.97	0.97	1.00	1.00	1.00	1.00	1.00	1.00	1.05	1.05	1.00	1.05	1.00	1.05
36 - 40	3.88	3.92	3.92	4.00	4.00	4.05	4.05	4.05	4.05	4.08	4.08	4.08	4.08	4.13	4.13
41 - 45	6.22	6.30	6.30	6.33	6.42	6.47	6.47	6.47	6.55	6.50	6.55	6.55	6.58	6.58	6.58
46 - 50	5.72	5.75	5.80	5.88	5.92	5.92	5.92	5.97	5.97	6.00	6.05	6.00	6.03	6.05	6.05
51 - 55	10.88	11.00	11.05	11.17	11.17	11.25	11.33	11.33	11.42	11.42	11.47	11.47	11.47	11.55	11.55
56 - 60	17.97	18.13	18.25	18.38	18.47	18.55	18.67	18.72	18.80	18.83	18.88	18.92	18.97	19.00	19.05
61 - 65	32.58	32.88	33.13	33.38	33.55	33.75	33.88	34.00	34.13	34.17	34.30	34.38	34.42	34.50	34.55
66 - 70	75.97	76.67	77.22	77.75	78.17	78.58	78.92	79.22	79.47	79.72	79.92	80.08	80.22	80.38	80.50
Above 70	158.75	160.27	161.35	162.43	163.33	164.13	164.87	165.48	165.97	166.65	167.00	167.32	167.60	167.92	168.22

	Additional 9 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.0 8	0.2 5	0.4 2	0.6 3	0.8 0	0.9 7	1.0 5	1.0 8	1.2 2	1.2 2	1.2 5	1.3 0	1.3 0	1.3 3	1.3 8
26 - 30	0.1 3	0.3 3	0.5 5	0.7 5	0.9 7	1.1 3	1.2 5	1.3 3	1.3 8	1.5 0	1.5 5	1.5 5	1.5 8	1.5 8	1.5 8
31 - 35	0.1 7	0.3 8	0.5 0	0.7 2	0.9 2	1.0 8	1.2 2	1.2 5	1.3 3	1.3 8	1.4 2	1.4 7	1.4 7	1.5 5	1.5 5
36 - 40	0.5 0	1.1 7	1.8 3	2.6 3	3.4 7	4.0 8	4.5 8	4.8 8	5.1 3	5.3 3	5.5 0	5.6 3	5.7 5	5.8 0	5.8 8
41 - 45	0.7 5	1.7 2	2.8 8	4.1 3	5.5 5	6.5 5	7.2 5	7.8 0	8.1 7	8.5 0	8.7 2	8.9 2	9.1 3	9.2 5	9.3 8
46 - 50	0.7 2	1.7 2	2.7 2	3.8 8	5.0 5	5.9 7	6.6 3	7.0 8	7.4 7	7.7 5	7.9 7	8.1 3	8.3 0	8.4 7	8.5 5
51 - 55	1.4 2	3.2 5	5.2 2	7.3 8	9.5 0	11. 25	12. 47	13. 33	14. 03	14. 58	15. 00	15. 33	15. 67	15. 92	16. 08
56 - 60	2.3 0	5.1 7	8.3 3	11. 75	15. 37	18. 17	20. 13	21. 58	22. 67	23. 55	24. 25	24. 80	25. 30	25. 72	26. 00
61 - 65	3.7 5	8.6 3	14. 08	20. 22	26. 80	31. 67	35. 08	37. 63	39. 55	41. 05	42. 30	43. 30	44. 08	44. 75	45. 38
66 - 70	8.8 0	19. 97	31. 92	44. 50	57. 00	67. 38	74. 63	80. 00	84. 13	87. 38	89. 97	92. 05	93. 80	95. 25	96. 47
Above 70	18. 87	42. 30	66. 48	90. 70	113 .28	133 .92	148 .30	158 .95	167 .20	173 .73	178 .77	182 .87	186 .42	189 .37	191 .63

	Additional 9 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.3 8	1.3 8	1.3 8	1.4 2	1.4 2	1.4 2	1.4 2	1.4 2	1.4 2	1.4 2	1.4 2	1.4 7	1.4 7	1.4 2	1.4 2
26 - 30	1.6 3	1.6 7	1.6 3	1.6 7	1.6 7	1.7 2	1.7 2	1.6 7	1.7 2	1.7 2	1.7 2	1.7 5	1.7 2	1.7 2	1.7 5
31 - 35	1.5 5	1.5 5	1.5 8	1.5 8	1.5 8	1.5 8	1.6 2	1.6 3	1.6 3	1.6 7	1.6 3	1.6 3	1.6 3	1.6 3	1.6 3
36 - 40	5.9 7	5.9 7	6.0 5	6.0 8	6.1 3	6.1 7	6.1 7	6.1 7	6.2 2	6.2 5	6.2 5	6.2 5	6.2 5	6.3 0	6.3 0
41 - 45	9.5 0	9.5 8	9.6 3	9.7 2	9.8 0	9.8 3	9.8 3	9.8 8	9.9 7	9.9 7	9.9 7	10. 00	10. 05	10. 00	10. 05
46 - 50	8.6 3	8.7 2	8.7 5	8.8 3	8.8 8	8.9 7	8.9 7	9.0 0	9.0 0	9.0 5	9.0 8	9.0 8	9.1 3	9.1 3	9.1 7
51 - 55	16. 25	16. 47	16. 55	16. 67	16. 75	16. 83	16. 92	16. 97	17. 05	17. 08	17. 13	17. 17	17. 17	17. 25	17. 25
56 - 60	26. 30	26. 55	26. 75	26. 92	27. 08	27. 22	27. 33	27. 42	27. 55	27. 58	27. 67	27. 72	27. 75	27. 83	27. 88
61 - 65	45. 83	46. 25	46. 58	46. 97	47. 17	47. 47	47. 63	47. 80	47. 97	48. 08	48. 22	48. 33	48. 42	48. 50	48. 58
66 - 70	97. 55	98. 42	99. 17	99. 83	100 .38	100 .88	101 .33	101 .72	102 .00	102 .33	102 .58	102 .83	103 .00	103 .17	103 .33
Above 70	193 .90	195 .63	197 .17	198 .35	199 .53	200 .38	201 .42	202 .18	202 .70	203 .43	203 .92	204 .40	204 .72	205 .03	205 .35

	Additional 16 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 3	0.3 3	0.5 0	0.7 5	0.9 7	1.1 7	1.3 0	1.3 3	1.4 7	1.4 7	1.5 5	1.5 8	1.5 8	1.6 3	1.6 7
26 - 30	0.1 7	0.4 7	0.6 7	0.9 7	1.2 2	1.4 2	1.5 8	1.7 2	1.7 5	1.8 8	1.9 2	1.9 2	2.0 0	2.0 0	2.0 0
31 - 35	0.2 2	0.5 0	0.7 5	1.0 0	1.3 0	1.5 5	1.6 7	1.7 5	1.8 8	1.9 2	2.0 0	2.0 8	2.0 8	2.1 3	2.1 7
36 - 40	0.5 8	1.3 8	2.2 2	3.1 7	4.1 3	4.8 8	5.4 2	5.8 0	6.0 8	6.3 3	6.5 5	6.7 2	6.8 3	6.9 2	7.0 0
41 - 45	0.8 8	2.0 8	3.5 0	5.0 5	6.7 5	7.9 7	8.8 3	9.4 7	9.9 7	10. 33	10. 63	10. 88	11. 13	11. 30	11. 42
46 - 50	1.0 0	2.3 0	3.7 2	5.3 0	6.8 8	8.1 3	9.0 5	9.6 7	10. 17	10. 55	10. 88	11. 13	11. 33	11. 50	11. 63
51 - 55	1.9 2	4.4 2	7.0 5	10. 00	12. 97	15. 33	16. 97	18. 22	19. 13	19. 88	20. 47	20. 92	21. 33	21. 67	21. 97
56 - 60	3.0 8	6.9 2	11. 22	15. 80	20. 72	24. 42	27. 08	29. 05	30. 50	31. 72	32. 63	33. 38	34. 05	34. 58	35. 00
61 - 65	4.9 7	11. 42	18. 55	26. 50	35. 08	41. 47	45. 97	49. 25	51. 80	53. 75	55. 38	56. 67	57. 75	58. 63	59. 42
66 - 70	10. 88	24. 67	39. 42	55. 00	70. 58	83. 42	92. 42	99. 08	104. .17	108. .17	111. .42	114. .00	116. .17	117. .97	119. .47
Above 70	22. 47	50. 23	79. 10	108 .23	135 .55	160 .20	177 .42	190 .27	199 .98	207 .75	213 .97	218 .92	223 .05	226 .53	229 .30

