INDIVIDUAL PERSONAL ACCIDENT INSURANCE

RATE CHART

The rate of premium shall depend upon the Occupation of the Insured and for the Purpose of this Insurance, the Base Rate Chart rates of various benefits under personal accident policy are shown below and the rates provided are in per mille basis:

Table of Benefit	Risk Category I		Risk Category II		Risk Category III	
	Metro / Major cities	Rest of India	Metro / Major cities	Rest of India	Metro / Major cities	Rest of India
Table A						
Accidental death	0.4	0.3	0.5	0.38	0.63	0.47
Table B						
Accidental death	0.5	0.38	0.63	0.47	0.78	0.59
Permanent Total Disability (PTD)						
Table C						
Accidental death						
Permanent Total Disability (PTD)	0.63	0.47	0.79	0.59	0.98	0.74
Permanent Partial Disability (PPD)						
Table D						
Accidental death						
Permanent Total Disability (PTD)	1.04	0.78	1.31	0.98	1.63	1.22
Permanent Partial Disability (PPD)						
Temporary Total Disability (TTD)						

1. Metro / Major cities - Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Bangalore, Pune, Ahmadabad

2. Risk Category-

    i. Category I – Occupations which involve mostly office or desk work, which is non hazarduous.

    ii. Category II – Occupations which involve hazarduous work like geologists, gym instructors etc.

    iii. Category III - Occupations which involve extremely hazarduous work like jockeys, lathe machine workers.

	Add on covers	Benefit	Premium		
1.	Hospital confinement allowance	Daily Benefit for each Day insured remains in a Hospital due to Injury or Accident The per day allowance ₹1000/2000/3000/- with a maximum coverage for 15 days for the entire policy period	Allowance	1000	2000
			Max. Days	15	15
			Premium (₹)	35	45
2.	Ambulance Service	Sum insured will be equal to 10% of AD sum insured subject to Maximum of Rs.100000/- during policy period towards expenses incurred for availing an Ambulance Service (including air ambulance) Ambulance cover available only when AD Sum insured is 500000 and more.	Premium (₹) 10 flat		

Note:
1. The rates given above are exclusive of GST