



**PREMIUM RATES EXCLUDING SERVICE TAX**

PREMIUM RATES EXCLUDING SERVICE TAX											
Section	Coverage	Period in months									
		12	upto 6	13-18	19-24	25-30	31-36	37-42	43-48	49-54	55-60
1	Critical illness	3.50	1.96	4.99	6.30	7.65	8.93	10.10	11.20	12.20	13.13
2.1	Accidental Death	0.30	0.17	0.43	0.54	0.66	0.76	0.87	0.96	1.05	1.12
2.2 / 2.3	Permanent Disablement (PTD+PPD)	0.40	0.22	0.57	0.72	0.88	1.02	1.15	1.28	1.39	1.50
3	Accidental hospitalization	1.00	0.56	1.43	1.80	2.19	2.55	2.89	3.20	3.49	3.75
4	Loss of job -3 EMI	1.30	0.73	1.85	2.34	2.83	3.33	3.74	4.16	4.55	4.86
5	Credit shield	0.50	0.28	0.71	0.90	1.09	1.28	1.44	1.60	1.74	1.88
6	HouseHolders Cover										
6.1	Basic Fire Rate	0.34	0.19	0.53	0.65	0.81	0.92	1.07	1.16	1.30	1.36
6.2	EQ Rate	0.10	0.06	0.16	0.19	0.24	0.27	0.32	0.34	0.38	0.40
6.3	Burglary Rate	0.50	0.28	0.78	0.95	1.19	1.35	1.58	1.70	1.91	2.00
6.4	Terrorism Rate	0.10	0.06	0.16	0.19	0.24	0.27	0.32	0.34	0.38	0.40
7	Garage cash	64.29	36.00	91.71	115.71	140.57	163.93	185.57	205.71	224.14	241.07

**Add on Riders Premium Rates(Per Mille)**

Add on Riders Premium Rates(Per Mille)											
Riders	Coverage	Period in months									
		12	upto 6	13-18	19-24	25-30	31-36	37-42	43-48	49-54	55-60
01	Burns	1.90	1.06	2.71	3.42	4.16	4.84	5.49	6.08	6.63	7.12
02	Broken Bones	2.80	1.57	3.99	5.04	6.13	7.14	8.08	8.96	9.76	10.50
03	Dependent Child Education	1.50	0.84	2.14	2.70	3.28	3.82	4.33	4.80	5.23	5.62
04	Parental Care	1.90	1.06	2.71	3.42	4.16	4.84	5.49	6.08	6.63	7.12
05	Mobility Extension	1.40	0.78	2.00	2.52	3.06	3.57	4.04	4.48	4.88	5.25

**PREMIUM RATES INCLUSIVE OF 12.36% SERVICE TAX**

**SARV SURAKSHA - PREMIUM RATES ( Per Mille )**

SARV SURAKSHA - PREMIUM RATES ( Per Mille )											
Section	Coverage	Period in months									
		12	upto 6	13-18	19-24	25-30	31-36	37-42	43-48	49-54	55-60
1	Critical illness	3.93	2.20	5.61	7.08	8.60	10.03	11.35	12.58	13.71	14.75
2.1	Accidental Death	0.34	0.19	0.48	0.61	0.74	0.86	0.97	1.08	1.18	1.26
2.2 / 2.3	Permanent Disablement (PTD+PPD)	0.45	0.25	0.64	0.81	0.98	1.15	1.30	1.44	1.57	1.68
3	Accidental hospitalization	1.12	0.63	1.60	2.02	2.46	2.87	3.24	3.60	3.92	4.22
4	Loss of job -3 EMI	1.46	0.82	2.07	2.63	3.18	3.74	4.21	4.67	5.11	5.46
5	Credit shield	0.56	0.31	0.80	1.01	1.23	1.43	1.62	1.80	1.96	2.11
6	HouseHolders Cover	-	-	-	-	-	-	-	-	-	-
6.1	Basic Fire Rate	0.38	0.21	0.60	0.73	0.91	1.03	1.20	1.30	1.46	1.53
6.2	EQ Rate	0.11	0.06	0.18	0.21	0.27	0.30	0.35	0.38	0.43	0.45

6.3	Burglary Rate	0.56	0.31	0.88	1.07	1.33	1.52	1.77	1.91	2.15	2.25
6.4	Terrorism Rate	0.11	0.06	0.18	0.21	0.27	0.30	0.35	0.38	0.43	0.45
7	Garage cash	72.23	40.45	103.05	130.02	157.95	184.19	208.51	231.14	251.85	270.87

Add on Riders Premium Rates(Per Mille)											
		Period in months									
Riders	Coverage	12	upto 6	13-18	19-24	25-30	31-36	37-42	43-48	49-54	55-60
01	Burns	2.13	1.20	3.04	3.84	4.67	5.44	6.16	6.83	7.44	8.00
02	Broken Bones	3.15	1.76	4.48	5.66	6.89	8.02	9.08	10.07	10.97	11.79
03	Dependent Child Education	1.69	0.94	2.40	3.03	3.69	4.30	4.87	5.39	5.88	6.32
04	Parental Care	2.13	1.20	3.04	3.84	4.67	5.44	6.16	6.83	7.44	8.00
05	Mobility Extension	1.57	0.88	2.24	2.83	3.44	4.01	4.54	5.03	5.49	5.90

Section	Coverage	Maximum Sum Insured
1	Critical Illness	1,500,000
2	Personal Accident	7,500,000
3	Accidental hospitalization	1,000,000
4	Loss of job -3 EMI	3 EMI
5	Credit shield	7,500,000
6	HouseHolders Cover	1,500,000
7	Garage cash	Rs 500 per day upto maximum of 7 days.
Rider	Coverage	Maximum Sum Insured
01	Burns	1,000,000
02	Broken Bones	1,000,000
03	Dependent Child Education Benefit	1,000,000
04	Parental Care	1,000,000
05	Mobility Extension	1,000,000

### Notes

- 1) Loss of Job -3 EMI due to mergers and acquisitions
- 2) Garage Cash Rs 500 per day for a max of 7 days once during the policy tenure for the first year only and the repair estimate in excess of Rs. 5000/-
- 4) Terrorism rates will vary as per Terrorism Pool rates.
- 5) Critical Illness covered
  1. Heart Attack (Myocardial Infarction)
  2. Coronary Artery Disease Requiring Surgery
  3. Stroke
  4. Cancer
  5. Kidney Failure ( end stage Renal disease )
  6. Major Organ Transplantation
  7. Multiple Sclerosis
  8. Surgery of Aorta
  9. Primary Pulmonary Arterial Hypertension
  10. Paralysis
- 6) Under any circumstances, the total combined loading of a) Claims Experience b) Credit Rating c) Customer Profile will not exceed 100% of the class rates.
- 7) Under any circumstances, the total combined discount of a) Group Discount, b) Client profile and exposure c) Period of Insurance will not exceed 40% of the class rates.