	Additional 16 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.6 7	1.7 2	1.7 2	1.7 2	1.7 2	1.7 5	1.7 5	1.7 5	1.7 5	1.7 5	1.7 5	1.8 0	1.8 0	1.7 5	1.7 5
26 - 30	2.0 8	2.0 8	2.0 8	2.0 8	2.0 8	2.1 3	2.1 3	2.1 3	2.1 7	2.1 3	2.1 7	2.1 7	2.1 7	2.1 7	2.1 7
31 - 35	2.1 7	2.1 7	2.2 2	2.2 5	2.2 2	2.2 5	2.2 5	2.2 5	2.2 5	2.3 0	2.3 0	2.3 0	2.3 0	2.3 0	2.3 0
36 - 40	7.0 8	7.1 3	7.1 7	7.2 5	7.3 0	7.3 3	7.3 3	7.3 8	7.3 8	7.4 2	7.4 7	7.4 7	7.4 7	7.5 0	7.5 0
41 - 45	11. 55	11. 67	11. 72	11. 80	11. 88	11. 97	12. 00	12. 05	12. 08	12. 08	12. 13	12. 17	12. 22	12. 22	12. 22
46 - 50	11. 75	11. 87	11. 97	12. 08	12. 13	12. 22	12. 20	12. 30	12. 30	12. 33	12. 42	12. 38	12. 47	12. 47	12. 50
51 - 55	22. 17	22. 42	22. 55	22. 72	22. 83	22. 97	23. 08	23. 13	23. 25	23. 30	23. 33	23. 38	23. 42	23. 50	23. 55
56 - 60	35. 38	35. 72	36. 00	36. 22	36. 42	36. 63	36. 80	36. 92	37. 05	37. 13	37. 25	37. 30	37. 38	37. 47	37. 50
61 - 65	60. 00	60. 58	61. 05	61. 47	61. 80	62. 13	62. 38	62. 58	62. 80	62. 97	63. 13	63. 30	63. 42	63. 50	63. 63
66 - 70	120 .75	121 .83	122 .80	123 .58	124 .30	124 .92	125 .47	125 .92	126 .33	126 .72	127 .05	127 .30	127 .55	127 .75	127 .97
Above 70	231 .92	233 .88	235 .77	237 .23	238 .65	239 .78	240 .87	241 .80	242 .60	243 .37	244 .02	244 .38	244 .87	245 .32	245 .65

	Additional 31 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.25	0.55	0.88	1.30	1.67	2.00	2.22	2.33	2.50	2.55	2.67	2.72	2.75	2.80	2.88
26 - 30	0.30	0.75	1.17	1.63	2.08	2.47	2.75	2.90	3.00	3.20	3.33	3.38	3.40	3.47	3.50
31 - 35	0.42	0.88	1.33	1.80	2.30	2.80	3.00	3.20	3.40	3.50	3.70	3.80	3.83	3.90	3.97
36 - 40	0.83	1.90	3.10	4.50	5.80	6.90	7.75	8.30	8.70	9.00	9.30	9.50	9.70	9.80	10.00
41 - 45	1.25	2.90	4.90	7.10	9.50	11.30	12.50	13.40	14.00	14.60	15.00	15.40	15.75	16.00	16.17
46 - 50	1.55	3.50	5.70	8.10	10.60	12.50	13.90	14.90	15.50	16.00	16.60	17.00	17.50	17.80	18.00
51 - 55	2.83	6.50	10.40	14.70	19.20	22.70	25.10	26.90	28.30	29.00	30.00	31.00	31.60	32.10	32.50
56 - 60	4.30	9.70	15.70	22.10	29.00	34.20	37.90	40.70	42.80	44.00	45.50	46.80	47.75	48.40	49.00
61 - 65	6.60	15.10	24.60	35.00	46.30	54.70	60.00	65.00	68.30	70.00	73.00	74.80	76.20	77.30	78.30
66 - 70	13.40	30.30	48.50	67.80	86.80	102.50	113.60	121.80	128.00	133.00	137.00	140.00	142.00	145.00	146.90
Above 70	26.28	58.82	92.48	126.40	158.78	187.52	207.77	222.78	234.20	243.32	250.62	256.25	261.15	265.20	268.50

	Additional 31 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.8 8	2.9 2	2.9 2	2.9 7	2.9 7	3.0 0	3.0 0	3.0 0	3.0 0	3.0 0	3.0 5	3.0 5	3.0 5	3.0 5	3.0 5
26 - 30	3.5 8	3.6 3	3.6 3	3.6 3	3.6 7	3.7 2	3.7 2	3.7 2	3.7 5	3.7 5	3.7 5	3.8 0	3.7 5	3.8 0	3.8 0
31 - 35	4.0 0	4.0 5	4.0 5	4.1 3	4.1 3	4.1 3	4.1 7	4.1 7	4.1 7	4.2 2	4.2 2	4.2 2	4.2 5	4.2 2	4.2 5
36 - 40	10. 08	10. 17	10. 25	10. 33	10. 42	10. 47	10. 50	10. 50	10. 58	10. 58	10. 63	10. 63	10. 67	10. 72	10. 72
41 - 45	16. 38	16. 55	16. 63	16. 75	16. 83	16. 92	17. 00	17. 05	17. 13	17. 17	17. 22	17. 25	17. 30	17. 30	17. 33
46 - 50	18. 17	18. 33	18. 50	18. 63	18. 75	18. 83	18. 88	18. 97	19. 00	19. 08	19. 13	19. 17	19. 22	19. 25	19. 30
51 - 55	32. 83	33. 17	33. 42	33. 67	33. 83	34. 00	34. 17	34. 25	34. 42	34. 50	34. 58	34. 67	34. 72	34. 80	34. 83
56 - 60	49. 63	50. 05	50. 47	50. 75	51. 05	51. 33	51. 55	51. 72	51. 92	52. 05	52. 22	52. 30	52. 38	52. 50	52. 58
61 - 65	79. 22	79. 97	80. 55	81. 13	81. 55	81. 97	82. 30	82. 63	82. 88	83. 08	83. 33	83. 55	83. 67	83. 83	83. 97
66 - 70	148 .55	149 .88	151 .00	152 .05	152 .88	153 .67	154 .33	154 .92	155 .38	155 .83	156 .25	156 .58	156 .88	157 .17	157 .42
Above 70	271 .55	273 .90	276 .00	277 .83	279 .42	280 .88	282 .15	283 .17	284 .00	284 .92	285 .62	286 .15	286 .75	287 .27	287 .73

	Additional 41 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.2 3	0.5 2	0.8 5	1.2 2	1.5 4	1.8 8	2.0 7	2.1 9	2.3 3	2.3 8	2.5 0	2.5 2	2.5 8	2.6 2	2.6 5
26 - 30	0.3 2	0.7 1	1.1 6	1.5 9	2.0 1	2.3 6	2.6 1	2.8 3	2.9 5	3.0 8	3.1 9	3.2 4	3.3 1	3.3 2	3.3 5
31 - 35	0.4 4	0.9 3	1.4 0	1.9 4	2.4 7	2.9 4	3.2 3	3.4 2	3.6 0	3.7 7	3.8 9	3.9 8	4.0 2	4.1 4	4.1 5
36 - 40	0.9 9	2.3 2	3.7 5	5.2 6	6.9 3	8.1 4	9.0 8	9.6 9	10. 23	10. 59	10. 93	11. 19	11. 42	11. 59	11. 72
41 - 45	1.7 0	3.9 9	6.6 7	9.5 9	12. 85	15. 20	16. 82	18. 04	18. 94	19. 69	20. 24	20. 73	21. 18	21. 50	21. 75
46 - 50	2.4 3	5.6 0	9.1 0	12. 84	16. 79	19. 81	22. 01	23. 56	24. 77	25. 76	26. 50	27. 12	27. 62	28. 06	28. 38
51 - 55	4.5 9	10. 51	16. 97	23. 93	31. 15	36. 84	40. 78	43. 76	46. 00	47. 77	49. 18	50. 32	51. 31	52. 07	52. 77
56 - 60	6.9 0	15. 64	25. 24	35. 52	46. 48	54. 88	60. 82	65. 25	68. 58	71. 22	73. 34	75. 05	76. 49	77. 67	78. 67
61 - 65	9.8 1	22. 36	36. 24	51. 57	67. 86	80. 18	88. 84	95. 27	100 .14	103 .99	107 .09	109 .61	111 .67	113 .39	114 .87
66 - 70	17. 08	38. 62	61. 69	85. 90	110 .32	130 .39	144 .47	154 .87	162 .84	169 .13	174 .15	178 .21	181 .58	184 .41	186 .75
Above 70	29. 60	66. 45	104 .54	142 .59	178 .98	211 .55	234 .43	251 .22	264 .18	274 .50	282 .59	289 .05	294 .61	299 .24	302 .95

