

Travel Insurance

Gross Rates by Benefit

Travel Insurance						
Gross Rates by Benefit						
Benefit	Per Mille Rates excluding ST			Per Mille Rates including ST		
	Annual			Annual		
	Gross Rate Per Unit			Gross Rate Per Unit		
	(Rupees)			(Rupees)		
	Varies by Distribution Method			Varies by Distribution Method		
From	To	Unit (Rupees)	From	To	Unit (Rupees)	
Accidental Death	0.444	0.634	1,000	0.499	0.712	1,000
Permanent Total Disablement						
Table A	0.334	0.477	1,000	0.375	0.536	1,000
Table B	0.444	0.634	1,000	0.499	0.712	1,000
Table C	0.666	0.951	1,000	0.748	1.069	1,000
Table D	0.556	0.794	1,000	0.625	0.892	1,000
Emergency Medical Expenses - Accident Only						
Rs. 0 - 120,000	6.572	9.389	1,000	7.384	10.549	1,000
Rs. 120,001 - 240,000	4.636	6.623	1,000	5.209	7.442	1,000
Rs. 240,001 - 480,000	2.998	4.283	1,000	3.369	4.812	1,000
Rs. 480,001 - 720,000	2.592	3.703	1,000	2.912	4.161	1,000
Rs. 720,001 - 1,200,000	1.926	2.751	1,000	2.164	3.091	1,000
Rs. 1,200,001 - 2,400,000	1.156	1.651	1,000	1.299	1.855	1,000
Rs. 2,400,001 - 3,840,000	0.750	1.071	1,000	0.843	1.203	1,000
Rs. 3,840,001 - 4,800,000	0.620	0.886	1,000	0.697	0.996	1,000
Amounts in excess of Rs. 4,800,000	0.130	0.186	1,000	0.146	0.209	1,000
Emergency Medical Expenses - Accident & Sickness						
Avg. Trip Length Up To 30 Days						
Rs. 0 - 120,000	9.858	14.083	1,000	11.076	15.824	1,000
Rs. 120,001 - 240,000	6.954	9.934	1,000	7.814	11.162	1,000
Rs. 240,001 - 480,000	4.498	6.426	1,000	5.054	7.220	1,000
Rs. 480,001 - 720,000	3.888	5.554	1,000	4.369	6.240	1,000
Rs. 720,001 - 1,200,000	2.890	4.129	1,000	3.247	4.639	1,000
Rs. 1,200,001 - 2,400,000	1.734	2.477	1,000	1.948	2.783	1,000
Rs. 2,400,001 - 3,840,000	1.126	1.609	1,000	1.265	1.808	1,000
Rs. 3,840,001 - 4,800,000	0.930	1.329	1,000	1.045	1.493	1,000
Amounts in excess of Rs. 4,800,000	0.196	0.280	1,000	0.220	0.315	1,000
Emergency Medical Expenses - Accident & Sickness						
Avg. Trip Length Up To 60 Days						
Rs. 0 - 120,000	13.144	18.777	1,000	14.769	21.098	1,000
Rs. 120,001 - 240,000	9.272	13.246	1,000	10.418	14.883	1,000
Rs. 240,001 - 480,000	5.996	8.566	1,000	6.737	9.625	1,000
Rs. 480,001 - 720,000	5.184	7.406	1,000	5.825	8.321	1,000
Rs. 720,001 - 1,200,000	3.852	5.503	1,000	4.328	6.183	1,000
Rs. 1,200,001 - 2,400,000	2.312	3.303	1,000	2.598	3.711	1,000
Rs. 2,400,001 - 3,840,000	1.500	2.143	1,000	1.685	2.408	1,000
Rs. 3,840,001 - 4,800,000	1.240	1.771	1,000	1.393	1.990	1,000
Amounts in excess of Rs. 4,800,000	0.260	0.371	1,000	0.292	0.417	1,000
Emergency Medical Expenses - Accident & Sickness						
Avg. Trip Length Up To 90 Days						
Rs. 0 - 120,000	19.716	28.166	1,000	22.153	31.647	1,000
Rs. 120,001 - 240,000	13.908	19.869	1,000	15.627	22.325	1,000
Rs. 240,001 - 480,000	8.994	12.849	1,000	10.106	14.437	1,000
