Rate Chart

Sarva Suraksha Plus (Group)

Section 1 - Major Medical Illness

Rates per '000 Base Sum Assured for Credit Linked Group

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	0.33	0.72	1.17	1.67	2.30	2.67	2.97	3.22	3.33	3.50	3.58	3.67	3.75	3.80	3.83

26 - 30	0.55	1.17	1.92	2.75	3.67	4.33	4.80	5.13	5.42	5.58	5.75	5.92	6.00	6.13	6.22
31 - 35	0.92	2.00	3.22	4.50	5.83	6.88	7.63	8.22	8.63	8.97	9.22	9.42	9.63	9.75	9.88
36 - 40	1.33	3.08	5.00	7.08	9.42	11.13	12.30	13.22	13.88	14.42	14.83	15.17	15.47	15.72	15.92
41 - 45	2.47	5.83	9.75	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	4.92	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	9.58	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	3.88	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	6.55	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 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	0.02	0.08	0.12	0.17	0.25	0.30	0.33	0.33	0.38	0.38	0.38	0.42	0.42	0.42	0.42
26 - 30	0.05	0.12	0.17	0.22	0.30	0.33	0.38	0.42	0.42	0.47	0.50	0.47	0.50	0.47	0.50
31 - 35	0.05	0.13	0.17	0.22	0.30	0.33	0.38	0.38	0.38	0.42	0.42	0.47	0.42	0.47	0.47
36 - 40	0.17	0.33	0.55	0.80	1.05	1.22	1.37	1.47	1.55	1.58	1.67	1.72	1.75	1.75	1.75
41 - 45	0.25	0.50	0.88	1.25	1.67	1.97	2.17	2.33	2.47	2.55	2.58	2.67	2.75	2.80	2.80
46 - 50	0.22	0.50	0.83	1.22	1.55	1.80	2.00	2.13	2.25	2.33	2.42	2.47	2.50	2.55	2.58
51 - 55	0.42	1.00	1.53	2.25	2.83	3.42	3.75	4.00	4.22	4.38	4.50	4.58	4.72	4.80	4.83
56 - 60	0.72	1.55	2.50	3.47	4.55	5.38	5.92	6.38	6.67	6.97	7.17	7.33	7.50	7.58	7.67
61 - 65	1.08	2.47	4.00	5.72	7.50	8.88	9.83	10.55	11.05	11.47	11.83	12.13	12.33	12.50	12.72
66 - 70	2.00	4.50	7.17	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	3.63	8.10	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	0.42	0.42	0.42	0.47	0.47	0.47	0.47	0.47	0.42	0.47	0.47	0.47	0.47	0.47	0.47
26 - 30	0.50	0.55	0.50	0.50	0.50	0.55	0.55	0.50	0.55	0.50	0.55	0.55	0.50	0.55	0.55
31 - 35	0.47	0.47	0.47	0.50	0.47	0.47	0.50	0.50	0.47	0.50	0.50	0.47	0.50	0.47	0.50
36 - 40	1.80	1.80	1.80	1.83	1.88	1.88	1.88	1.83	1.88	1.88	1.88	1.88	1.88	1.92	1.88
41 - 45	2.83	2.88	2.88	2.88	2.92	2.97	2.97	2.97	3.00	2.97	2.97	2.97	3.00	3.00	3.00
46 - 50	2.58	2.63	2.63	2.67	2.72	2.72	2.67	2.72	2.72	2.72	2.75	2.75	2.75	2.75	2.75
51 - 55	4.88	4.95	4.97	5.05	5.05	5.05	5.13	5.08	5.13	5.17	5.17	5.17	5.17	5.22	5.22
56 - 60	7.75	7.83	7.92	7.92	8.00	8.05	8.08	8.08	8.12	8.17	8.22	8.17	8.22	8.22	8.25

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	0.05	0.17	0.25	0.38	0.47	0.63	0.67	0.67	0.75	0.75	0.80	0.80	0.80	0.83	0.88
26 - 30	0.08	0.22	0.33	0.47	0.58	0.67	0.75	0.83	0.83	0.92	0.97	0.97	1.00	0.97	1.00
31 - 35	0.08	0.22	0.33	0.47	0.58	0.72	0.75	0.80	0.83	0.88	0.92	0.92	0.92	0.97	0.97
36 - 40	0.33	0.75	1.25	1.72	2.25	2.67	3.00	3.17	3.33	3.47	3.58	3.67	3.75	3.80	3.83
41 - 45	0.50	1.13	1.88	2.72	3.67	4.30	4.75	5.08	5.38	5.55	5.72	5.83	6.00	6.08	6.17
46 - 50	0.50	1.13	1.80	2.58	3.33	3.92	4.38	4.67	4.97	5.13	5.30	5.38	5.50	5.58	5.63
51 - 55	0.92	2.17	3.47	4.92	6.33	7.55	8.30	8.92	9.38	9.75	10.05	10.25	10.47	10.62	10.75
56 - 60	1.55	3.50	5.63	7.97	10.50	12.38	13.72	14.75	15.47	16.08	16.55	16.92	17.30	17.55	17.75
61 - 65	2.63	6.05	9.88	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	6.88	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	0.08	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	1.33	1.38	1.50	1.55	1.55	1.58	1.58	1.58
31 - 35	0.17	0.38	0.50	0.72	0.92	1.08	1.22	1.25	1.33	1.38	1.42	1.47	1.47	1.55	1.55
36 - 40	0.50	1.17	1.83	2.63	3.47	4.08	4.58	4.88	5.13	5.33	5.50	5.63	5.75	5.80	5.88
41 - 45	0.75	1.72	2.88	4.13	5.55	6.55	7.25	7.80	8.17	8.50	8.72	8.92	9.13	9.25	9.38
46 - 50	0.72	1.72	2.72	3.88	5.05	5.97	6.63	7.08	7.47	7.75	7.97	8.13	8.30	8.47	8.55
51 - 55	1.42	3.25	5.22	7.38	9.50	11.25	12.47	13.33	14.03	14.58	15.00	15.33	15.67	15.92	16.08
56 - 60	2.30	5.17	8.33	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	3.75	8.63	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	8.80	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

Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
	Additional 9 CI														
Loan Period	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age Band															
18 - 25	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.47	1.47	1.42	1.42
26 - 30	1.63	1.67	1.63	1.67	1.67	1.72	1.72	1.67	1.72	1.72	1.72	1.75	1.72	1.72	1.75
31 - 35	1.55	1.55	1.58	1.58	1.58	1.58	1.62	1.63	1.63	1.67	1.63	1.63	1.63	1.63	1.63
36 - 40	5.97	5.97	6.05	6.08	6.13	6.17	6.17	6.17	6.22	6.25	6.25	6.25	6.25	6.30	6.30
41 - 45	9.50	9.58	9.63	9.72	9.80	9.83	9.83	9.88	9.97	9.97	9.97	10.00	10.05	10.00	10.05
46 - 50	8.63	8.72	8.75	8.83	8.88	8.97	8.97	9.00	9.00	9.05	9.08	9.08	9.13	9.13	9.17
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

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
	Additional 16 CI														
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Age Band															
18 - 25	0.13	0.33	0.50	0.75	0.97	1.17	1.30	1.33	1.47	1.47	1.55	1.58	1.58	1.63	1.67
26 - 30	0.17	0.47	0.67	0.97	1.22	1.42	1.58	1.72	1.75	1.88	1.92	1.92	2.00	2.00	2.00
31 - 35	0.22	0.50	0.75	1.00	1.30	1.55	1.67	1.75	1.88	1.92	2.00	2.08	2.08	2.13	2.17
36 - 40	0.58	1.38	2.22	3.17	4.13	4.88	5.42	5.80	6.08	6.33	6.55	6.72	6.83	6.92	7.00
41 - 45	0.88	2.08	3.50	5.05	6.75	7.97	8.83	9.47	9.97	10.33	10.63	10.88	11.13	11.30	11.42
46 - 50	1.00	2.30	3.72	5.30	6.88	8.13	9.05	9.67	10.17	10.55	10.88	11.13	11.33	11.50	11.63
51 - 55	1.92	4.42	7.05	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	3.08	6.92	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	4.97	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	1.67	1.72	1.72	1.72	1.72	1.75	1.75	1.75	1.75	1.75	1.75	1.80	1.80	1.75	1.75
26 - 30	2.08	2.08	2.08	2.08	2.08	2.13	2.13	2.13	2.17	2.13	2.17	2.17	2.17	2.17	2.17
31 - 35	2.17	2.17	2.22	2.25	2.22	2.25	2.25	2.25	2.25	2.30	2.30	2.30	2.30	2.30	2.30
36 - 40	7.08	7.13	7.17	7.25	7.30	7.33	7.33	7.38	7.38	7.42	7.47	7.47	7.47	7.50	7.50
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	2.97	3.08	3.22	3.33	3.38	3.47	3.47	3.50
31 - 35	0.42	0.88	1.33	1.83	2.33	2.80	3.08	3.25	3.47	3.58	3.72	3.80	3.83	3.92	3.97

36 - 40	0.83	1.97	3.17	4.50	5.88	6.97	7.75	8.30	8.72	9.05	9.33	9.55	9.75	9.88	10.00
41 - 45	1.25	2.97	4.97	7.17	9.58	11.30	12.50	13.42	14.13	14.63	15.08	15.42	15.75	16.00	16.17
46 - 50	1.55	3.55	5.75	8.17	10.63	12.55	13.92	14.92	15.72	16.30	16.80	17.17	17.50	17.80	18.00
51 - 55	2.83	6.50	10.47	14.75	19.22	22.72	25.13	26.97	28.38	29.42	30.33	31.00	31.63	32.13	32.50
56 - 60	4.33	9.75	15.75	22.17	29.00	34.25	37.97	40.72	42.80	44.42	45.75	46.83	47.75	48.47	49.08
61 - 65	6.63	15.17	24.63	35.08	46.30	54.72	60.63	65.00	68.33	70.97	73.05	74.80	76.22	77.38	78.38
66 - 70	13.42	30.38	48.50	67.58	86.83	102.58	113.67	121.88	128.13	133.08	137.05	140.22	142.88	145.08	146.92
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	2.88	2.92	2.92	2.97	2.97	3.00	3.00	3.00	3.00	3.00	3.05	3.05	3.05	3.05	3.05
26 - 30	3.58	3.63	3.63	3.63	3.67	3.72	3.72	3.72	3.75	3.75	3.75	3.80	3.75	3.80	3.80
31 - 35	4.00	4.05	4.05	4.13	4.13	4.13	4.17	4.17	4.17	4.22	4.22	4.22	4.25	4.22	4.25
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	0.23	0.52	0.85	1.22	1.54	1.88	2.07	2.19	2.33	2.38	2.50	2.52	2.58	2.62	2.65
26 - 30	0.32	0.71	1.16	1.59	2.01	2.36	2.61	2.83	2.95	3.08	3.19	3.24	3.31	3.32	3.35
31 - 35	0.44	0.93	1.40	1.94	2.47	2.94	3.23	3.42	3.60	3.77	3.89	3.98	4.02	4.14	4.15
36 - 40	0.99	2.32	3.75	5.26	6.93	8.14	9.08	9.69	10.23	10.59	10.93	11.19	11.42	11.59	11.72
41 - 45	1.70	3.99	6.67	9.59	12.85	15.20	16.82	18.04	18.94	19.69	20.24	20.73	21.18	21.50	21.75
46 - 50	2.43	5.60	9.10	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	4.59	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	6.90	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	9.81	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	2.69	2.72	2.71	2.76	2.75	2.78	2.77	2.82	2.77	2.82	2.82	2.85	2.85	2.81	2.84
26 - 30	3.43	3.50	3.49	3.48	3.51	3.56	3.55	3.54	3.58	3.57	3.62	3.62	3.61	3.61	3.64
31 - 35	4.18	4.25	4.27	4.31	4.33	4.38	4.37	4.40	4.39	4.44	4.43	4.43	4.46	4.45	4.45
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 1

