

# HDFC ERGO General Insurance Company Limited

Premium Chart

my:health Koti Suraksha



## my:health Koti Suraksha - Section B. Personal Accident

(Gross Rate before tax)

### Base Covers

#### Accidental Death

Rate per mille

|                  |      |
|------------------|------|
| Accidental Death | 0.57 |
|------------------|------|

#### Optional Cover under Accidental Death

Rate per mille

|       |      |
|-------|------|
| Burns | 0.51 |
|-------|------|

### Emergency Medical Expenses (EME)

Amount in INR

|                                  |       |
|----------------------------------|-------|
| Emergency Medical Expenses (EME) | 1,023 |
|----------------------------------|-------|

| Emergency Medical Expenses (EME) | Amount in INR |        |       |        |        |        |        |         |
|----------------------------------|---------------|--------|-------|--------|--------|--------|--------|---------|
| Sum Insured (INR)                | 10,000        | 50,000 | 3 lac | 10 lac | 15 lac | 25 lac | 50 lac | 1 crore |
| Relativity                       | 0.49          | 0.67   | 1.00  | 2.11   | 2.67   | 3.22   | 4.89   | 7.11    |

Note: Other Sum Insured options may be arrived at using standard interpolation method

### Optional Covers under Emergency Medical Expenses

Amount in INR

|                                     |       |
|-------------------------------------|-------|
| Emergency Medical Expenses – Global | 1,376 |
|-------------------------------------|-------|

| Emergency Medical Expenses – Global | Amount in INR |         |        |        |        |        |         |  |
|-------------------------------------|---------------|---------|--------|--------|--------|--------|---------|--|
| Sum Insured (INR) for EME           | 50,000        | 3 lac   | 10 lac | 15 lac | 25 lac | 50 lac | 1 crore |  |
| Sum Insured (INR) for EME - Global  | 7.5 lac       | 7.5 lac | 10 lac | 15 lac | 25 lac | 50 lac | 75 lac  |  |
| Relativity                          | 0.79          | 1.00    | 1.83   | 2.43   | 2.96   | 4.57   | 6.35    |  |

Note: Other Sum Insured options may be arrived at using standard interpolation method

| Co-Payment/Deductible | Discount |
|-----------------------|----------|
| 10%                   | 10%      |
| 15%                   | 20%      |
| 20%                   | 25%      |

### Broken Bones

Rate per mille

|              |      |
|--------------|------|
| Broken Bones | 4.10 |
|--------------|------|

### Hospital Cash - Accident Only

Rate per mille of 10 days hospital cash benefit

|                               |       |
|-------------------------------|-------|
| Hospital Cash - Accident Only | 40.92 |
|-------------------------------|-------|

| Hospital Cash - Accident Only | Rate per mille of 10 days hospital cash benefit |      |      |      |      |      |
|-------------------------------|---|------|------|------|------|------|
| Length of Stay (in days)      | 7   | 10   | 15   | 20   | 30   | 60   |
| Relativity                    | 0.78  | 1.00 | 1.20 | 1.38 | 1.53 | 1.65 |

### Optional Covers under Hospital Cash - Accident Only

| Companion Benefit           | Loading (%) |
|-----------------------------|-------------|
| Payout to normal room limit |             |
| Half time                   | 50%         |
| 1 time                      | 100%        |

| Hospital Cash - ICU         | Relativity |
|-----------------------------|------------|
| Payout to normal room limit |            |
| 2 times                     | 1.13       |
| 3 times                     | 1.27       |
| 4 times                     | 1.40       |
| 5 times                     | 1.53       |
| 10 times                    | 2.20       |

**my:health Koti Suraksha - Section B. Personal Accident**

(Gross Rate before tax)

**Optional Covers under Hospital Cash - Accident Only**

| Time deductible modification option |              |
|-------------------------------------|--------------|
| Number of Days                      | Discount (%) |
| 3 days                              | 5.0%         |
| 5 days                              | 10.0%        |

| Hospital Cash - Accident Global |             |
|---------------------------------|-------------|
| Payout to normal room limit     | Loading (%) |
| 2 times                         | 60.0%       |
| 3 times                         | 97.5%       |
| 5 times                         | 172.5%      |

**Chauffeur Benefit**

Rate per INR 10 of Daily Benefit

| Chauffeur Benefit | Rate per INR 10 of Daily Benefit |
|-------------------|----------------------------------|
| Chauffeur Benefit | 7.30                             |

| Chauffeur Benefit | Rate per INR 10 of Daily Benefit |      |      |
|-------------------|----------------------------------|------|------|
| Number of Days    | 7                                | 15   | 30   |
| Relativity        | 0.47                             | 1.00 | 2.00 |
| Chauffeur Benefit | 0.47                             | 1.00 | 2.00 |

**Optional Covers Under my:health Koti Suraksha - Section B. Personal Accident**

(Gross Rate before tax)

| Preventive Health Checkup | Gross Premium: All Sum Insureds |
|---------------------------|---------------------------------|
| Age Band                  |                                 |
| 0-17                      | 362                             |
| 18-35                     | 362                             |
| 36-45                     | 362                             |
| 46-50                     | 362                             |
| 51-55                     | 362                             |
| 56-60                     | 725                             |
| 61-65                     | 725                             |
| 66-70                     | 725                             |
| 71-75                     | 725                             |
| 76-80                     | 725                             |
| >80                       | 725                             |

| Last Rites | Rate per mille |
|------------|----------------|
| Last Rites | 0.57           |

| Dependent Children Education Benefit | Rate per mille |
|--------------------------------------|----------------|
| Dependent Children Education Benefit | 0.57           |

| Personal Accident Policy - Renewal Premium | Rate per mille |
|--|----------------|
| Personal Accident Policy - Renewal Premium | 0.57           |

| Parental Care Benefit | Rate per mille |
|-----------------------|----------------|
| Parental Care Benefit | 0.57           |

| Medical Evacuation - Illness & Accident | Amount per insured member in INR |
|---|----------------------------------|
| Medical Evacuation - Illness & Accident | 331.82                           |