



# RATE CHART (OFFICE RATE) DOUBLE SURAKSHA

Signature of Appointed Actuary  
Shivendra Tripathi

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## 1 Base Covers (Office Premium excl. of GST)

### 1.1 1 Adult (1A)

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	546	1,092	1,638	2,730	3,821	5,459	601	1,201	1,802	3,003	4,203	6,005
26-35	703	1,405	2,107	3,512	4,917	7,024	773	1,546	2,318	3,863	5,408	7,726
36-45	910	1,819	2,729	4,547	6,366	9,094	1,001	2,001	3,001	5,002	7,003	10,003
46-55	1,374	2,747	4,121	6,868	9,615	13,735	1,511	3,022	4,533	7,554	10,576	15,108
56-60	2,199	4,398	6,597	10,995	15,393	21,990	2,419	4,838	7,257	12,095	16,932	24,189
>=61	3,284	6,567	9,850	16,416	22,982	32,831	3,612	7,223	10,834	18,057	25,280	36,114

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	656	1,311	1,966	3,276	4,586	6,551	683	1,365	2,047	3,412	4,777	6,823
26-35	843	1,686	2,529	4,214	5,900	8,428	878	1,756	2,634	4,390	6,146	8,780
36-45	1,092	2,183	3,274	5,457	7,639	10,913	1,137	2,274	3,411	5,684	7,957	11,367
46-55	1,649	3,297	4,945	8,241	11,537	16,482	1,717	3,434	5,151	8,585	12,018	17,169
56-60	2,639	5,278	7,917	13,194	18,472	26,388	2,749	5,498	8,247	13,744	19,241	27,487
>=61	3,940	7,880	11,819	19,699	27,578	39,397	4,104	8,208	12,312	20,519	28,727	41,038

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	710	1,420	2,129	3,548	4,968	7,096
26-35	914	1,827	2,740	4,566	6,392	9,131
36-45	1,183	2,365	3,547	5,911	8,276	11,822
46-55	1,786	3,571	5,357	8,928	12,499	17,855
56-60	2,859	5,718	8,576	14,294	20,011	28,587
>=61	4,268	8,536	12,804	21,340	29,876	42,680

### 1.2 1 Adult + 1 Child (1A+1C)

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	819	1,638	2,457	4,094	5,732	8,188	901	1,802	2,702	4,504	6,305	9,007
26-35	976	1,951	2,926	4,877	6,827	9,753	1,073	2,146	3,219	5,364	7,510	10,728
36-45	1,183	2,365	3,547	5,912	8,276	11,823	1,301	2,602	3,902	6,503	9,104	13,006
46-55	1,647	3,293	4,940	8,232	11,525	16,464	1,811	3,622	5,433	9,055	12,677	18,110
56-60	2,472	4,944	7,416	12,360	17,304	24,719	2,720	5,439	8,158	13,596	19,034	27,191
>=61	3,556	7,112	10,668	17,780	24,892	35,560	3,912	7,824	11,735	19,558	27,381	39,116

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	983	1,966	2,948	4,913	6,878	9,826	1,024	2,047	3,071	5,118	7,165	10,235
26-35	1,171	2,341	3,511	5,852	8,193	11,703	1,220	2,439	3,658	6,096	8,534	12,191
36-45	1,419	2,838	4,257	7,094	9,932	14,188	1,478	2,956	4,434	7,390	10,345	14,779
46-55	1,976	3,952	5,927	9,879	13,830	19,757	2,058	4,116	6,174	10,290	14,406	20,580
56-60	2,967	5,933	8,899	14,832	20,764	29,663	3,090	6,180	9,270	15,450	21,629	30,899
>=61	4,268	8,535	12,802	21,336	29,870	42,672	4,445	8,890	13,335	22,225	31,115	44,449

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,065	2,129	3,194	5,322	7,451	10,644
26-35	1,268	2,536	3,804	6,340	8,875	12,679
36-45	1,537	3,074	4,611	7,685	10,759	15,370
46-55	2,141	4,281	6,421	10,702	14,982	21,403
56-60	3,214	6,427	9,641	16,068	22,494	32,135
>=61	4,623	9,246	13,869	23,114	32,359	46,227