Fixed and Reducing Sum Assured (Rates per '000 optional SI)

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	0.10	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	0.38	0.90	1.45	2.05	2.73	3.22	3.57	3.82	4.02	4.17	4.30	4.40	4.48	4.55	4.60
41 - 45	0.70	1.63	2.73	3.97	5.32	6.28	6.97	7.47	7.85	8.15	8.40	8.60	8.75	8.90	9.00
46 - 50	1.23	2.80	4.55	6.43	8.43	9.95	11.03	11.83	12.43	12.92	13.30	13.60	13.87	14.08	14.25
51 - 55	2.37	5.37	8.65	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	3.60	8.13	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	5.35	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	8.83	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	1.10	1.12	1.12	1.13	1.13	1.13	1.15	1.15	1.15	1.15	1.15	1.17	1.17	1.17	1.17
26 - 30	1.62	1.63	1.65	1.65	1.67	1.68	1.68	1.68	1.70	1.70	1.70	1.70	1.72	1.72	1.72
31 - 35	2.37	2.40	2.42	2.43	2.45	2.45	2.47	2.48	2.48	2.48	2.50	2.50	2.50	2.52	2.52
36 - 40	4.65	4.70	4.73	4.77	4.80	4.82	4.83	4.85	4.87	4.88	4.90	4.90	4.92	4.93	4.93

41 - 45	9.10	9.18	9.25	9.32	9.37	9.42	9.45	9.50	9.53	9.55	9.58	9.60	9.62	9.63	9.65
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	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

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 - Gross Rate per Mille				
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

Used 9 CI time discount relativity

Reducing Sum Assured

	Angioplasty - Gross 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
Age Band															
18 - 25	0.07	0.14	0.23	0.33	0.46	0.53	0.59	0.64	0.67	0.70	0.72	0.73	0.75	0.76	0.77
26 - 30	0.10	0.21	0.34	0.49	0.66	0.78	0.86	0.92	0.97	1.00	1.03	1.06	1.08	1.10	1.12
31 - 35	0.15	0.32	0.52	0.73	0.94	1.11	1.24	1.33	1.40	1.45	1.49	1.52	1.56	1.58	1.60
36 - 40	0.26	0.60	0.97	1.37	1.82	2.16	2.38	2.56	2.69	2.79	2.87	2.94	3.00	3.05	3.08
41 - 45	0.46	1.09	1.83	2.66	3.57	4.22	4.68	5.01	5.27	5.48	5.64	5.77	5.87	5.97	6.05
46 - 50	0.82	1.87	3.03	4.29	5.63	6.65	7.37	7.91	8.31	8.63	8.88	9.09	9.27	9.41	9.53
51 - 55	1.58	3.57	5.75	8.07	10.48	12.38	13.72	14.71	15.46	16.06	16.54	16.93	17.24	17.51	17.73
56 - 60	2.40	5.41	8.65	12.12	15.73	18.59	20.60	22.08	23.22	24.12	24.83	25.41	25.89	26.29	26.63

61 - 65	3.57	8.11	13.09	18.48	24.19	28.57	31.66	33.94	35.69	37.06	38.16	39.06	39.79	40.41	40.93
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	63.64	64.46
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 - Gross 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
Age Band															
18 - 25	0.78	0.78	0.79	0.79	0.80	0.80	0.81	0.81	0.82	0.82	0.82	0.82	0.82	0.83	0.83
26 - 30	1.12	1.13	1.14	1.15	1.16	1.16	1.17	1.17	1.17	1.18	1.18	1.18	1.19	1.19	1.19
31 - 35	1.62	1.63	1.65	1.65	1.67	1.67	1.68	1.69	1.69	1.69	1.70	1.71	1.71	1.71	1.71
36 - 40	3.12	3.15	3.17	3.19	3.21	3.22	3.24	3.26	3.26	3.27	3.28	3.29	3.29	3.29	3.30
41 - 45	6.11	6.16	6.22	6.26	6.29	6.32	6.35	6.37	6.39	6.41	6.43	6.45	6.45	6.47	6.48
46 - 50	9.63	9.72	9.80	9.86	9.91	9.96	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 2 - Personal Accident