	Additional 41 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.6 9	2.7 2	2.7 1	2.7 6	2.7 5	2.7 8	2.7 7	2.8 2	2.7 7	2.8 2	2.8 2	2.8 5	2.8 5	2.8 1	2.8 4
26 - 30	3.4 3	3.5 0	3.4 9	3.4 8	3.5 1	3.5 6	3.5 5	3.5 4	3.5 8	3.5 7	3.6 2	3.6 2	3.6 1	3.6 1	3.6 4
31 - 35	4.1 8	4.2 5	4.2 7	4.3 1	4.3 3	4.3 8	4.3 7	4.4 0	4.3 9	4.4 4	4.4 3	4.4 3	4.4 6	4.4 5	4.4 5
36 - 40	11. 85	11. 93	12. 04	12. 14	12. 21	12. 28	12. 31	12. 33	12. 37	12. 45	12. 47	12. 46	12. 51	12. 54	12. 53
41 - 45	21. 98	22. 22	22. 33	22. 49	22. 63	22. 76	22. 81	22. 93	23. 03	23. 05	23. 12	23. 14	23. 22	23. 25	23. 27
46 - 50	28. 70	29. 00	29. 20	29. 39	29. 59	29. 75	29. 82	29. 95	30. 05	30. 11	30. 20	30. 26	30. 38	30. 39	30. 43
51 - 55	53. 32	53. 83	54. 24	54. 62	54. 88	55. 17	55. 43	55. 60	55. 83	55. 99	56. 11	56. 24	56. 31	56. 45	56. 51
56 - 60	79. 50	80. 22	80. 84	81. 36	81. 84	82. 24	82. 62	82. 89	83. 17	83. 42	83. 66	83. 79	83. 95	84. 10	84. 23
61 - 65	116 .09	117 .14	118 .01	118 .87	119 .49	120 .12	120 .60	121 .07	121 .47	121 .81	122 .12	122 .39	122 .64	122 .86	123 .05
66 - 70	188 .81	190 .50	191 .96	193 .22	194 .30	195 .31	196 .14	196 .89	197 .49	198 .10	198 .60	199 .03	199 .40	199 .73	200 .05
Above 70	306 .40	309 .15	311 .52	313 .42	315 .24	316 .85	318 .30	319 .50	320 .41	321 .48	322 .27	322 .93	323 .46	324 .00	324 .54

Options under Section 3 - Major Medical Illness

Molecular Gene Expression Profiling Test

	Molecular Gene Expression Profiling Test				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.32	0.65	1.05	1.50	2.02
26 - 30	0.72	1.48	2.32	3.23	4.23
31 - 35	1.13	2.42	3.83	5.48	7.40
36 - 40	2.15	4.67	7.55	10.83	14.57
41 - 45	4.13	8.97	14.52	20.73	27.57
46 - 50	6.80	14.77	23.82	33.85	44.85
51 - 55	11.48	23.40	35.67	48.48	62.02
56 - 60	14.18	28.92	44.47	61.08	79.05
61 - 65	18.98	39.73	62.47	87.15	113.80
66 - 70	28.07	58.22	90.47	125.00	161.90
Above 70	42.10	86.53	132.88	181.78	233.42

Cardiac arrest - Fixed Sum Assured

	Cardiac arrest				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.18	0.40	0.65	0.90	1.18
26 - 30	0.28	0.62	0.98	1.35	1.73
31 - 35	0.45	0.95	1.47	2.02	2.55
36 - 40	0.78	1.75	2.77	3.85	5.00
41 - 45	1.38	3.18	5.22	7.40	9.77
46 - 50	2.45	5.45	8.65	12.00	15.45
51 - 55	4.73	10.43	16.45	22.68	28.97
56 - 60	7.20	15.80	24.82	34.15	43.65
61 - 65	10.70	23.70	37.48	52.03	66.98
66 - 70	17.67	38.63	60.33	82.58	104.80
Above 70	29.13	63.00	97.12	131.07	163.97

Cardiac arrest - Reducing Sum Assured

	Cardiac arrest														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.1 0	0.2 0	0.3 3	0.4 8	0.6 5	0.7 7	0.8 5	0.9 0	0.9 5	0.9 8	1.0 2	1.0 3	1.0 7	1.0 8	1.0 8
26 - 30	0.1 5	0.3 2	0.5 2	0.7 3	0.9 5	1.1 2	1.2 3	1.3 3	1.4 0	1.4 5	1.5 0	1.5 3	1.5 5	1.5 8	1.6 0
31 - 35	0.2 3	0.4 8	0.7 7	1.0 8	1.3 8	1.6 3	1.8 2	1.9 5	2.0 5	2.1 3	2.1 8	2.2 3	2.2 8	2.3 2	2.3 5
36 - 40	0.3 8	0.9 0	1.4 5	2.0 5	2.7 3	3.2 2	3.5 7	3.8 2	4.0 2	4.1 7	4.3 0	4.4 0	4.4 8	4.5 5	4.6 0
41 - 45	0.7 0	1.6 3	2.7 3	3.9 7	5.3 2	6.2 8	6.9 7	7.4 7	7.8 5	8.1 5	8.4 0	8.6 0	8.7 5	8.9 0	9.0 0
46 - 50	1.2 3	2.8 0	4.5 5	6.4 3	8.4 3	9.9 5	11. 03	11. 83	12. 43	12. 92	13. 30	13. 60	13. 87	14. 08	14. 25
51 - 55	2.3 7	5.3 7	8.6 5	12. 15	15. 78	18. 65	20. 67	22. 17	23. 30	24. 20	24. 92	25. 50	25. 98	26. 38	26. 73
56 - 60	3.6 0	8.1 3	13. 03	18. 28	23. 80	28. 10	31. 15	33. 40	35. 12	36. 47	37. 55	38. 43	39. 15	39. 77	40. 28
61 - 65	5.3 5	12. 18	19. 68	27. 85	36. 50	43. 13	47. 78	51. 23	53. 88	55. 95	57. 60	58. 95	60. 07	61. 00	61. 78
66 - 70	8.8 3	19. 87	31. 68	44. 20	57. 12	67. 48	74. 78	80. 17	84. 30	87. 53	90. 13	92. 25	93. 98	95. 45	96. 67
Above 70	14. 57	32. 38	51. 00	70. 15	89. 37	105 .57	117 .00	125 .43	131 .88	136 .97	141 .02	144 .33	147 .07	149 .33	151 .25

	Cardiac arrest														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.1 0	1.1 2	1.1 2	1.1 3	1.1 3	1.1 3	1.1 5	1.1 5	1.1 5	1.1 5	1.1 5	1.1 7	1.1 7	1.1 7	1.1 7
26 - 30	1.6 2	1.6 3	1.6 5	1.6 5	1.6 7	1.6 8	1.6 8	1.6 8	1.7 0	1.7 0	1.7 0	1.7 0	1.7 2	1.7 2	1.7 2
31 - 35	2.3 7	2.4 0	2.4 2	2.4 3	2.4 5	2.4 5	2.4 7	2.4 8	2.4 8	2.4 8	2.5 0	2.5 0	2.5 0	2.5 2	2.5 2
36 - 40	4.6 5	4.7 0	4.7 3	4.7 7	4.8 0	4.8 2	4.8 3	4.8 5	4.8 7	4.8 8	4.9 0	4.9 0	4.9 2	4.9 3	4.9 3
41 - 45	9.1 0	9.1 8	9.2 5	9.3 2	9.3 7	9.4 2	9.4 5	9.5 0	9.5 3	9.5 5	9.5 8	9.6 0	9.6 2	9.6 3	9.6 5
46 - 50	14. 42	14. 55	14. 65	14. 75	14. 83	14. 92	14. 98	15. 03	15. 08	15. 12	15. 15	15. 20	15. 23	15. 25	15. 27

51 - 55	27.02	27.25	27.47	27.65	27.80	27.95	28.07	28.17	28.27	28.35	28.42	28.48	28.53	28.58	28.62
56 - 60	40.70	41.08	41.40	41.67	41.90	42.12	42.30	42.45	42.58	42.72	42.82	42.92	43.00	43.07	43.13
61 - 65	62.45	63.02	63.50	63.93	64.28	64.60	64.88	65.13	65.33	65.53	65.68	65.83	65.97	66.08	66.18
66 - 70	97.72	98.60	99.37	100.02	100.58	101.08	101.52	101.90	102.23	102.53	102.78	103.00	103.20	103.38	103.53
Above 70	152.88	154.28	155.48	156.50	157.38	158.17	158.85	159.43	159.95	160.42	160.82	161.17	161.48	161.75	162.00