Rs. 480,001 - 720,000	7.776	11.109	1,000	8.737	12.482	1,000
Rs. 720,001 - 1,200,000	5.778	8.254	1,000	6.492	9.274	1,000
Rs. 1,200,001 - 2,400,000	3.468	4.954	1,000	3.897	5.566	1,000
Rs. 2,400,001 - 3,840,000	2.250	3.214	1,000	2.528	3.611	1,000
Rs. 3,840,001 - 4,800,000	1.860	2.657	1,000	2.090	2.985	1,000
Amounts in excess of Rs. 4,800,000	0.390	0.557	1,000	0.438	0.626	1,000

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	Per Mille Rates excluding ST			Per Mille Rates including ST		
	Annual Gross Rate Per Unit (Rupees)		Coverage Unit (Rupees)	Annual Gross Rate Per Unit (Rupees)		Coverage Unit (Rupees)
	Varies by Distribution Method		Unit	Varies by Distribution Method		Unit
Benefit	From	To	(Rupees)	From	To	(Rupees)
Emergency Medical Expenses - Accident & Sickness						
<u>Avg. Trip Length Up To 120 Days</u>						
Rs. 0 - 120,000	26.288	37.554	1,000	29.537	42.196	1,000
Rs. 120,001 - 240,000	18.544	26.491	1,000	20.836	29.765	1,000
Rs. 240,001 - 480,000	11.992	17.131	1,000	13.474	19.248	1,000
Rs. 480,001 - 720,000	10.368	14.811	1,000	11.649	16.642	1,000
Rs. 720,001 - 1,200,000	7.704	11.006	1,000	8.656	12.366	1,000
Rs. 200,001 - 2,400,000	4.624	6.606	1,000	5.196	7.423	1,000
Rs. 2,400,001 - 3,840,000	3.000	4.286	1,000	3.371	4.816	1,000
Rs. 3,840,001 - 4,800,000	2.480	3.543	1,000	2.787	3.981	1,000
Amounts in excess of Rs. 4,800,000	0.520	0.743	1,000	0.584	0.835	1,000
Emergency Medical Expenses - Accident & Sickness						
<u>Avg. Trip Length Up To 180 Days</u>						
Rs. 0 - 120,000	29.574	42.249	1,000	33.229	47.471	1,000
Rs. 120,001 - 240,000	20.862	29.803	1,000	23.441	33.487	1,000
Rs. 240,001 - 480,000	13.492	19.274	1,000	15.160	21.656	1,000
Rs. 480,001 - 720,000	11.664	16.663	1,000	13.106	18.723	1,000
Rs. 720,001 - 1,200,000	8.668	12.383	1,000	9.739	13.914	1,000
Rs. 200,001 - 2,400,000	5.202	7.431	1,000	5.845	8.349	1,000
Rs. 2,400,001 - 3,840,000	3.376	4.823	1,000	3.793	5.419	1,000
Rs. 3,840,001 - 4,800,000	2.790	3.986	1,000	3.135	4.479	1,000
Amounts in excess of Rs. 4,800,000	0.586	0.837	1,000	0.658	0.940	1,000
Emergency Medical Expenses - Accident & Sickness						
<u>Avg. Trip Length Up To 365 Days</u>						
Rs. 0 - 120,000	32.860	46.943	1,000	36.921	52.745	1,000
Rs. 120,001 - 240,000	23.180	33.114	1,000	26.045	37.207	1,000
Rs. 240,001 - 480,000	14.990	21.414	1,000	16.843	24.061	1,000
Rs. 480,001 - 720,000	12.960	18.514	1,000	14.562	20.802	1,000
Rs. 720,001 - 1,200,000	9.630	13.757	1,000	10.820	15.457	1,000
Rs. 200,001 - 2,400,000	5.780	8.257	1,000	6.494	9.278	1,000
Rs. 2,400,001 - 3,840,000	3.750	5.357	1,000	4.214	6.019	1,000
Rs. 3,840,001 - 4,800,000	3.100	4.429	1,000	3.483	4.976	1,000
Amounts in excess of Rs. 4,800,000	0.650	0.929	1,000	0.730	1.044	1,000