I. Accidental Death

Rate per mille

Accidental Death	0.52

Removal of Comatose Sub-Limit

Loading	5%

Restricted Vehicular Coverage

Restricted Vehicular Coverage	**Proportion**
Air Accident	1%
Road Accident	60%
Rail Accident	5%
All others	34%

Optional Cover under Accidental Death

	Rate per mille
i. Burns	0.47

Common Carrier

Relativity	0.80

	Rate per mille
ii. Transportation of Mortal Remains	0.52

	Rate per mille
iii. Renewal Premium Benefit	0.52

II. Permanent Disablement

	Rate per mille
Permanent Disablement - Table A	0.16
Permanent Disablement - Table B	0.21
Permanent Disablement - Table C	0.26
Permanent Disablement - Table D	0.31
Permanent Disablement - Table E	0.36

PD Standalone Basis

Loading on PD rate if offered other than AD	25%

III. Temporary Total Disablement

Rate per mille of weekly SI

i) Temporary Total Disablement - Accident Only	62.52
ii) Temporary Total Disablement - Illness Only	81.28

Optional Cover under Temporary Total Disablement (Accident Only)

Weekly Deductible Option	**Discount**
1 week	10%
2 weeks	15%
3 weeks	25%
4 weeks	40%

Optional Cover under Temporary Total Disablement (Illness Only)

Weekly Deductible Option	**Discount**
1 week	5%
2 weeks	15%
3 weeks	20%
4 weeks	35%

Waiting Period Modification Option	**Relativity**
3 Years	1.08
2 Years	1.13
1 Year	1.20
0 Year	1.25

Section 3 - Emergency Medical Expenses (EME)

Amount in INR

i) Emergency Medical Expenses (EME) (Accident Only)	833.45

Emergency Medical Expenses (EME) (Accident Only)						Amount in INR
Sum Insured (INR)	10,000	50,000	3 lac	10 lac	15 lac	25 lac
Multiplying Factor	0.54	0.70	1.00	2.00	2.50	3.00

Note: Other Sum Insured options may be arrived at using standard interpolation method, eg: 7 lac SI will be charged loading = (100%-0%)/(10lac-3lac)*(7lac-3lac)+0%

Multiplying Factor will be multiplied to base rate i.e. 0.54 * 833.45

ii) Emergency Medical Expenses (EME) (Illness Only)	
Age Band	**Amount in INR**
18 - 25	394
26 - 30	684
31 - 35	993
36 - 40	1,748
41 - 45	3,248
46 - 50	5,758
51 - 55	10,517
56 - 60	14,779
61 - 65	22,450
66 - 70	38,793
Above 70	67,827

Emergency Medical Expenses (EME) (Illness Only)						Amount in INR
Sum Insured (INR)	10,000	50,000	3 lac	10 lac	15 lac	25 lac
Multiplying Factor	0.03	0.17	1.00	2.00	2.50	3.33

Note: Other Sum Insured options may be arrived at using standard interpolation method, eg: 7 lac SI will be charged loading = (100%-0%)/(10lac-3lac)*(7lac-3lac)+0%

Multiplying Factor will be multiplied to base rate i.e. 0.03 * 1,493 for 31-35 Age band

Optional Covers under Emergency Medical Expenses (EME)

Amount in INR

Emergency Medical Expenses – Global (Accident Only)	5,813

Emergency Medical Expenses – Global (Accident Only)			Amount in INR
Sum Insured (INR) for EME	10 lac	15 lac	25 lac
Multiplying Factor	1.00	1.50	1.75

Note: Other Sum Insured options may be arrived at using standard interpolation method, eg: 12 lac SI will be charged loading = (150%-0%)/(15lac-10lac)*(12lac-10lac)+0%

Multiplying Factor will be multiplied to base rate i.e. 1.00 * 5,813

Emergency Medical Expenses - Global (Illness Only)	
Age Band	**Amount in INR**
18 - 25	894
26 - 30	1,550
31 - 35	2,250
36 - 40	3,963
41 - 45	7,362
46 - 50	13,051
51 - 55	23,839
56 - 60	33,498
61 - 65	50,886
66 - 70	87,930
Above 70	1,53,741

Emergency Medical Expenses – Global (Illness Only)			Amount in INR
Sum Insured (INR) for EME	10 lac	15 lac	25 lac
Multiplying Factor	1.00	1.20	1.50

Note: Other Sum Insured options may be arrived at using standard interpolation method, eg: 12 lac SI will be charged loading = (120%-0%)/(15lac-10lac)*(12lac-10lac)+0%

Multiplying Factor will be multiplied to base rate i.e. 1.00 * 2,250 for 31-35 age-band

Co-Payment	Discount
5%	5%
10%	10%
15%	20%
20%	25%
25%	30%

Section 4 - Loss of Income

a) Loss of Income - Major Medical Illness

Fixed and Reducing Sum Assured (Rates per '000 optional SI)

	9 Critical Illness (LOJ)					Additional 3 CI (LOJ)				
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 (LOJ)					Additional 9 CI (LOJ)				
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 (LOJ)					Additional 31 CI (LOJ)				
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 (LOJ)				
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

b) Loss of Income - Permanent Total Disablement (Accident)