Second Medical Opinion – India

	9 Critical Illness					Additional 3 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.63	1.38	2.22	3.13	4.17	0.05	0.12	0.25	0.33	0.47
26 - 30	1.05	2.30	3.67	5.13	6.72	0.08	0.22	0.30	0.42	0.55
31 - 35	1.83	3.92	6.13	8.42	10.72	0.08	0.22	0.30	0.42	0.50
36 - 40	2.67	6.00	9.50	13.25	17.25	0.30	0.67	1.08	1.45	1.92
41 - 45	4.92	11.33	18.58	26.47	34.97	0.47	1.00	1.67	2.33	3.05
46 - 50	9.80	21.80	34.58	48.05	61.92	0.47	1.00	1.58	2.22	2.80
51 - 55	19.13	42.17	66.47	91.50	116.72	0.88	1.92	3.00	4.17	5.25
56 - 60	29.42	64.47	100.97	138.72	176.92	1.38	3.00	4.75	6.50	8.33
61 - 65	44.67	98.72	155.97	216.05	277.63	2.17	4.80	7.63	10.62	13.75
66 - 70	71.83	156.75	244.67	335.08	426.30	4.00	8.75	13.72	18.80	23.80
Above 70	115.52	248.92	383.83	519.72	654.57	7.27	15.72	24.27	32.75	40.67

	Additional 6 CI					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.13	0.30	0.50	0.72	0.92	0.22	0.50	0.80	1.13	1.47
26 - 30	0.17	0.38	0.63	0.88	1.08	0.30	0.63	1.00	1.38	1.75
31 - 35	0.17	0.42	0.58	0.83	1.05	0.30	0.67	0.97	1.33	1.67
36 - 40	0.63	1.47	2.38	3.22	4.17	0.97	2.25	3.55	4.92	6.38
41 - 45	0.97	2.17	3.58	5.08	6.67	1.47	3.33	5.47	7.75	10.17
46 - 50	1.00	2.17	3.47	4.80	6.13	1.47	3.30	5.22	7.25	9.25
51 - 55	1.88	4.22	6.58	9.12	11.67	2.83	6.30	9.92	13.72	17.47
56 - 60	3.08	6.80	10.72	14.88	19.25	4.55	10.00	15.83	21.92	28.22
61 - 65	5.25	11.75	18.88	26.63	34.97	7.50	16.80	26.83	37.72	49.17
66 - 70	13.72	30.38	47.67	64.97	81.47	17.55	38.80	60.80	83.13	104.58
Above 70	31.07	68.08	104.97	139.77	170.20	37.60	82.13	126.62	169.53	207.83

	Additional 16 CI					Additional 31 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.30	0.63	1.00	1.38	1.80	0.50	1.08	1.72	2.38	3.08
26 - 30	0.38	0.83	1.30	1.80	2.22	0.63	1.42	2.22	3.05	3.83
31 - 35	0.42	0.92	1.38	1.88	2.33	0.80	1.67	2.50	3.42	4.30
36 - 40	1.17	2.67	4.25	5.88	7.58	1.67	3.83	6.05	8.38	10.83
41 - 45	1.75	4.05	6.67	9.42	12.38	2.50	5.75	9.42	13.38	17.55
46 - 50	2.00	4.50	7.08	9.88	12.63	3.13	6.92	10.97	15.22	19.50
51 - 55	3.83	8.55	13.47	18.63	23.80	5.72	12.63	19.92	27.55	35.25
56 - 60	6.13	13.47	21.33	29.50	37.97	8.63	18.97	29.97	41.42	53.22
61 - 65	9.92	22.17	35.33	49.50	64.38	13.25	29.50	46.92	65.55	84.97
66 - 70	21.75	47.97	75.13	102.75	129.50	26.83	59.05	92.38	126.30	159.30
Above 70	44.93	97.77	150.78	202.20	248.67	52.57	114.28	176.10	236.25	291.17

	Additional 42 CI					
Policy Period	1	1	2	3	4	5
Loan Period	1	1	2	3	4	Above 5
Age Band						
18 - 25	0.30	0.51	1.06	1.64	2.26	2.88
26 - 30	0.38	0.65	1.39	2.18	2.96	3.68
31 - 35	0.42	0.84	1.78	2.67	3.64	4.52
36 - 40	1.17	1.98	4.50	7.13	9.82	12.71
41 - 45	1.75	3.38	7.76	12.68	17.96	23.58
46 - 50	2.00	4.92	10.91	17.31	23.98	30.80
51 - 55	3.83	9.23	20.44	32.30	44.68	57.19
56 - 60	6.13	13.78	30.40	48.02	66.37	85.27
61 - 65	9.92	19.58	43.47	69.04	96.27	124.51
66 - 70	21.75	34.14	75.14	117.48	160.49	202.45
Above 70	44.93	59.31	129.26	199.06	266.66	328.48

Second Medical Opinion - Global (Incremental Rate)

	9 Critical Illness					Additional 3 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.63	1.38	2.22	3.13	4.17	0.05	0.12	0.25	0.33	0.47
26 - 30	1.05	2.30	3.67	5.13	6.72	0.08	0.22	0.30	0.42	0.55
31 - 35	1.83	3.92	6.13	8.42	10.72	0.08	0.22	0.30	0.42	0.50
36 - 40	2.67	6.00	9.50	13.25	17.25	0.30	0.67	1.08	1.45	1.92
41 - 45	4.92	11.33	18.58	26.47	34.97	0.47	1.00	1.67	2.33	3.05
46 - 50	9.80	21.80	34.58	48.05	61.92	0.47	1.00	1.58	2.22	2.80
51 - 55	19.13	42.17	66.47	91.50	116.72	0.88	1.92	3.00	4.17	5.25
56 - 60	29.42	64.47	100.97	138.72	176.92	1.38	3.00	4.75	6.50	8.33
61 - 65	44.67	98.72	155.97	216.05	277.63	2.17	4.80	7.63	10.62	13.75
66 - 70	71.83	156.75	244.67	335.08	426.30	4.00	8.75	13.72	18.80	23.80
Above 70	115.52	248.92	383.83	519.72	654.57	7.27	15.72	24.27	32.75	40.67

	Additional 6 CI					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.13	0.30	0.50	0.72	0.92	0.22	0.50	0.80	1.13	1.47
26 - 30	0.17	0.38	0.63	0.88	1.08	0.30	0.63	1.00	1.38	1.75
31 - 35	0.17	0.42	0.58	0.83	1.05	0.30	0.67	0.97	1.33	1.67
36 - 40	0.63	1.47	2.38	3.22	4.17	0.97	2.25	3.55	4.92	6.38
41 - 45	0.97	2.17	3.58	5.08	6.67	1.47	3.33	5.47	7.75	10.17
46 - 50	1.00	2.17	3.47	4.80	6.13	1.47	3.30	5.22	7.25	9.25
51 - 55	1.88	4.22	6.58	9.12	11.67	2.83	6.30	9.92	13.72	17.47
56 - 60	3.08	6.80	10.72	14.88	19.25	4.55	10.00	15.83	21.92	28.22
61 - 65	5.25	11.75	18.88	26.63	34.97	7.50	16.80	26.83	37.72	49.17
66 - 70	13.72	30.38	47.67	64.97	81.47	17.55	38.80	60.80	83.13	104.58
Above 70	31.07	68.08	104.97	139.77	170.20	37.60	82.13	126.62	169.53	207.83

	Additional 16 CI					Additional 31 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.30	0.63	1.00	1.38	1.80	0.50	1.08	1.72	2.38	3.08
26 - 30	0.38	0.83	1.30	1.80	2.22	0.63	1.42	2.22	3.05	3.83
31 - 35	0.42	0.92	1.38	1.88	2.33	0.80	1.67	2.50	3.42	4.30
36 - 40	1.17	2.67	4.25	5.88	7.58	1.67	3.83	6.05	8.38	10.83
41 - 45	1.75	4.05	6.67	9.42	12.38	2.50	5.75	9.42	13.38	17.55
46 - 50	2.00	4.50	7.08	9.88	12.63	3.13	6.92	10.97	15.22	19.50
51 - 55	3.83	8.55	13.47	18.63	23.80	5.72	12.63	19.92	27.55	35.25
56 - 60	6.13	13.47	21.33	29.50	37.97	8.63	18.97	29.97	41.42	53.22
61 - 65	9.92	22.17	35.33	49.50	64.38	13.25	29.50	46.92	65.55	84.97
66 - 70	21.75	47.97	75.13	102.75	129.50	26.83	59.05	92.38	126.30	159.30
Above 70	44.93	97.77	150.78	202.20	248.67	52.57	114.28	176.10	236.25	291.17