**1.3 1 Adult + 2 Children (1A+2C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,092	2,184	3,276	5,459	7,642	10,917	1,201	2,402	3,603	6,005	8,406	12,009
26-35	1,249	2,497	3,745	6,241	8,738	12,482	1,373	2,746	4,119	6,865	9,611	13,730
36-45	1,456	2,911	4,366	7,276	10,187	14,552	1,601	3,202	4,803	8,004	11,205	16,008
46-55	1,920	3,839	5,758	9,597	13,435	19,193	2,112	4,223	6,334	10,557	14,779	21,113
56-60	2,745	5,490	8,235	13,724	19,214	27,448	3,020	6,039	9,058	15,097	21,135	30,193
>=61	3,829	7,658	11,487	19,145	26,802	38,289	4,212	8,424	12,636	21,059	29,483	42,118

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,311	2,621	3,931	6,551	9,171	13,101	1,365	2,730	4,094	6,823	9,553	13,646
26-35	1,498	2,996	4,494	7,489	10,485	14,978	1,561	3,121	4,681	7,802	10,922	15,603
36-45	1,747	3,493	5,239	8,732	12,224	17,463	1,819	3,638	5,457	9,095	12,733	18,190
46-55	2,304	4,607	6,910	11,516	16,122	23,032	2,400	4,799	7,198	11,996	16,794	23,992
56-60	3,294	6,588	9,882	16,469	23,057	32,938	3,431	6,862	10,293	17,155	24,017	34,310
>=61	4,595	9,190	13,784	22,974	32,163	45,947	4,787	9,573	14,359	23,931	33,503	47,861

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,420	2,839	4,258	7,096	9,935	14,192
26-35	1,623	3,246	4,868	8,114	11,359	16,227
36-45	1,892	3,784	5,676	9,459	13,243	18,918
46-55	2,496	4,991	7,486	12,476	17,466	24,951
56-60	3,569	7,137	10,705	17,842	24,978	35,683
>=61	4,978	9,955	14,933	24,888	34,843	49,775

**1.4 1 Adult + 3 Children (1A+3C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,365	2,730	4,094	6,823	9,553	13,646	1,502	3,003	4,504	7,506	10,508	15,011
26-35	1,522	3,043	4,564	7,606	10,648	15,211	1,674	3,347	5,020	8,366	11,713	16,732
36-45	1,729	3,457	5,185	8,641	12,097	17,282	1,901	3,802	5,703	9,505	13,307	19,010
46-55	2,193	4,385	6,577	10,961	15,346	21,922	2,412	4,823	7,235	12,058	16,880	24,115
56-60	3,018	6,036	9,054	15,089	21,124	30,177	3,320	6,639	9,959	16,598	23,237	33,195
>=61	4,102	8,204	12,306	20,509	28,713	41,018	4,512	9,024	13,536	22,560	31,584	45,120

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,638	3,276	4,913	8,188	11,463	16,376	1,706	3,412	5,118	8,529	11,941	17,058
26-35	1,826	3,651	5,476	9,127	12,778	18,253	1,902	3,803	5,705	9,507	13,310	19,014
36-45	2,074	4,148	6,222	10,369	14,517	20,738	2,161	4,321	6,481	10,801	15,121	21,602
46-55	2,631	5,262	7,892	13,154	18,415	26,307	2,741	5,481	8,221	13,702	19,182	27,403
56-60	3,622	7,243	10,864	18,107	25,349	36,213	3,773	7,545	11,317	18,861	26,405	37,722
>=61	4,923	9,845	14,767	24,611	34,455	49,222	5,128	10,255	15,382	25,636	35,891	51,272

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,774	3,548	5,322	8,870	12,418	17,740
26-35	1,978	3,955	5,933	9,888	13,842	19,775
36-45	2,247	4,494	6,740	11,233	15,726	22,466
46-55	2,850	5,700	8,550	14,250	19,950	28,499
56-60	3,924	7,847	11,770	19,616	27,462	39,231
>=61	5,333	10,665	15,997	26,662	37,326	53,323

**1.5 2 Adult (2A)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	819	1,638	2,457	4,094	5,732	8,188	901	1,802	2,702	4,504	6,305	9,007
26-35	1,054	2,107	3,161	5,268	7,375	10,535	1,159	2,318	3,477	5,795	8,112	11,589
36-45	1,365	2,729	4,093	6,821	9,549	13,641	1,501	3,001	4,502	7,503	10,504	15,005
46-55	2,198	4,396	6,593	10,988	15,383	21,976	2,418	4,835	7,252	12,087	16,921	24,173
56-60	3,519	7,037	10,555	17,592	24,629	35,184	3,871	7,741	11,611	19,351	27,091	38,702
>=61	5,746	11,491	17,236	28,727	40,217	57,453	6,320	12,640	18,960	31,599	44,239	63,198