Gross Rate per mille	0.26

c) Termination from employment

Tenure	1	2	3	4	5
Gross Rate per Mille	0.433%	0.866%	1.298%	1.728%	2.155%

Options under Section 4 - 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	0.38	0.90	1.45	2.05	2.73	3.22	3.57	3.82	4.02	4.17	4.30	4.40	4.48	4.55	4.60
41 - 45	0.70	1.63	2.73	3.97	5.32	6.28	6.97	7.47	7.85	8.15	8.40	8.60	8.75	8.90	9.00
46 - 50	1.23	2.80	4.55	6.43	8.43	9.95	11.03	11.83	12.43	12.92	13.30	13.60	13.87	14.08	14.25
51 - 55	2.37	5.37	8.65	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	3.60	8.13	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	5.35	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	8.83	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	1.10	1.12	1.12	1.13	1.13	1.13	1.15	1.15	1.15	1.15	1.15	1.17	1.17	1.17	1.17

26 - 30	1.62	1.63	1.65	1.65	1.67	1.68	1.68	1.68	1.70	1.70	1.70	1.70	1.72	1.72	1.72
31 - 35	2.37	2.40	2.42	2.43	2.45	2.45	2.47	2.48	2.48	2.48	2.50	2.50	2.50	2.52	2.52
36 - 40	4.65	4.70	4.73	4.77	4.80	4.82	4.83	4.85	4.87	4.88	4.90	4.90	4.92	4.93	4.93
41 - 45	9.10	9.18	9.25	9.32	9.37	9.42	9.45	9.50	9.53	9.55	9.58	9.60	9.62	9.63	9.65
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

Section 5 - Credit Shield

Accidental Death and Permanent Total Disablement						
Policy Period	**1**	**2**	**3**	**4**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**Above 5**
Rate Per Mille	0.55	1.09	1.64	2.19	2.73	3.46

Deletion of Permanent Total Disablement						
Policy Period	**1**	**2**	**3**	**4**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**Above 5**
Discount (%)	25%	25%	25%	25%	25%	25%

Section 7 - Broken Bones

	Rate per mille
Broken Bones	3.76

Section 8 - Dependent Child Education Benefit

Rate per mille

Accidental Death	0.52
Permanent Total Disablement	0.26

Section 9 - Parental Care Benefit

Rate per mille

Accidental Death	0.52
Permanent Total Disablement	0.26

Section 10 - Mobility Extension

Rate per mille

i) Benefit	0.26

ii) Indemnity						
Sum Insured (INR)	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
Amount in INR	130	150	161	173	182	189

Section 11 - Hospital Cash

Rate per mille of 10 days hospital cash benefit

Hospital Cash - Accident Only	37.51

Hospital Cash - Accident Only								Rate per mille of 10 days hospital cash benefit
Length of Stay (in days)	7	10	15	20	30	60	90	180
Multiplying Factor	0.78	1.00	1.20	1.38	1.53	1.65	2.00	2.25

Multiplying Factor will be multiplied to base rate i.e. 0.78 * 22.51

Hospital Cash - Illness Only									
Tenure	Age Band	7	10	15	20	30	60	90	180

1	**0-17**	25.8%	32.3%	38.7%	45.2%	51.6%	64.5%	74.2%	89.0%
1	**18-35**	21.2%	26.6%	31.9%	37.2%	42.5%	53.1%	61.1%	73.3%
1	**36-45**	26.2%	32.7%	39.3%	45.8%	52.4%	65.5%	75.3%	90.3%
1	**46-50**	34.1%	42.6%	51.1%	59.6%	68.1%	85.2%	98.0%	117.5%
1	**51-55**	42.9%	53.6%	64.4%	75.1%	85.8%	107.3%	123.4%	148.0%
1	**56-60**	54.7%	68.4%	82.1%	95.8%	109.4%	136.8%	157.3%	188.8%
1	**61-65**	71.8%	89.7%	107.7%	125.6%	143.5%	179.4%	206.3%	247.6%
1	**66-70**	103.1%	128.9%	154.7%	180.5%	206.3%	257.8%	296.5%	355.8%
1	**71-75**	136.9%	171.1%	205.4%	239.6%	273.8%	342.3%	393.6%	472.3%
1	**76-80**	136.9%	171.1%	205.4%	239.6%	273.8%	342.3%	393.6%	472.3%
1	**>80**	136.9%	171.1%	205.4%	239.6%	273.8%	342.3%	393.6%	472.3%

Hospital Cash - Illness Only									
Tenure	**Age Band**	**7**	**10**	**15**	**20**	**30**	**60**	**90**	**180**
2	**0-17**	50.6%	63.3%	75.9%	88.6%	101.3%	126.6%	145.6%	174.7%
2	**18-35**	41.7%	52.1%	62.5%	72.9%	83.4%	104.2%	119.8%	143.8%
2	**36-45**	51.4%	64.2%	77.0%	89.9%	102.7%	128.4%	147.7%	177.2%
2	**46-50**	66.8%	83.6%	100.3%	117.0%	133.7%	167.1%	192.2%	230.6%
2	**51-55**	84.2%	105.2%	126.3%	147.3%	168.4%	210.4%	242.0%	290.4%
2	**56-60**	107.4%	134.2%	161.0%	187.9%	214.7%	268.4%	308.7%	370.4%
2	**61-65**	140.8%	176.0%	211.2%	246.4%	281.6%	352.0%	404.8%	485.8%
2	**66-70**	202.3%	252.9%	303.5%	354.1%	404.7%	505.8%	581.7%	698.0%
2	**71-75**	268.6%	335.7%	402.9%	470.0%	537.2%	671.5%	772.2%	926.6%
2	**76-80**	268.6%	335.7%	402.9%	470.0%	537.2%	671.5%	772.2%	926.6%