	Additional 41 CI				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.51	1.06	1.64	2.26	2.88
26 - 30	0.65	1.39	2.18	2.96	3.68
31 - 35	0.84	1.78	2.67	3.64	4.52
36 - 40	1.98	4.50	7.13	9.82	12.71
41 - 45	3.38	7.76	12.68	17.96	23.58
46 - 50	4.92	10.91	17.31	23.98	30.80
51 - 55	9.23	20.44	32.30	44.68	57.19
56 - 60	13.78	30.40	48.02	66.37	85.27
61 - 65	19.58	43.47	69.04	96.27	124.51
66 - 70	34.14	75.14	117.48	160.49	202.45
Above 70	59.31	129.26	199.06	266.66	328.48

Angioplasty

Fixed Sum Assured

	Angioplasty				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.13	0.28	0.44	0.63	0.83
26 - 30	0.19	0.41	0.66	0.92	1.20
31 - 35	0.30	0.63	0.99	1.36	1.73
36 - 40	0.52	1.16	1.84	2.57	3.34
41 - 45	0.92	2.12	3.48	4.96	6.55
46 - 50	1.64	3.64	5.77	8.02	10.33
51 - 55	3.15	6.95	10.95	15.07	19.23
56 - 60	4.80	10.52	16.48	22.63	28.87
61 - 65	7.14	15.78	24.93	34.53	44.37
66 - 70	11.78	25.69	40.11	54.93	69.88
Above 70	19.43	41.86	64.54	87.39	110.07

Reducing Sum Assured

	Angioplasty														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.07	0.14	0.23	0.33	0.46	0.53	0.59	0.66	0.73	0.80	0.87	0.94	1.01	1.08	1.15
26 - 30	0.10	0.21	0.34	0.49	0.66	0.76	0.86	0.97	1.08	1.19	1.30	1.41	1.52	1.63	1.74
31 - 35	0.15	0.32	0.51	0.73	0.98	1.19	1.41	1.64	1.87	2.10	2.33	2.56	2.79	3.02	3.25
36 - 40	0.26	0.60	0.99	1.37	1.82	2.24	2.66	3.08	3.50	3.92	4.34	4.76	5.18	5.60	6.02
41 - 45	0.46	1.09	1.83	2.66	3.59	4.62	5.65	6.68	7.71	8.74	9.77	10.80	11.83	12.86	13.89
46 - 50	0.82	1.87	3.09	4.49	6.08	7.77	9.46	11.15	12.84	14.53	16.22	17.91	19.60	21.29	22.98
51 - 55	1.58	3.57	5.95	8.72	11.89	15.46	19.03	22.60	26.17	29.74	33.31	36.88	40.45	44.02	47.59
56 - 60	2.40	5.41	8.65	12.22	16.23	20.68	25.07	29.46	33.85	38.24	42.63	47.02	51.41	55.80	60.19

61 - 65	3. 57	8.1 1	13. 09	18. 48	24. 19	28. 57	31. 66	33. 94	35. 69	37. 06	38. 16	39. 06	39. 79	40.4 1	40.9 3
66 - 70	5. 89	13. 21	21. 06	29. 40	38. 09	44. 99	49. 86	53. 46	56. 21	58. 37	60. 10	61. 51	62. 67	63.6 4	64.4 6
Above 70	9. 71	21. 52	33. 89	46. 79	60. 00	70. 86	78. 54	84. 21	88. 54	91. 94	94. 66	96. 90	98. 72	100. 24	101. 55

	Angioplasty														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	0.7 8	0.7 8	0.7 9	0.7 9	0.8 0	0.8 0	0.8 1	0.8 1	0.8 2	0.8 2	0.8 2	0.8 2	0.8 2	0.8 3	0.8 3
26 - 30	1.1 2	1.1 3	1.1 4	1.1 5	1.1 6	1.1 6	1.1 7	1.1 7	1.1 7	1.1 8	1.1 8	1.1 8	1.1 9	1.1 9	1.1 9
31 - 35	1.6 2	1.6 3	1.6 5	1.6 5	1.6 7	1.6 7	1.6 8	1.6 9	1.6 9	1.6 9	1.7 0	1.7 1	1.7 1	1.7 1	1.7 1
36 - 40	3.1 2	3.1 5	3.1 7	3.1 9	3.2 1	3.2 2	3.2 4	3.2 6	3.2 6	3.2 7	3.2 8	3.2 9	3.2 9	3.2 9	3.3 0
41 - 45	6.1 1	6.1 6	6.2 2	6.2 6	6.2 9	6.3 2	6.3 5	6.3 7	6.3 9	6.4 1	6.4 3	6.4 5	6.4 5	6.4 7	6.4 8
46 - 50	9.6 3	9.7 2	9.8 0	9.8 6	9.9 1	9.9 6	10. 01	10. 05	10. 08	10. 11	10. 13	10. 16	10. 17	10. 19	10. 20
51 - 55	17. 93	18. 09	18. 23	18. 35	18. 46	18. 54	18. 62	18. 70	18. 75	18. 81	18. 86	18. 90	18. 94	18. 96	18. 99
56 - 60	26. 92	27. 16	27. 37	27. 56	27. 71	27. 85	27. 97	28. 07	28. 16	28. 24	28. 31	28. 38	28. 43	28. 48	28. 52
61 - 65	41. 37	41. 75	42. 07	42. 35	42. 59	42. 80	42. 98	43. 14	43. 28	43. 41	43. 52	43. 61	43. 70	43. 77	43. 84
66 - 70	65. 15	65. 75	66. 26	66. 70	67. 08	67. 41	67. 69	67. 95	68. 17	68. 36	68. 53	68. 68	68. 82	68. 94	69. 04
Above 70	102 .62	103 .56	104 .37	105 .06	105 .66	106 .18	106 .62	107 .02	107 .39	107 .67	107 .95	108 .19	108 .40	108 .59	108 .74

Section 4 - Personal Accident

I. Accidental Death

Fixed Sum Assured

	Rate per mille
Accidental Death	0.52

Reducing Sum Assured

															Rate per mille
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Accidental Death	0.36	0.72	1.07	1.41	1.75	1.75	2.10	2.10	2.10	2.10	2.10	2.10	2.20	2.20	2.23

															Rate per mille
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Accidental Death	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.30	2.30	2.30

II. Permanent Disablement

Fixed Sum Assured

	Rate per mille
Permanent Disablement	0.21

Reducing Sum Assured

															Rate per mille
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Permanent Disablement	0.15	0.30	0.45	0.61	0.77	0.78	0.83	0.84	0.85	0.86	0.86	0.88	0.89	0.89	0.89

	Rate per mille													
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Permanent Disablement	0.90	0.90	0.91	0.91	0.91	0.91	0.92	0.92	0.92	0.92	0.92	0.92	0.94	0.94

Section 5- Dependent Child Education Benefit

	Rate per mille
Gross Rate	0.73

Section 6- Loss of Job- Termination of Employment

Fixed Sum Assured

	Rate per mille				
Policy Period	1	2	3	4	5
Rate Per Mille	0.004	0.009	0.013	0.017	0.022

Section 7 - Loss of Income - Major Medical Illness

Fixed Sum Assured

	9 Critical Illness					Additional 9 CI				
Policy Period	1	2	3	4	5	1	2	3	4	5
Loan Period	1	2	3	4	Above 5	1	2	3	4	Above 5
Age Band										
18 - 25	0.63	1.38	2.22	3.13	4.17	0.22	0.50	0.80	1.13	1.47
26 - 30	1.05	2.30	3.67	5.13	6.72	0.30	0.63	1.00	1.38	1.75
31 - 35	1.83	3.92	6.13	8.42	10.72	0.30	0.67	0.97	1.33	1.67
36 - 40	2.67	6.00	9.50	13.25	17.25	0.97	2.25	3.55	4.92	6.38
41 - 45	4.92	11.33	18.58	26.47	34.97	1.47	3.33	5.47	7.75	10.17
46 - 50	9.80	21.80	34.58	48.05	61.92	1.47	3.30	5.22	7.25	9.25
51 - 55	19.13	42.17	66.47	91.50	116.72	2.83	6.30	9.92	13.72	17.47
56 - 60	29.42	64.47	100.97	138.72	176.92	4.55	10.00	15.83	21.92	28.22
61 - 65	44.67	98.72	155.97	216.05	277.63	7.50	16.80	26.83	37.72	49.17
66 - 70	71.83	156.75	244.67	335.08	426.30	17.55	38.80	60.80	83.13	104.58
Above 70	115.52	248.92	383.83	519.72	654.57	37.60	82.13	126.62	169.53	207.83