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	983	1,966	2,948	4,913	6,878	9,826	1,024	2,047	3,071	5,118	7,165	10,235
26-35	1,265	2,529	3,793	6,321	8,850	12,642	1,317	2,634	3,951	6,585	9,219	13,169
36-45	1,637	3,274	4,911	8,185	11,458	16,369	1,706	3,411	5,116	8,526	11,936	17,051
46-55	2,638	5,275	7,912	13,186	18,460	26,371	2,747	5,494	8,241	13,735	19,229	27,469
56-60	4,222	8,444	12,666	21,110	29,554	42,220	4,398	8,796	13,194	21,990	30,786	43,979
>=61	6,895	13,789	20,683	34,472	48,261	68,944	7,182	14,364	21,545	35,908	50,271	71,816

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,065	2,129	3,194	5,322	7,451	10,644
26-35	1,370	2,740	4,109	6,848	9,587	13,696
36-45	1,774	3,547	5,320	8,867	12,413	17,733
46-55	2,857	5,714	8,571	14,284	19,998	28,568
56-60	4,574	9,148	13,722	22,869	32,017	45,738
>=61	7,469	14,938	22,407	37,345	52,282	74,689

**1.6 2 Adult + 1 Child (2A+1C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,092	2,184	3,276	5,459	7,642	10,917	1,201	2,402	3,603	6,005	8,406	12,009
26-35	1,327	2,653	3,980	6,633	9,285	13,265	1,460	2,919	4,378	7,296	10,214	14,591
36-45	1,637	3,274	4,911	8,185	11,459	16,370	1,801	3,602	5,402	9,004	12,605	18,007
46-55	2,471	4,941	7,412	12,353	17,293	24,705	2,718	5,435	8,153	13,588	19,023	27,175
56-60	3,792	7,583	11,374	18,957	26,539	37,913	4,171	8,341	12,512	20,852	29,193	41,704
>=61	6,019	12,037	18,055	30,091	42,128	60,182	6,620	13,240	19,860	33,100	46,340	66,200

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,311	2,621	3,931	6,551	9,171	13,101	1,365	2,730	4,094	6,823	9,553	13,646
26-35	1,592	3,184	4,776	7,959	11,142	15,917	1,659	3,317	4,975	8,291	11,607	16,581
36-45	1,965	3,929	5,894	9,822	13,751	19,644	2,047	4,093	6,139	10,231	14,324	20,462
46-55	2,965	5,930	8,894	14,823	20,752	29,646	3,089	6,177	9,265	15,441	21,617	30,881
56-60	4,550	9,099	13,649	22,748	31,847	45,495	4,740	9,479	14,218	23,696	33,174	47,391
>=61	7,222	14,444	21,666	36,110	50,553	72,219	7,523	15,046	22,569	37,614	52,659	75,228

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,420	2,839	4,258	7,096	9,935	14,192
26-35	1,725	3,449	5,173	8,622	12,071	17,244
36-45	2,129	4,257	6,385	10,641	14,897	21,281
46-55	3,212	6,424	9,635	16,058	22,481	32,116
56-60	4,929	9,858	14,786	24,643	34,501	49,286
>=61	7,824	15,648	23,471	39,119	54,766	78,237

**1.7 2 Adult + 2 Children (2A+2C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,365	2,730	4,094	6,823	9,553	13,646	1,502	3,003	4,504	7,506	10,508	15,011
26-35	1,600	3,199	4,798	7,997	11,196	15,994	1,760	3,519	5,278	8,797	12,315	17,593
36-45	1,910	3,820	5,730	9,550	13,370	19,099	2,101	4,202	6,303	10,505	14,706	21,009
46-55	2,744	5,487	8,231	13,717	19,204	27,434	3,018	6,036	9,054	15,089	21,124	30,177
56-60	4,065	8,129	12,193	20,321	28,450	40,642	4,471	8,942	13,412	22,353	31,294	44,706
>=61	6,292	12,583	18,874	31,456	44,038	62,911	6,921	13,841	20,761	34,601	48,442	69,202

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,638	3,276	4,913	8,188	11,463	16,376	1,706	3,412	5,118	8,529	11,941	17,058
26-35	1,920	3,839	5,758	9,596	13,435	19,192	2,000	3,999	5,998	9,996	13,995	19,992
36-45	2,292	4,584	6,876	11,460	16,043	22,919	2,388	4,775	7,163	11,937	16,712	23,874
46-55	3,293	6,585	9,877	16,461	23,045	32,921	3,430	6,859	10,288	17,146	24,005	34,292
56-60	4,877	9,754	14,631	24,385	34,139	48,770	5,081	10,161	15,241	25,401	35,562	50,802
>=61	7,550	15,099	22,648	37,747	52,846	75,494	7,864	15,728	23,592	39,320	55,048	78,639

