

Jan Rakshak Personal Accident Micro Insurance Product

A. Base Premium Rates

The rate of premium shall depend upon the occupation of insured and coverage opted. The Premium table is provided below. Rates provided are per mille.

Industry	Accidental Death	PTD	PPD	TTD
Educational Institutes	0.1397	0.0070	0.0028	6.9839
IT / BPO / Design engineering incl Architecture	0.1397	0.0070	0.0028	8.1479
Financial services / Banking / Consultants	0.1552	0.0078	0.0031	10.8638
Telecom	0.1862	0.0093	0.0037	10.8638
Manufacturing - Low Risk	0.2794	0.0419	0.0279	28.7116
Wholesale / Retail	0.2638	0.0396	0.0264	17.4597
Hotel Industry / Hospitals	0.2483	0.0372	0.0248	23.2796
Public Administration	0.2794	0.0419	0.0279	23.2796
Professional Associations	0.2794	0.0419	0.0279	23.2796
Other Services - Low Risk	0.2794	0.0419	0.0279	23.2796
Manufacturing - High Risk	0.3104	0.0621	0.0466	31.0395
Non-Professional - open – Groups	0.3104	0.0466	0.0310	23.2796
Advertisement / Media / Film Production etc	0.3880	0.0776	0.0582	34.9195
Agricultural	0.3880	0.0776	0.0582	NA
Food Joints and Restaurants	0.3880	0.0776	0.0582	34.9195
Other Services - High Risk	0.3880	0.0776	0.0582	34.9195
Pharmaceutical / FMCG	0.4346	0.0869	0.0652	55.8712
Transportation / Storage / Courier	0.4346	0.1521	0.1086	46.5593
Construction / Infrastructure incl public utilities	0.5122	0.1793	0.1280	55.8712
Mining and Quarrying	0.7760	0.3104	0.3104	65.1830
Defence / Police and other Law enforcement agencies	1.1956	0.6975	0.6975	99.6369

B. Add-on cover rates -

i. Premium for Accidental Medical Expenses:

Industry	AME - Premium Rate per mille upto First Rs.1000 /-	AME - Premium Rate per mille upto From Rs.1000 /- to Rs.10000/ -	AME - Premium Rate per mille upto Above Rs.10000 /-	AME - Premium Rate per mille upto First Rs.1000 /- - Inpatient	AME - Premium Rate per mille upto From Rs.1000 /- to Rs.10000/- - Inpatient	AME - Premium Rate per mille upto Above Rs.10000 /- - inpatient
Educational Institutes	7.76	6.98	5.82	5.43	4.89	4.07
IT / BPO / Design engineering incl Architecture	7.76	6.98	5.82	5.43	4.89	4.07
Financial services / Banking / Consultants	7.76	6.98	5.82	5.43	4.89	4.07
Telecom	7.76	6.98	5.82	5.43	4.89	4.07
Manufacturing - Low Risk	9.31	8.38	6.98	6.52	5.87	4.89
Wholesale / Retail	9.31	8.38	6.98	6.52	5.87	4.89

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Hotel Industry / Hospitals	9.31	8.38	6.98	6.52	5.87	4.89
Public Administration	7.76	6.98	5.82	5.43	4.89	4.07
Professional Associations	9.31	8.38	6.98	6.52	5.87	4.89
Other Services - Low Risk	9.31	8.38	6.98	6.52	5.87	4.89
Manufacturing - High Risk	9.31	8.38	6.98	6.52	5.87	4.89
Non-Professional - open – Groups	9.31	8.38	6.98	6.52	5.87	4.89
Advertisement / Media / Film Production etc	9.31	8.38	6.98	6.52	5.87	4.89
Agricultural	9.31	8.38	6.98	6.52	5.87	4.89
Food Joints and Restaurants	9.31	8.38	6.98	6.52	5.87	4.89
Other Services – High Risk	9.31	8.38	6.98	6.52	5.87	4.89
Pharmaceutical / FMCG	12.42	11.17	9.31	8.69	7.82	6.52
Transportation / Storage / Courier	12.42	11.17	9.31	8.69	7.82	6.52
Construction / Infrastructure incl public utilities	12.42	11.17	9.31	8.69	7.82	6.52
Mining and Quarrying	12.42	11.17	9.31	8.69	7.82	6.52
Defence / Police and other Law enforcement agencies	19.93	18.93	17.93	14.95	12.95	11.96

ii. Premium for Hospital Confinement Allowance and Broken bones

Industry	Accidental Hospital Cash			Broken Bones premium rates per mille
	AHC premium Rates per mille - first 2 days to 15 Days	AHC Premium Rates per mille - 15 days - 30 Days	AHC Premium Rates per mille - 30 days - 60 Days	
Educational Institutes	41.0	20.5	10.2	7.8
IT / BPO / Design engineering incl Architecture	41.0	20.5	10.2	4.2
Financial services / Banking / Consultants	41.0	20.5	10.2	4.2
Telecom	41.0	20.5	10.2	5.2
Manufacturing - Low Risk	49.2	24.6	12.3	5.7
Wholesale / Retail	49.2	24.6	12.3	6.3
Hotel Industry / Hospitals	49.2	24.6	12.3	6.0
Public Administration	41.0	20.5	10.2	5.7
Professional	49.2	24.6	12.3	6.3

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Associations				
Other Services - Low Risk	49.2	24.6	12.3	6.5
Manufacturing - High Risk	49.2	24.6	12.3	6.8
Non-Professional - open - Groups	49.2	24.6	12.3	6.8
Advertisement / Media / Film Production etc	49.2	24.6	12.3	7.5
Agricultural	49.2	24.6	12.3	6.8
Food Joints and Restaurants	49.2	24.6	12.3	6.5
Other Services - High Risk	49.2	24.6	12.3	7.5
Pharmaceutical / FMCG	65.6	32.8	16.4	6.5
Transportation / Storage / Courier	65.6	32.8	16.4	6.5
Construction / Infrastructure incl public utilities	65.6	32.8	16.4	9.3
Mining and Quarrying	65.6	32.8	16.4	11.7
Defence / Police and other Law enforcement agencies	99.6	64.8	49.8	11.7

iii. Premium rates for other Add on benefits under the policy:

Add on Benefit	% of loading on the base rate
Child Education Benefit	5%
Repatriation and Funeral Expenses	3%
Adaptation Allowance (Home and Vehicle)	3%
Family Transportation Allowance	2%
Ambulance Cover	2%
Loan Protector	5%
Loss of Books/Spectacles/Damage to Bicycles of School Children (Max limit of Rs.1500)	10%
Reimbursement of Exam Fees/School fees for students (Max limit of Rs.2500)	10%
Purchase of Blood (Max limit of Rs.1500)	5%