2	>80	268.6 %	335.7 %	402.9 %	470.0 %	537.2 %	671.5 %	772.2 %	926.6 %

Hospital Cash - Illness Only									
Tenure	Age Band	7	10	15	20	30	60	90	180
3	0-17	75.0 %	93.8 %	112.5 %	131.3 %	150.0 %	187.5 %	215.6 %	258.8 %
3	18-35	61.7 %	77.2 %	92.6 %	108.1 %	123.5 %	154.4 %	177.5 %	213.0 %
3	36-45	76.1 %	95.1 %	114.1 %	133.1 %	152.2 %	190.2 %	218.7 %	262.5 %
3	46-50	99.0 %	123.8 %	148.5 %	173.3 %	198.0 %	247.5 %	284.7 %	341.6 %
3	51-55	124.7 %	155.9 %	187.0 %	218.2 %	249.4 %	311.7 %	358.5 %	430.2 %
3	56-60	159.0 %	198.8 %	238.5 %	278.3 %	318.1 %	397.6 %	457.2 %	548.7 %
3	61-65	208.6 %	260.7 %	312.9 %	365.0 %	417.1 %	521.4 %	599.6 %	719.6 %
3	66-70	299.7 %	374.6 %	449.6 %	524.5 %	599.4 %	749.3 %	861.7 %	1034.0%
3	71-75	397.9 %	497.3 %	596.8 %	696.3 %	795.7 %	994.6 %	1143.8%	1372.6%
3	76-80	397.9 %	497.3 %	596.8 %	696.3 %	795.7 %	994.6 %	1143.8%	1372.6%
3	>80	397.9 %	497.3 %	596.8 %	696.3 %	795.7 %	994.6 %	1143.8%	1372.6%

Hospital Cash - Illness Only									
Tenure	Age Band	7	10	15	20	30	60	90	180
4	0-17	98.9 %	123.6%	148.3%	173.0%	197.7 %	247.1 %	284.2 %	341.0 %
4	18-35	81.4 %	101.7%	122.1%	142.4%	162.8 %	203.5 %	234.0 %	280.8 %
4	36-45	100.3%	125.4%	150.4%	175.5%	200.6 %	250.7 %	288.3 %	346.0 %
4	46-50	130.5%	163.1%	195.8%	228.4%	261.0 %	326.3 %	375.2 %	450.2 %
4	51-55	164.4%	205.4%	246.5%	287.6%	328.7 %	410.9 %	472.5 %	567.0 %

4	**56-60**	209.6%	262.0%	314.4%	366.8%	419.2%	524.0%	602.6%	723.1%
4	**61-65**	274.9%	343.6%	412.4%	481.1%	549.8%	687.3%	790.3%	948.4%
4	**66-70**	395.0%	493.8%	592.5%	691.3%	790.0%	987.6%	1135.7%	1362.8%
4	**71-75**	524.4%	655.5%	786.6%	917.7%	1048.8%	1311.0%	1507.6%	1809.2%
4	**76-80**	524.4%	655.5%	786.6%	917.7%	1048.8%	1311.0%	1507.6%	1809.2%
4	**>80**	524.4%	655.5%	786.6%	917.7%	1048.8%	1311.0%	1507.6%	1809.2%

Hospital Cash - Illness Only									
Tenure	**Age Band**	**7**	**10**	**15**	**20**	**30**	**60**	**90**	**180**
5	**0-17**	122.0%	152.6%	183.1%	213.6%	244.1%	305.1%	350.9%	421.1%
5	**18-35**	100.5%	125.6%	150.7%	175.8%	201.0%	251.2%	288.9%	346.7%
5	**36-45**	123.8%	154.8%	185.7%	216.7%	247.6%	309.5%	356.0%	427.2%
5	**46-50**	161.1%	201.4%	241.7%	282.0%	322.2%	402.8%	463.2%	555.9%
5	**51-55**	202.9%	253.6%	304.4%	355.1%	405.8%	507.3%	583.4%	700.1%
5	**56-60**	258.8%	323.5%	388.2%	452.9%	517.6%	647.0%	744.0%	892.8%
5	**61-65**	339.4%	424.3%	509.1%	594.0%	678.8%	848.5%	975.8%	1171.0%
5	**66-70**	487.7%	609.6%	731.6%	853.5%	975.4%	1219.3%	1402.2%	1682.6%
5	**71-75**	647.4%	809.3%	971.2%	1133.0%	1294.9%	1618.6%	1861.4%	2233.7%
5	**76-80**	647.4%	809.3%	971.2%	1133.0%	1294.9%	1618.6%	1861.4%	2233.7%
5	**>80**	647.4%	809.3%	971.2%	1133.0%	1294.9%	1618.6%	1861.4%	2233.7%