	Additional 41 CI				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.51	1.06	1.64	2.26	2.88
26 - 30	0.65	1.39	2.18	2.96	3.68
31 - 35	0.84	1.78	2.67	3.64	4.52
36 - 40	1.98	4.50	7.13	9.82	12.71
41 - 45	3.38	7.76	12.68	17.96	23.58
46 - 50	4.92	10.91	17.31	23.98	30.80
51 - 55	9.23	20.44	32.30	44.68	57.19
56 - 60	13.78	30.40	48.02	66.37	85.27
61 - 65	19.58	43.47	69.04	96.27	124.51
66 - 70	34.14	75.14	117.48	160.49	202.45
Above 70	59.31	129.26	199.06	266.66	328.48

Reducing Sum Assured

	9 Critical Illness														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.3 3	0.7 2	1.1 7	1.6 7	2.3 0	2.6 7	2.9 7	3.2 2	3.3 3	3.5 0	3.5 8	3.6 7	3.7 5	3.8 0	3.8 3
26 - 30	0.5 5	1.1 7	1.9 2	2.7 5	3.6 7	4.3 3	4.8 0	5.1 3	5.4 2	5.5 8	5.7 5	5.9 2	6.0 0	6.1 3	6.2 2
31 - 35	0.9 2	2.0 0	3.2 2	4.5 0	5.8 3	6.8 8	7.6 3	8.2 2	8.6 3	8.9 7	9.2 2	9.4 2	9.6 3	9.7 5	9.8 8
36 - 40	1.3 3	3.0 8	5.0 0	7.0 8	9.4 2	11. 13	12. 30	13. 22	13. 88	14. 42	14. 83	15. 17	15. 47	15. 72	15. 92
41 - 45	2.4 7	5.8 3	9.7 5	14. 17	19. 05	22. 50	24. 97	26. 75	28. 13	29. 22	30. 08	30. 80	31. 33	31. 83	32. 25
46 - 50	4.9 2	11. 22	18. 17	25. 72	33. 75	39. 88	44. 17	47. 38	49. 80	51. 72	53. 25	54. 50	55. 55	56. 38	57. 13
51 - 55	9.5 8	21. 67	34. 92	48. 97	63. 63	75. 13	83. 30	89. 30	93. 88	97. 50	100 .38	102 .75	104 .67	106 .30	107 .67
56 - 60	14. 72	33. 13	53. 00	74. 25	96. 42	113 .92	126 .25	135 .33	142 .33	147 .80	152 .17	155 .75	158 .67	161 .13	163 .22
61 - 65	22. 33	50. 75	81. 92	115 .63	151 .33	178 .75	198 .08	212 .38	223 .33	231 .92	238 .80	244 .38	249 .00	252 .88	256 .08
66 - 70	35. 92	80. 58	128 .50	179 .38	232 .38	274 .47	304 .17	326 .13	342 .92	356 .08	366 .63	375 .25	382 .33	388 .25	393 .25

Above 70	57.77	127.95	201.57	278.27	356.82	421.42	467.07	500.80	526.53	546.73	562.90	576.22	587.07	596.10	603.88
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9 Critical Illness															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	3.88	3.92	3.97	3.97	4.00	4.00	4.05	4.05	4.08	4.08	4.08	4.08	4.08	4.13	4.13
26 - 30	6.25	6.30	6.38	6.42	6.47	6.47	6.50	6.55	6.58	6.58	6.58	6.58	6.63	6.63	6.63
31 - 35	10.00	10.08	10.17	10.22	10.30	10.33	10.38	10.42	10.47	10.47	10.50	10.55	10.55	10.58	10.58
36 - 40	16.08	16.25	16.38	16.47	16.55	16.63	16.72	16.80	16.83	16.88	16.92	16.97	17.00	17.00	17.05
41 - 45	32.58	32.88	33.17	33.38	33.55	33.72	33.88	34.00	34.08	34.22	34.30	34.38	34.42	34.50	34.55
46 - 50	57.75	58.25	58.72	59.08	59.42	59.72	60.00	60.22	60.42	60.58	60.72	60.88	60.97	61.08	61.17
51 - 55	108.83	109.80	110.67	111.38	112.05	112.58	113.05	113.50	113.83	114.17	114.47	114.72	114.97	115.13	115.30
56 - 60	164.97	166.47	167.75	168.88	169.83	170.67	171.38	172.05	172.58	173.08	173.50	173.92	174.25	174.55	174.80
61 - 65	258.88	261.22	263.25	264.97	266.50	267.80	268.97	269.97	270.83	271.63	272.30	272.88	273.42	273.88	274.30
66 - 70	397.47	401.08	404.22	406.88	409.22	411.22	412.97	414.50	415.88	417.05	418.08	419.00	419.83	420.55	421.17
Above 70	610.23	615.87	620.65	624.80	628.33	631.43	634.05	636.43	638.60	640.32	641.93	643.38	644.65	645.75	646.68

Additional 9 CI															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.08	0.25	0.42	0.63	0.80	0.97	1.05	1.08	1.22	1.22	1.25	1.30	1.30	1.33	1.38
26 - 30	0.13	0.33	0.55	0.75	0.97	1.13	1.25	1.38	1.50	1.55	1.55	1.58	1.58	1.58	1.58
31 - 35	0.17	0.38	0.58	0.78	0.98	1.18	1.28	1.38	1.50	1.58	1.68	1.78	1.78	1.83	1.88
36 - 40	0.50	1.17	1.88	2.68	3.48	4.08	4.58	4.88	5.18	5.38	5.58	5.68	5.78	5.88	5.88

41 - 45	0.7 5	1.7 2	2.8 8	4.1 3	5.5 5	6.5 5	7.2 5	7.8 0	8.1 7	8.5 0	8.7 2	8.9 2	9.1 3	9.2 5	9.3 8
46 - 50	0.7 2	1.7 2	2.7 2	3.8 8	5.0 5	5.9 7	6.6 3	7.0 8	7.4 7	7.7 5	7.9 7	8.1 3	8.3 0	8.4 7	8.5 5
51 - 55	1.4 2	3.2 5	5.2 2	7.3 8	9.5 0	11. 25	12. 47	13. 33	14. 03	14. 58	15. 00	15. 33	15. 67	15. 92	16. 08
56 - 60	2.3 0	5.1 7	8.3 3	11. 75	15. 37	18. 17	20. 13	21. 58	22. 67	23. 55	24. 25	24. 80	25. 30	25. 72	26. 00
61 - 65	3.7 5	8.6 3	14. 08	20. 22	26. 80	31. 67	35. 08	37. 63	39. 55	41. 05	42. 30	43. 30	44. 08	44. 75	45. 38
66 - 70	8.8 0	19. 97	31. 92	44. 50	57. 00	67. 38	74. 63	80. 00	84. 13	87. 38	89. 97	92. 05	93. 80	95. 25	96. 47
Above 70	18. 87	42. 30	66. 48	90. 70	113 .28	133 .92	148 .30	158 .95	167 .20	173 .73	178 .77	182 .87	186 .42	189 .37	191 .63

Additional 9 CI															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.3 8	1.3 8	1.3 8	1.4 2	1.4 2	1.4 2	1.4 2	1.4 2	1.4 2	1.4 2	1.4 2	1.4 7	1.4 7	1.4 2	1.4 2
26 - 30	1.6 3	1.6 7	1.6 3	1.6 7	1.6 7	1.7 2	1.7 2	1.6 7	1.7 2	1.7 2	1.7 2	1.7 5	1.7 2	1.7 2	1.7 5
31 - 35	1.5 5	1.5 5	1.5 8	1.5 8	1.5 8	1.5 8	1.6 2	1.6 3	1.6 3	1.6 7	1.6 3	1.6 3	1.6 3	1.6 3	1.6 3
36 - 40	5.9 7	5.9 7	6.0 5	6.0 8	6.1 3	6.1 7	6.1 7	6.1 7	6.2 2	6.2 5	6.2 5	6.2 5	6.2 5	6.3 0	6.3 0
41 - 45	9.5 0	9.5 8	9.6 3	9.7 2	9.8 0	9.8 3	9.8 3	9.8 8	9.9 7	9.9 7	9.9 7	10. 00	10. 05	10. 00	10. 05
46 - 50	8.6 3	8.7 2	8.7 5	8.8 3	8.8 8	8.9 7	8.9 7	9.0 0	9.0 0	9.0 5	9.0 8	9.0 8	9.1 3	9.1 3	9.1 7
51 - 55	16. 25	16. 47	16. 55	16. 67	16. 75	16. 83	16. 92	16. 97	17. 05	17. 08	17. 13	17. 17	17. 17	17. 25	17. 25
56 - 60	26. 30	26. 55	26. 75	26. 92	27. 08	27. 22	27. 33	27. 42	27. 55	27. 58	27. 67	27. 72	27. 75	27. 83	27. 88
61 - 65	45. 83	46. 25	46. 58	46. 97	47. 17	47. 47	47. 63	47. 80	47. 97	48. 08	48. 22	48. 33	48. 42	48. 50	48. 58
66 - 70	97. 55	98. 42	99. 17	99. 83	100 .38	100 .88	101 .33	101 .72	102 .00	102 .33	102 .58	102 .83	103 .00	103 .17	103 .33
Above 70	193 .90	195 .63	197 .17	198 .35	199 .53	200 .38	201 .42	202 .18	202 .70	203 .43	203 .92	204 .40	204 .72	205 .03	205 .35

