SBI General Comprehensive Protection Policy

A. Critical Illness

Premium per mille rate (excl GST) for 9 Major Critical Illness and Procedure, 90 Days Waiting Period, 28 Day Survival (fixed sum insured)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
Loan Period	**1 Year**	**2 Years**	**3 Years**	**4 Years**	**5 Years and above**
18 – 25	0.29	0.63	0.99	1.42	1.89
26 – 30	0.59	1.21	1.91	2.65	3.47
31 – 35	0.90	1.91	3.06	4.36	5.87
36 – 40	1.71	3.67	5.99	8.64	11.70
41 – 45	3.51	7.49	11.97	16.96	22.41
46 – 50	5.90	12.24	18.97	25.99	33.34
51 – 55	9.76	19.96	30.69	42.05	53.96
56 – 60	12.55	26.19	41.38	58.68	78.57
61 – 65	18.81	41.44	68.56	100.98	139.63
66 – 70	30.11	66.29	109.67	161.55	223.42
71 – 75	48.17	106.06	175.50	258.50	357.48
76 – 80	79.47	175.00	289.55	426.53	589.82

B. Personal Accident

Premium (Per mille rates) (excl GST)- For Fixed Sum Insured

Particulars	Policy Period	3 Months	6 Months	9 Months	1 Year	2 Years	3 Years	4 Years	5 Years
	Loan Period/ Age Band	**3 Months**	**6 Months**	**9 Months**	**1 Year**	**2 Years**	**3 Years**	**4 Years**	**5 Years and above**
Accidental Death	18 – 80	0.07	0.13	0.20	0.25	0.50	0.76	1.01	1.26
Accidental Death + PTD	18 – 80	0.09	0.16	0.25	0.34	0.67	0.99	1.31	1.64
Accidental Death + PTD +PPD	18 – 80	0.11	0.23	0.32	0.45	0.86	1.30	1.75	2.18
PTD	18 – 80	0.04	0.07	0.11	0.13	0.25	0.38	0.50	0.63
PTD + PPD	18 – 80	0.05	0.11	0.16	0.23	0.45	0.67	0.86	1.08

For other tenures not mentioned above, Interpolation needs to be used.

C. Major Surgical Procedures

Premium (Per mille rates) (excl GST)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
Loan Period/ Age Band	**1 Year**	**2 Years**	**3 Years**	**4 Years**	**5 Years and above**
18 – 25	1.73	3.56	5.56	7.24	8.91
26 – 30	1.75	3.56	5.56	7.25	8.91
31 – 35	1.78	3.67	5.74	7.49	9.20
36 – 40	2.12	4.37	6.84	8.93	10.94
41 – 45	3.15	6.43	10.04	13.14	16.13
46 – 50	3.64	7.45	11.68	15.25	18.70
51 – 55	4.88	9.97	15.57	20.36	24.97
56 – 60	6.16	12.58	19.66	25.67	31.50
61 – 65	8.66	17.69	27.68	36.14	44.33
66 – 70	13.86	28.31	44.30	57.83	70.94
71 – 75	22.86	46.71	73.08	95.42	117.04
76 – 80	38.86	79.42	124.25	162.22	198.97

For other tenures not mentioned above, Interpolation needs to be used.

D. Hospital Daily Cash

Premium (Per mille rates) (excl GST)

Policy Period	1 Year	2 Years	3 Years	4 Years
Loan Period/ Age Band	**1 Year**	**2 Years**	**3 Years**	**4 Years**
18 – 25	97	194	291	387
26 – 30	183	366	549	731
31 – 35	230	460	690	919
36 – 40	331	663	994	1,326
41 – 45	406	811	1,217	1,623
46 – 50	515	1,031	1,546	2,061
51 – 55	758	1,516	2,274	3,032

56 – 60	1,302	2,604	3,906	5,208
61 – 65	2,288	4,575	6,863	9,150
66 – 70	3,318	6,635	9,953	13,271
71 – 75	4,387	8,774	13,161	17,548
76 – 80	5,506	11,013	16,519	22,026

For other tenures not mentioned above, Interpolation needs to be used.

E. Convalescence

Premium (Per mille rates) (excl GST)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
Loan Period/ Age Band	**1 Year**	**2 Years**	**3 Years**	**4 Years**	**5 Years and above**
18 – 25	2.45	4.90	7.35	9.80	12.25
26 – 30	4.57	9.15	13.72	18.29	22.87
31 – 35	5.67	11.35	17.02	22.70	28.37
36 – 40	8.01	16.02	24.03	32.03	40.04
41 – 45	9.77	19.54	29.31	39.08	48.85
46 – 50	12.37	24.74	37.11	49.47	61.84
51 – 55	17.78	35.56	53.34	71.11	88.89
56 – 60	29.79	59.58	89.37	119.16	148.95
61 – 65	51.10	102.21	153.31	204.42	255.52
66 – 70	72.42	144.84	217.26	289.68	362.10
71 – 75	93.74	187.47	281.21	374.94	468.68
76 – 80	115.05	230.10	345.15	460.20	575.25

For other tenures not mentioned above, Interpolation needs to be used.

F. Loss of Salary

Premium (Per mille rates) (excl GST)

Policy Period	1 Year	2 Years	3 Years	4 Years	5 Years
Loan Period/ Age Band	**1 Year**	**2 Years**	**3 Years**	**4 Years**	**5 Years and above**
18 – 25	0.16	0.36	0.54	0.72	0.90
26 – 30	0.18	0.38	0.58	0.77	0.97
31 – 35	0.20	0.43	0.67	0.86	1.10
36 – 40	0.27	0.59	0.95	1.31	1.69
41 – 45	0.45	0.99	1.62	2.32	3.06
46 – 50	0.67	1.44	2.29	3.15	4.03
51 – 55	1.24	2.77	4.23	5.51	6.91
56 – 60	2.09	4.64	7.13	9.29	11.65
61 – 65	3.19	7.09	10.84	14.11	17.73

*** This cover is restricted to 65 years of age**
For other tenures not mentioned above, Interpolation needs to be used.

Note:

Final premiums shall be adjusted appropriately taking into consideration:

- Add-on coverages opted for
- Group Type
- Claim experience and loss ratio
- Institution type
- Any other relevant underwriting parameters etc.