Emergency Dental Treatment	0.658	0.940	1,000	0.739	1.056	1,000
<i>Emergency Travel Benefits</i>						
<u>Medical Transportation & Repatriation</u>						
Rs. 0 - 960,000	0.202	0.289	1,000	0.227	0.325	1,000
Rs. 960,001 - 1,920,000	0.184	0.263	1,000	0.207	0.296	1,000
Rs. 1,920,001 - 2,880,000	0.172	0.246	1,000	0.193	0.276	1,000
Amounts in excess of Rs. 2,880,000	0.096	0.137	1,000	0.108	0.154	1,000
Repatriation of Mortal Remains	0.180	0.257	1,000	0.202	0.289	1,000
Emergency Travel Expenses of Family Member	0.018	0.026	1,000	0.020	0.029	1,000
Emergency Travel Repatriation Expenses of Insured P	0.018	0.026	1,000	0.020	0.029	1,000
Emergency Travel Expenses for Replacement Busine	0.018	0.026	1,000	0.020	0.029	1,000
<i>Contingency Travel Benefits</i>						
Reimbursement of Coffin Expenses	0.180	0.257	1,000	0.202	0.289	1,000
Legal Assistance Following an Automobile Accident	0.018	0.026	1,000	0.020	0.029	1,000
Emergency Hotel Accommodation	0.018	0.026	1,000	0.020	0.029	1,000
Emergency Hotel Extension	0.018	0.026	1,000	0.020	0.029	1,000
Accidental Death - Common Carrier	0.044	0.063	1,000	0.049	0.071	1,000
Permanent Total Disablement - Common Carrier						

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	Per Mille Rates excluding ST			Per Mille Rates including ST		
	Annual			Annual		
	Gross Rate Per Unit			Gross Rate Per Unit		
	(Rupees)		Coverage	(Rupees)		Coverage
	Varies by Distribution Method		Unit	Varies by Distribution Method		Unit
Benefit	From	To	(Rupees)	From	To	(Rupees)
Table A	0.034	0.049	1,000	0.038	0.055	1,000
Table B	0.044	0.063	1,000	0.049	0.071	1,000
Table C	0.066	0.094	1,000	0.074	0.106	1,000
Table D	0.056	0.080	1,000	0.063	0.090	1,000
Hospital Cash - Accident Only - Rate Per Rs. 10 of Da	3.600	5.143	10	4.045	5.779	10
Hospital Cash - Accident & Sickness - Rate Per Rs. 10 of Daily Benefit						
Attained Age Less Than 18	7.560	10.800	10	8.494	12.135	10
Attained Age 18 to 40	10.800	15.429	10	12.135	17.336	10
Attained Age 41 to 50	17.732	25.331	10	19.924	28.462	10
Attained Age 51 to 60	30.916	44.166	10	34.737	49.625	10
Attained Age 61 to 65	52.964	75.663	10	59.510	85.015	10
Attained Age 66 to 80	90.000	128.571	10	101.124	144.462	10
Baggage Loss	32.400	46.286	1,000	36.405	52.007	1,000
Checked Baggage Loss	16.200	23.143	1,000	18.202	26.003	1,000
Baggage Delay	32.400	46.286	1,000	36.405	52.007	1,000
Trip Cancellation	32.400	46.286	1,000	36.405	52.007	1,000
Trip Interruption	16.200	23.143	1,000	18.202	26.003	1,000
Flight Delay	32.400	46.286	1,000	36.405	52.007	1,000
Broken Bones	2.700	3.857	1,000	3.034	4.334	1,000
Hijacking	0.018	0.026	1,000	0.020	0.029	1,000
Personal Liability	0.018	0.026	1,000	0.020	0.029	1,000
Loss of Cash	36.000	51.429	1,000	40.450	57.786	1,000
Hostage Release Fees	0.452	0.646	1,000	0.508	0.726	1,000