	Additional 41 CI														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.2 3	0.5 2	0.8 5	1.2 2	1.5 4	1.8 8	2.0 7	2.1 9	2.3 3	2.3 8	2.5 0	2.5 2	2.5 8	2.6 2	2.6 5
26 - 30	0.3 2	0.7 1	1.1 6	1.5 9	2.0 1	2.3 6	2.6 1	2.8 3	2.9 5	3.0 8	3.1 9	3.2 4	3.3 1	3.3 2	3.3 5
31 - 35	0.4 4	0.9 3	1.4 0	1.9 4	2.4 7	2.9 4	3.2 3	3.4 2	3.6 0	3.7 7	3.8 9	3.9 8	4.0 2	4.1 4	4.1 5
36 - 40	0.9 9	2.3 2	3.7 5	5.2 6	6.9 3	8.1 4	9.0 8	9.6 9	10. 23	10. 59	10. 93	11. 19	11. 42	11. 59	11. 72
41 - 45	1.7 0	3.9 9	6.6 7	9.5 9	12. 85	15. 20	16. 82	18. 04	18. 94	19. 69	20. 24	20. 73	21. 18	21. 50	21. 75
46 - 50	2.4 3	5.6 0	9.1 0	12. 84	16. 79	19. 81	22. 01	23. 56	24. 77	25. 76	26. 50	27. 12	27. 62	28. 06	28. 38
51 - 55	4.5 9	10. 51	16. 97	23. 93	31. 15	36. 84	40. 78	43. 76	46. 00	47. 77	49. 18	50. 32	51. 31	52. 07	52. 77
56 - 60	6.9 0	15. 64	25. 24	35. 52	46. 48	54. 88	60. 82	65. 25	68. 58	71. 22	73. 34	75. 05	76. 49	77. 67	78. 67
61 - 65	9.8 1	22. 36	36. 24	51. 57	67. 86	80. 18	88. 84	95. 27	100. .14	103. .99	107. .09	109. .61	111. .67	113. .39	114. .87
66 - 70	17. 08	38. 62	61. 69	85. 90	110 .32	130 .39	144 .47	154 .87	162 .84	169 .13	174 .15	178 .21	181 .58	184 .41	186 .75
Above 70	29. 60	66. 45	104 .54	142 .59	178 .98	211 .55	234 .43	251 .22	264 .18	274 .50	282 .59	289 .05	294 .61	299 .24	302 .95

	Additional 41 CI														
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	2.6 9	2.7 2	2.7 1	2.7 6	2.7 5	2.7 8	2.7 7	2.8 2	2.7 7	2.8 2	2.8 2	2.8 5	2.8 5	2.8 1	2.8 4
26 - 30	3.4 3	3.5 0	3.4 9	3.4 8	3.5 1	3.5 6	3.5 5	3.5 4	3.5 8	3.5 7	3.6 2	3.6 2	3.6 1	3.6 1	3.6 4
31 - 35	4.1 8	4.2 5	4.2 7	4.3 1	4.3 3	4.3 8	4.3 7	4.4 0	4.3 9	4.4 4	4.4 3	4.4 3	4.4 6	4.4 5	4.4 5
36 - 40	11. 85	11. 93	12. 04	12. 14	12. 21	12. 28	12. 31	12. 33	12. 37	12. 45	12. 47	12. 46	12. 51	12. 54	12. 53
41 - 45	21. 98	22. 22	22. 33	22. 49	22. 63	22. 76	22. 81	22. 93	23. 03	23. 05	23. 12	23. 14	23. 22	23. 25	23. 27

46 - 50	28.70	29.00	29.20	29.39	29.59	29.75	29.82	29.95	30.05	30.11	30.20	30.26	30.38	30.39	30.43
51 - 55	53.32	53.83	54.24	54.62	54.88	55.17	55.43	55.60	55.83	55.99	56.11	56.24	56.31	56.45	56.51
56 - 60	79.50	80.22	80.84	81.36	81.84	82.24	82.62	82.89	83.17	83.42	83.66	83.79	83.95	84.10	84.23
61 - 65	116.09	117.14	118.01	118.87	119.49	120.12	120.60	121.07	121.47	121.81	122.12	122.39	122.64	122.86	123.05
66 - 70	188.81	190.50	191.96	193.22	194.30	195.31	196.14	196.89	197.49	198.10	198.60	199.03	199.40	199.73	200.05
Above 70	306.40	309.15	311.52	313.42	315.24	316.85	318.30	319.50	320.41	321.48	322.27	322.93	323.46	324.00	324.54

Options under Section 7 - Loss of income - Major Medical Illness

Cardiac arrest - Fixed Sum Assured

	Cardiac arrest				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.18	0.40	0.65	0.90	1.18
26 - 30	0.28	0.62	0.98	1.35	1.73
31 - 35	0.45	0.95	1.47	2.02	2.55
36 - 40	0.78	1.75	2.77	3.85	5.00
41 - 45	1.38	3.18	5.22	7.40	9.77
46 - 50	2.45	5.45	8.65	12.00	15.45
51 - 55	4.73	10.43	16.45	22.68	28.97
56 - 60	7.20	15.80	24.82	34.15	43.65
61 - 65	10.70	23.70	37.48	52.03	66.98
66 - 70	17.67	38.63	60.33	82.58	104.80
Above 70	29.13	63.00	97.12	131.07	163.97

Cardiac arrest - Reducing Sum Assured

	Cardiac arrest														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.10	0.20	0.33	0.48	0.65	0.77	0.85	0.90	0.95	0.98	1.02	1.03	1.07	1.08	1.08
26 - 30	0.15	0.32	0.52	0.73	0.95	1.12	1.23	1.33	1.40	1.45	1.50	1.53	1.55	1.58	1.60
31 - 35	0.23	0.48	0.77	1.08	1.38	1.63	1.82	1.95	2.05	2.13	2.18	2.23	2.28	2.32	2.35

36 - 40	0.3 8	0.9 0	1.4 5	2.0 5	2.7 3	3.2 2	3.5 7	3.8 2	4.0 2	4.1 7	4.3 0	4.4 0	4.4 8	4.5 5	4.6 0
41 - 45	0.7 0	1.6 3	2.7 3	3.9 7	5.3 2	6.2 8	6.9 7	7.4 7	7.8 5	8.1 5	8.4 0	8.6 0	8.7 5	8.9 0	9.0 0
46 - 50	1.2 3	2.8 0	4.5 5	6.4 3	8.4 3	9.9 5	11. 03	11. 83	12. 43	12. 92	13. 30	13. 60	13. 87	14. 08	14. 25
51 - 55	2.3 7	5.3 7	8.6 5	12. 15	15. 78	18. 65	20. 67	22. 17	23. 30	24. 20	24. 92	25. 50	25. 98	26. 38	26. 73
56 - 60	3.6 0	8.1 3	13. 03	18. 28	23. 80	28. 10	31. 15	33. 40	35. 12	36. 47	37. 55	38. 43	39. 15	39. 77	40. 28
61 - 65	5.3 5	12. 18	19. 68	27. 85	36. 50	43. 13	47. 78	51. 23	53. 88	55. 95	57. 60	58. 95	60. 07	61. 00	61. 78
66 - 70	8.8 3	19. 87	31. 68	44. 20	57. 12	67. 48	74. 78	80. 17	84. 30	87. 53	90. 13	92. 25	93. 98	95. 45	96. 67
Above 70	14. 57	32. 38	51. 00	70. 15	89. 37	105 .57	117 .00	125 .43	131 .88	136 .97	141 .02	144 .33	147 .07	149 .33	151 .25