Family Composition	**Relativity**
1A	1.00
2A	1.75
Additional Child	0.50

Additional Adult	0.75

Heart Ailment - Hospital Cash Illness Only

Fixed Sum Assured	Heart Cover									
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	Male					Female				
18 - 25	0.97	2.00	3.17	4.47	5.83	0.38	0.80	1.25	1.80	2.38
26 - 30	1.72	3.50	5.47	7.50	9.72	0.75	1.55	2.38	3.25	4.25
31 - 35	2.42	5.08	8.05	11.42	15.22	1.05	2.13	3.38	4.75	6.33
36 - 40	4.42	9.50	15.38	22.08	29.75	1.72	3.75	6.05	8.67	11.63
41 - 45	8.58	18.75	30.58	43.97	58.92	3.33	7.25	11.75	16.88	22.63
46 - 50	16.42	36.00	58.58	83.97	112.00	5.47	12.05	19.67	28.30	37.88
51 - 55	30.75	63.13	97.25	133.58	172.75	10.13	20.97	32.58	45.22	59.08
56 - 60	42.80	87.83	136.08	188.47	245.83	14.67	30.42	47.72	66.92	88.55
61 - 65	62.83	132.67	209.83	294.67	387.47	23.00	49.17	78.88	112.38	149.97
66 - 70	100.92	210.30	328.50	455.97	593.13	39.47	83.25	131.63	184.92	243.38
Above 70	162.08	333.33	514.28	705.53	907.97	67.70	140.97	219.65	304.28	394.98

Gender	Mix
Male	50%
Female	50%

Maternity Benefit - Hospital Cash Illness Only

Loading	20%

Waiting Period	Relativity
12 Months	2.00
24 Months	1.40
36 Months	1.20

Optional Covers under Hospital Cash - Illness Only

Pre-Existing Disease (PED) Waiting Period Modification Option	Loading %
PED Waiting Period from 3 Years to 2 Years	15%
PED Waiting Period from 3 Years to 1 Year	25%
PED Waiting Period from 3 Years to 0 Years	35%

Specified Disease/Procedure waiting period Modification Option	Loading %
Specific Illness Waiting Period from 2 Years to 1 Year	10%
Specific Illness Waiting Period from 2 Years to 0 Years	20%

Initial Waiting Period Modification Option	Loading %
Initial Waiting Period from 30 Days to 0 Days	6.40%
Initial Waiting Period from 30 Days to 7 Days	3.50%
Initial Waiting Period from 30 Days to 15 Days	1.50%

Optional Covers under Hospital Cash

Companion Benefit	Loading%	
Payout to normal room limit	**Accident Only**	**Illness Only**
Half time	50%	50%
1 time	100%	100%

Hospital Cash - ICU	Multiplying Factor	
Payout to normal room limit	**Accident Only**	**Illness Only**
2 times	1.13	1.06
3 times	1.27	1.12
4 times	1.40	1.18
5 times	1.53	1.24
10 times	2.20	1.54

Multiplying Factor will be multiplied to base rate i.e. 1.06 * 19.6% for Tenure 1 year, 36-45 age band and 10 days cover

Time deductible modification option	Discount %	
Number of Days	Accident Only	Illness Only
1 day	10%	15%
2 days	20%	25%
3 days	30%	35%
4 days	40%	45%
5 days	50%	55%
7 days	60%	75%

Hospital Cash - Illness Global	Loading%	
Payout to normal room limit	Accident Only	Illness Only
1 time	5%	20%
2 times	30%	60%
3 times	55%	100%
4 times	80%	140%
5 times	105%	180%
10 times	225%	380%

Section 12 - Chaufeur Benefit

Rate per INR 10 of Daily Benefit

Chauffeur Benefit	6.69

Rate per INR 10 of Daily Benefit

Number of Days	7	15	30
Multiplying Factor	0.47	1.00	2.00

Multiplying Factor will be multiplied to base rate i.e. 0.47 * 6.69

Section 13 - Accidental Hospitalization Expenses

Amount in INR

Accidental Hospitalization Expenses	520.98

Amount in INR

Accidental Hospitalization Expenses						
Sum Insured (INR)	10,000	50,000	3 lac	10 lac	15 lac	25 lac
Multiplying Factor	0.08	0.40	1.00	3.00	4.00	5.00

Note: Other Sum Insured options may be arrived at using standard interpolation method, eg: 7 lac SI will be charged loading = (200%-0%)/(10lac-3lac)*(7lac-3lac)+0%

Multiplying Factor will be multiplied to base rate i.e. 0.08 * 520.98

Family Composition	Relativity
1A	1.00
2A	1.75
Additional Child	0.50
Additional Adult	0.75

Optional Covers under Accidental Hospitalization Expenses

Post Hospitalization Expenses	Amount in INR
60 days	125
180 days	188
60 days - Global	1,063

	Amount in INR
Accidental Hospitalization Expenses – Global	2,084

Accidental Hospitalization Expenses – Global			Amount in INR
Sum Insured (INR)	10 lac	15 lac	25 lac
Multiplying Factor	1.00	1.50	1.80

Note: Other Sum Insured options may be arrived at using standard interpolation method, eg: 12 lac SI will be charged loading = (150%-0%)/(15lac-10lac)*(12lac-10lac)+0%

Multiplying Factor will be multiplied to base rate i.e. 1.00 * 2,084

Co-Payment	Discount
5%	5%
10%	10%
15%	20%
20%	25%
25%	30%

Section 14 - PTD due to Illness

Rates per '000 Base Sum Assured for Credit Linked Groups

Permanent Total Disablement – Illness

Fixed Sum Assured

	Permanent Total Disablement – Illness				
Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	Above 5
Age Band					
18 - 25	0.30	0.62	0.95	1.33	1.75
26 - 30	0.48	1.05	1.60	2.23	2.92
31 - 35	0.75	1.58	2.50	3.53	4.72
36 - 40	1.30	2.80	4.48	6.37	8.42
41 - 45	2.23	4.82	7.73	10.90	14.37
46 - 50	3.47	7.45	11.95	16.92	22.37
51 - 55	5.75	11.80	18.12	24.90	32.22
56 - 60	7.87	16.25	25.40	35.55	47.00
61 - 65	12.75	27.50	44.67	64.55	87.53
66 - 70	25.88	55.22	87.92	124.00	163.25
Above 70	52.72	111.20	173.52	238.73	305.08