Mobility Extension	0.444	0.634	1,000	0.499	0.712	1,000
Ambulance Costs	1.112	1.589	1,000	1.249	1.785	1,000
Concussion Extension	0.900	1.286	1,000	1.011	1.445	1,000
Animal Attack	0.360	0.514	1,000	0.404	0.578	1,000
Spouse or Dependent Consolation	0.666	0.951	1,000	0.748	1.069	1,000
Insured Person's Counselling Benefit - Family	0.666	0.951	1,000	0.748	1.069	1,000
Family Counselling	0.444	0.634	1,000	0.499	0.712	1,000
Frequent Flyer Cancellation	32.400	46.286	1,000	36.405	52.007	1,000
Frequent Flyer Interruption	16.200	23.143	1,000	18.202	26.003	1,000
Frequent Flyer Interruption - Emergency Travel	16.200	23.143	1,000	18.202	26.003	1,000
Common Accident/Double Indemnity	0.044	0.063	1,000	0.049	0.071	1,000
Evacuation	0.052	0.074	1,000	0.058	0.083	1,000

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Benefit	Per Mille Rates excluding ST			Per Mille Rates including ST		
	Annual		Coverage Unit	Annual		Coverage Unit
	Gross Rate Per Unit			Gross Rate Per Unit		
	(Rupees)		(Rupees)	(Rupees)		(Rupees)
Varies by Distribution Method		Varies by Distribution Method				
	From	To	(Rupees)	From	To	(Rupees)
Medical Insurance Premium Indemnity	0.444	0.634	1,000	0.499	0.712	1,000
Dependent Children Education	0.444	0.634	1,000	0.499	0.712	1,000
Comatose Benefit - Accident Only	0.044	0.063	1,000	0.049	0.071	1,000
Comatose Benefit - Accident & Sickness	0.220	0.314	1,000	0.247	0.353	1,000
Home Tuition - Rate Per Rs. 10 of Daily Benefit	7.560	10.800	10	8.494	12.135	10
Rehabilitation	2.700	3.857	1,000	3.034	4.334	1,000
Reconstructive Surgery	1.352	1.931	1,000	1.519	2.170	1,000
Discount Table #1						
Number of Insured						
	Number of Insured	Discount				
	< 5	0.00%				
	< 20	5.00%				
	< 25	6.00%				
	< 50	8.00%				
	< 100	12.00%				
	< 250	16.00%				
	< 500	18.00%				
	< 750	25.00%				
	< 1000	30.00%				
	< 1500	35.00%				
	> 1500	40.00%				
The Annual Gross Rate can be adjusted for the following risk considerations:						
1. Underwriting Risk Adjustments:						
- <i>Deductible or Franchise Discounts:</i>						
i) Length of Time: Maximum Discount 0% to 50%						
ii) Percent of Sum Insured: Maximum Discount 0% to 40%						
iii) Fixed Amount in Rupees: Maximum Discount 0% to 15%						
- <i>Reduced Benefit Period Discounts:</i> Maximum Discount 0% to 15%						
- <i>Operative Time Discounts:</i> Maximum Discount 0% to 75%						
- <i>Occupational Class Loads:</i> Maximum Load 0% to 300%						
- <i>Loads for Deletion of General Policy Exclusions:</i> Maximum Load 10% to 15%						
2. Anti-Selection Load: Maximum Load 0% to 30%						
3. Discretionary Underwriting Discounts: Maximum Discount 0% to 60%						
- Adjusts for improved spread of risk, credibility, expense savings, and market competition issues						