Cardiac arrest															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.1 0	1.1 2	1.1 2	1.1 3	1.1 3	1.1 3	1.1 5	1.1 5	1.1 5	1.1 5	1.1 5	1.1 7	1.1 7	1.1 7	1.1 7
26 - 30	1.6 2	1.6 3	1.6 5	1.6 5	1.6 7	1.6 8	1.6 8	1.6 8	1.7 0	1.7 0	1.7 0	1.7 0	1.7 2	1.7 2	1.7 2
31 - 35	2.3 7	2.4 0	2.4 2	2.4 3	2.4 5	2.4 5	2.4 7	2.4 8	2.4 8	2.4 8	2.5 0	2.5 0	2.5 0	2.5 2	2.5 2
36 - 40	4.6 5	4.7 0	4.7 3	4.7 7	4.8 0	4.8 2	4.8 3	4.8 5	4.8 7	4.8 8	4.9 0	4.9 0	4.9 2	4.9 3	4.9 3
41 - 45	9.1 0	9.1 8	9.2 5	9.3 2	9.3 7	9.4 2	9.4 5	9.5 0	9.5 3	9.5 5	9.5 8	9.6 0	9.6 2	9.6 3	9.6 5
46 - 50	14. 42	14. 55	14. 65	14. 75	14. 83	14. 92	14. 98	15. 03	15. 08	15. 12	15. 15	15. 20	15. 23	15. 25	15. 27
51 - 55	27. 02	27. 25	27. 47	27. 65	27. 80	27. 95	28. 07	28. 17	28. 27	28. 35	28. 42	28. 48	28. 53	28. 58	28. 62
56 - 60	40. 70	41. 08	41. 40	41. 67	41. 90	42. 12	42. 30	42. 45	42. 58	42. 72	42. 82	42. 92	43. 00	43. 07	43. 13
61 - 65	62. 45	63. 02	63. 50	63. 93	64. 28	64. 60	64. 88	65. 13	65. 33	65. 53	65. 68	65. 83	65. 97	66. 08	66. 18
66 - 70	97. 72	98. 60	99. 37	100 .02	100 .58	101 .08	101 .52	101 .90	102 .23	102 .53	102 .78	103 .00	103 .20	103 .38	103 .53
Above 70	152 .88	154 .28	155 .48	156 .50	157 .38	158 .17	158 .85	159 .43	159 .95	160 .42	160 .82	161 .17	161 .48	161 .75	162 .00

Angioplasty

Fixed Sum Assured

	Angioplasty				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.13	0.28	0.44	0.63	0.83
26 - 30	0.19	0.41	0.66	0.92	1.20
31 - 35	0.30	0.63	0.99	1.36	1.73
36 - 40	0.52	1.16	1.84	2.57	3.34
41 - 45	0.92	2.12	3.48	4.96	6.55
46 - 50	1.64	3.64	5.77	8.02	10.33
51 - 55	3.15	6.95	10.95	15.07	19.23
56 - 60	4.80	10.52	16.48	22.63	28.87
61 - 65	7.14	15.78	24.93	34.53	44.37
66 - 70	11.78	25.69	40.11	54.93	69.88
Above 70	19.43	41.86	64.54	87.39	110.07

Reducing Sum Assured

	Angioplasty														
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.07	0.14	0.23	0.33	0.46	0.53	0.59	0.66	0.74	0.82	0.90	0.98	1.06	1.14	1.22
26 - 30	0.10	0.21	0.34	0.49	0.66	0.77	0.88	0.99	1.10	1.21	1.32	1.43	1.54	1.65	1.76
31 - 35	0.15	0.32	0.51	0.73	0.98	1.17	1.36	1.55	1.74	1.93	2.12	2.31	2.50	2.69	2.88
36 - 40	0.26	0.60	0.97	1.37	1.80	2.25	2.70	3.15	3.60	4.05	4.50	4.95	5.40	5.85	6.30
41 - 45	0.46	1.09	1.80	2.60	3.50	4.40	5.30	6.20	7.10	8.00	8.90	9.80	10.70	11.60	12.50
46 - 50	0.82	1.87	3.00	4.20	5.60	7.00	8.40	9.80	11.20	12.60	14.00	15.40	16.80	18.20	19.60
51 - 55	1.58	3.57	5.75	8.07	10.64	13.21	15.78	18.35	20.92	23.49	26.06	28.63	31.20	33.77	36.34
56 - 60	2.40	5.41	8.65	12.12	15.73	19.38	23.03	26.68	30.33	33.98	37.63	41.28	44.93	48.58	52.23
61 - 65	3.57	8.11	13.09	18.48	24.27	30.06	35.85	41.64	47.43	53.22	59.01	64.80	70.59	76.38	82.17

66 - 70	5. 89	13. 21	21. 06	29. 40	38. 09	44. 99	49. 86	53. 46	56. 21	58. 37	60. 10	61. 51	62. 67	63.6 4	64.4 6
Above 70	9. 71	21. 52	33. 89	46. 79	60. 00	70. 86	78. 54	84. 21	88. 54	91. 94	94. 66	96. 90	98. 72	100. 24	101. 55

Angioplasty															
Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	0.7 8	0.7 8	0.7 9	0.7 9	0.8 0	0.8 0	0.8 1	0.8 1	0.8 2	0.8 2	0.8 2	0.8 2	0.8 2	0.8 3	0.8 3
26 - 30	1.1 2	1.1 3	1.1 4	1.1 5	1.1 6	1.1 6	1.1 7	1.1 7	1.1 7	1.1 8	1.1 8	1.1 8	1.1 9	1.1 9	1.1 9
31 - 35	1.6 2	1.6 3	1.6 5	1.6 5	1.6 7	1.6 7	1.6 8	1.6 9	1.6 9	1.6 9	1.7 0	1.7 1	1.7 1	1.7 1	1.7 1
36 - 40	3.1 2	3.1 5	3.1 7	3.1 9	3.2 1	3.2 2	3.2 4	3.2 6	3.2 6	3.2 7	3.2 8	3.2 9	3.2 9	3.2 9	3.3 0
41 - 45	6.1 1	6.1 6	6.2 2	6.2 6	6.2 9	6.3 2	6.3 5	6.3 7	6.3 9	6.4 1	6.4 3	6.4 5	6.4 5	6.4 7	6.4 8
46 - 50	9.6 3	9.7 2	9.8 0	9.8 6	9.9 1	9.9 6	10. 01	10. 05	10. 08	10. 11	10. 13	10. 16	10. 17	10. 19	10. 20
51 - 55	17. 93	18. 09	18. 23	18. 35	18. 46	18. 54	18. 62	18. 70	18. 75	18. 81	18. 86	18. 90	18. 94	18. 96	18. 99
56 - 60	26. 92	27. 16	27. 37	27. 56	27. 71	27. 85	27. 97	28. 07	28. 16	28. 24	28. 31	28. 38	28. 43	28. 48	28. 52
61 - 65	41. 37	41. 75	42. 07	42. 35	42. 59	42. 80	42. 98	43. 14	43. 28	43. 41	43. 52	43. 61	43. 70	43. 77	43. 84
66 - 70	65. 15	65. 75	66. 26	66. 70	67. 08	67. 41	67. 69	67. 95	68. 17	68. 36	68. 53	68. 68	68. 82	68. 94	69. 04
Above 70	102 .62	103 .56	104 .37	105 .06	105 .66	106 .18	106 .62	107 .02	107 .39	107 .67	107 .95	108 .19	108 .40	108 .59	108 .74

Section 8- Vector Borne Disease Benefit

Disease	Gross Rate		
	Plan A-Dengue Fever only	Plan B- Malaria only	Plan C- All Vector Borne Diseases
Lumpsum (All SI)	0.819%	0.165%	1.158%

Optional Cover under Vector Borne Disease

Waiting Period Modification Option

Waiting Period Options	Loading %
7	10%
15	5%
30	0%

Minimum hours of hospitalization

Minimum hours of hospitalization (hours)	Loading %
24	2.5%
48	10.0%

Section 9- EMI Hospitalization

Optional Cover under EMI Hospitalization

Pre-Existing Disease Waiting Period

Pre-Existing Disease Waiting Period (Months)	Loading %
36	0%
24	15%
12	25%
0	35%

Specific Illness Waiting Period

Specific Illness Waiting Period (Months)	Loading %
24	0%
12	10%
0	20%

General Waiting Period

General Waiting Period (Days)	Loading %
0	2.0%
7	1.5%
15	1.0%
30	0%

Note:

- ❖ Prices shall vary depending upon group characteristics and are subject to product filing.