

# Individual Personal Accident Policy

## Rate Chart (Office Rate)



## 1. Base Covers

Nature of Cover		Category-Normal	Category-Heavy	Category-Very Heavy
Basic	<25	0.42%o	0.63%o	1.26%o
	>=25to<=65	0.40%o	0.60%o	1.20%o
	>65	0.46%o	0.69%o	1.38%o
Wider	<25	0.95%o	1.36%o	2.94%o
	>=25to<=65	0.90%o	1.30%o	2.80%o
	>65	1.04%o	1.49%o	3.22%o
Comprehensive	<25	1.47%o	2.05%o	Not to be covered
	>=25to<=65	1.40%o	1.95%o	Not to be covered
	>65	1.61%o	2.24%o	Not to be covered

## 2. Optional Covers

**2.1. Medical Expenses Extension:** 25% of the base premium

**2.2. Hospital Confinement Allowance:** Rs. 300/- per person

## 3. Loading/ Discount

**3.1. Family Package Discount:** Family size of more than one member will be eligible for a discount of 10%.

**3.2. Staff discount:** Staff discount of 15% will be provided only if the business gets booked through direct channel.