

Following rates are excluding GST

Sections	Per Mille - Gross Premium Rate		
Accidental Death	0.5659	0.8489	1.1319
Permanent Total Disablement	0.0121	0.0182	0.0241
Permanent Partial Disablement	0.0928	0.1392	0.1857
Broken Bones	0.5521	0.8282	1.1042
Burns	0.3618	0.5427	0.7236
Comatose Benefit	0.3828	0.5742	0.7656
Disappearance	0.0057	0.0086	0.0114
IN-Hospital Medical Expenses (Inpatient)	1.406	2.1907	2.921
IN-Hospital Medex (Inpatient)	8.4239	12.6359	16.8478
Outpatient Medical Expenses (OPD)	0.4046	0.6069	0.8092
Outpatient Medex (OPD)	0.4670	0.7005	0.9339
Hospital Cash	40.6321	60.9482	81.2643
External Aids And Appliances	11.7768	17.6652	23.5536
Assault	0.2697	0.4046	0.5394
Animal Attack	0.0017	0.0026	0.0033
Common Carrier	0.0469	0.0704	0.0938
Last Rites Costs	0.5659	0.8489	1.1319
Transportation Of Mortal Remains	0.0885	0.1328	0.1771
Home & Vehicle Modification	0.1049	0.1574	0.2098
Ambulance Cost	2.5127	3.7691	5.0254
Air Ambulance	0.4976	0.7464	0.9953
Spouse Or Dependent Child Consolation Benefit	0.2381	0.3572	0.4761
Insured And Family Counselling Cover	0.2381	0.3572	0.4761
Dependent Child Education Benefit	0.2606	0.3909	0.5213
Widowhood Benefit	0.2412	0.3618	0.4825
Parental Care Benefit	0.2731	0.4097	0.5463
Compassionate Visit	1.3923	2.0885	2.7846
Legal Expenses	0.4208	0.6312	0.8416
Health Insurance Premium Indemnity	0.5780	0.8670	1.1560
Marriage Benefit	0.2486	0.3729	0.4971
Optional Section			
Temporary Total Disablement	29.5896	44.3844	59.1792
Adventure Sports Benefit	0.9044	1.3566	1.8088
Home Convalescence - accident and injury cover	268.2934	402.4401	536.5867
Rehabilitation Cover	5.8072	8.7108	11.6143
Reconstructive Surgery Cover	1.5689	2.3534	3.1379
Loss Of Job Cover	0.0928	0.1392	0.1857
Medical Evacuation Cover	0.0406	0.0609	0.0812
Home Tuition Benefit	17.5304	26.2956	35.0607
EMI Protection Cover	0.0928	0.1392	0.1857

Following rates are including GST @18%

Sections	Per Mille - Gross Premium Rate		
Accidental Death	0.668	1.002	1.336
Permanent Total Disablement	0.014	0.021	0.028
Permanent Partial Disablement	0.110	0.164	0.219
Broken Bones	0.651	0.977	1.303
Burns	0.427	0.640	0.854
Comatose Benefit	0.452	0.678	0.903
Disappearance	0.007	0.010	0.013
IN-Hospital Medical Expenses (Inpatient)	1.659	2.585	3.447
IN-Hospital Medex (Inpatient)	9.940	14.910	19.880
Outpatient Medical Expenses (OPD)	0.477	0.716	0.955
Outpatient Medex (OPD)	0.551	0.827	1.102
Hospital Cash	47.946	71.919	95.892
External Aids And Appliances	13.897	20.845	27.793
Assault	0.318	0.477	0.636
Animal Attack	0.002	0.003	0.004
Common Carrier	0.055	0.083	0.111
Last Rites Costs	0.668	1.002	1.336
Transportation Of Mortal Remains	0.104	0.157	0.209
Home & Vehicle Modification	0.124	0.186	0.248
Ambulance Cost	2.965	4.447	5.930
Air Ambulance	0.587	0.881	1.174
Spouse Or Dependent Child Consolation Benefit	0.281	0.421	0.562
Insured And Family Counselling Cover	0.281	0.421	0.562
Dependent Child Education Benefit	0.308	0.461	0.615
Widowhood Benefit	0.285	0.427	0.569
Parental Care Benefit	0.322	0.483	0.645
Compassionate Visit	1.643	2.464	3.286
Legal Expenses	0.497	0.745	0.993
Health Insurance Premium Indemnity	0.682	1.023	1.364
Marriage Benefit	0.293	0.440	0.587
Optional Section			
Temporary Total Disablement	34.916	52.374	69.831
Adventure Sports Benefit	1.067	1.601	2.134
Home Convalescence - accident and injury cover	316.586	474.879	633.172
Rehabilitation Cover	6.852	10.279	13.705
Reconstructive Surgery Cover	1.851	2.777	3.703
Loss Of Job Cover	0.110	0.164	0.219
Medical Evacuation Cover	0.048	0.072	0.096
Home Tuition Benefit	20.686	31.029	41.372
EMI Protection Cover	0.110	0.164	0.219