Reducing Sum Assured

	Permanent Total Disablement – 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	0.13	0.32	0.48	0.72	0.95	1.12	1.23	1.33	1.40	1.45	1.48	1.52	1.53	1.57	1.58
26 - 30	0.25	0.53	0.83	1.20	1.60	1.88	2.10	2.23	2.35	2.45	2.53	2.57	2.62	2.65	2.68
31 - 35	0.37	0.80	1.30	1.88	2.58	3.03	3.37	3.62	3.78	3.92	4.07	4.13	4.22	4.28	4.35
36 - 40	0.67	1.45	2.35	3.40	4.60	5.45	6.02	6.45	6.78	7.05	7.25	7.43	7.57	7.70	7.80
41 - 45	1.13	2.48	4.05	5.83	7.83	9.27	10.25	11.00	11.58	12.02	12.37	12.67	12.90	13.08	13.25
46 - 50	1.73	3.83	6.28	9.05	12.20	14.40	15.97	17.10	17.98	18.68	19.23	19.67	20.03	20.35	20.63
51 - 55	2.90	6.07	9.52	13.33	17.57	20.75	22.98	24.67	25.92	26.92	27.72	28.38	28.90	29.33	29.72
56 - 60	3.92	8.35	13.33	19.03	25.62	30.27	33.53	35.97	37.82	39.27	40.43	41.37	42.17	42.82	43.37

61 - 65	6.38	14.15	23.47	34.55	47.72	56.35	62.47	66.97	70.42	73.13	75.30	77.03	78.50	79.73	80.75
66 - 70	12.97	28.38	46.18	66.37	88.98	105.10	116.50	124.88	131.32	136.38	140.40	143.70	146.42	148.70	150.60
Above 70	26.38	57.10	91.17	127.77	166.28	196.42	217.72	233.38	245.42	254.83	262.35	268.60	273.67	277.88	281.40

	Permanent Total Disablement – 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	1.62	1.62	1.62	1.65	1.65	1.65	1.67	1.67	1.70	1.70	1.70	1.72	1.72	1.72	1.72
26 - 30	2.72	2.75	2.75	2.78	2.80	2.83	2.83	2.85	2.87	2.87	2.87	2.88	2.88	2.88	2.90
31 - 35	4.40	4.43	4.47	4.50	4.52	4.55	4.57	4.58	4.58	4.60	4.62	4.62	4.63	4.63	4.65
36 - 40	7.87	7.93	8.00	8.03	8.12	8.15	8.18	8.22	8.22	8.25	8.28	8.28	8.32	8.32	8.33
41 - 45	13.42	13.53	13.62	13.73	13.80	13.87	13.93	13.97	14.02	14.08	14.12	14.13	14.17	14.18	14.20
46 - 50	20.85	21.03	21.20	21.33	21.45	21.55	21.67	21.73	21.80	21.85	21.92	21.97	22.02	22.05	22.08
51 - 55	30.03	30.33	30.55	30.75	30.95	31.10	31.22	31.33	31.45	31.52	31.60	31.67	31.75	31.80	31.83
56 - 60	43.83	44.23	44.57	44.87	45.12	45.33	45.53	45.70	45.85	45.98	46.10	46.22	46.28	46.38	46.43
61 - 65	81.63	82.37	83.00	83.57	84.03	84.43	84.78	85.12	85.40	85.63	85.87	86.03	86.22	86.35	86.48
66 - 70	152.22	153.60	154.80	155.80	156.72	157.48	158.15	158.73	159.27	159.70	160.12	160.47	160.78	161.05	161.30
Above 70	284.42	287.02	289.27	291.10	292.85	294.32	295.58	296.65	297.62	298.42	299.18	299.88	300.43	301.00	301.48

Section 15 - Last Rites

Rate per mille

Last Rites	0.47

Section 16 - Vector Borne Diseases

Risk Rate

Vector Borne Disease	1.38%

Section 17- Medishield Cover

	Rate per mille
Medishield	17.54

Optional Covers

i. Preventive Health Check up

Preventive Health Checkup	Amount in INR				
Age Band	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000
0-17	521	1,042	1,563	2,083	2,604
18-35	521	1,042	1,563	2,083	2,604
36-45	521	1,042	1,563	2,083	2,604
46-50	521	1,042	1,563	2,083	2,604
51-55	521	1,042	1,563	2,083	2,604
56-60	521	1,042	1,563	2,083	2,604
61-65	521	1,042	1,563	2,083	2,604
66-70	521	1,042	1,563	2,083	2,604
71-75	521	1,042	1,563	2,083	2,604
76-80	521	1,042	1,563	2,083	2,604
>80	521	1,042	1,563	2,083	2,604

ii. Medical Evacuation - Illness & Accident

	Amount per insured member in INR
Medical Evacuation - Illness & Accident	304

Medical Evacuation - Illness & Accident – Global

Loading	20.0%

iii. Road Ambulance

	Frequency
Road Ambulance	1.9%

Note:

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