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,774	3,548	5,322	8,870	12,418	17,740
26-35	2,080	4,159	6,238	10,396	14,554	20,792
36-45	2,483	4,966	7,449	12,415	17,380	24,829
46-55	3,567	7,133	10,700	17,832	24,965	35,664
56-60	5,284	10,567	15,851	26,417	36,984	52,834
>=61	8,179	16,357	24,536	40,893	57,249	81,785

**1.8 2 Adult + 3 Children (2A+3C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,638	3,276	4,913	8,188	11,463	16,376	1,802	3,603	5,404	9,007	12,609	18,013
26-35	1,873	3,745	5,617	9,362	13,106	18,723	2,060	4,119	6,179	10,298	14,417	20,595
36-45	2,183	4,366	6,549	10,914	15,280	21,828	2,402	4,803	7,204	12,006	16,808	24,011
46-55	3,017	6,033	9,049	15,082	21,114	30,163	3,318	6,636	9,954	16,590	23,226	33,179
56-60	4,338	8,675	13,012	21,686	30,360	43,371	4,771	9,542	14,313	23,854	33,396	47,708
>=61	6,565	13,129	19,693	32,821	45,949	65,641	7,221	14,441	21,662	36,103	50,543	72,205

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,966	3,931	5,896	9,826	13,756	19,651	2,047	4,094	6,141	10,235	14,329	20,469
26-35	2,247	4,494	6,741	11,234	15,727	22,467	2,341	4,681	7,021	11,702	16,383	23,404
36-45	2,620	5,239	7,859	13,097	18,336	26,194	2,729	5,457	8,186	13,643	19,100	27,285
46-55	3,620	7,240	10,859	18,098	25,337	36,196	3,771	7,541	11,311	18,852	26,393	37,704
56-60	5,205	10,409	15,614	26,023	36,432	52,045	5,422	10,843	16,264	27,107	37,950	54,214
>=61	7,877	15,754	23,631	39,385	55,138	78,769	8,206	16,411	24,616	41,026	57,436	82,051

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	2,129	4,258	6,387	10,644	14,902	21,288
26-35	2,434	4,868	7,302	12,170	17,038	24,340
36-45	2,838	5,676	8,513	14,189	19,864	28,377
46-55	3,922	7,843	11,764	19,606	27,449	39,212
56-60	5,639	11,277	16,915	28,191	39,468	56,382
>=61	8,534	17,067	25,600	42,667	59,733	85,333

**1.9 3 Adult (3A)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,092	2,184	3,276	5,459	7,642	10,917	1,201	2,402	3,603	6,005	8,406	12,009
26-35	1,405	2,810	4,214	7,024	9,833	14,047	1,546	3,091	4,636	7,726	10,816	15,452
36-45	1,637	3,274	4,911	8,185	11,459	16,370	1,801	3,602	5,402	9,004	12,605	18,007
46-55	2,471	4,941	7,412	12,353	17,293	24,705	2,718	5,435	8,153	13,588	19,023	27,175
56-60	3,870	7,739	11,609	19,348	27,087	38,695	4,257	8,513	12,770	21,283	29,795	42,565
>=61	6,200	12,193	18,290	30,483	42,675	60,965	6,707	13,413	20,119	33,531	46,943	67,061

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,311	2,621	3,931	6,551	9,171	13,101	1,365	2,730	4,094	6,823	9,553	13,646
26-35	1,686	3,372	5,057	8,428	11,800	16,856	1,756	3,512	5,268	8,780	12,291	17,559
36-45	1,965	3,929	5,894	9,822	13,751	19,644	2,047	4,093	6,139	10,231	14,324	20,462
46-55	2,965	5,930	8,894	14,823	20,752	29,646	3,089	6,177	9,265	15,441	21,617	30,881
56-60	4,644	9,287	13,931	23,217	32,504	46,434	4,837	9,674	14,511	24,185	33,858	48,369
>=61	7,316	14,632	21,948	36,579	51,210	73,157	7,621	15,242	22,862	38,103	53,344	76,206

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,420	2,839	4,258	7,096	9,935	14,192
26-35	1,827	3,653	5,479	9,131	12,783	18,261
36-45	2,129	4,257	6,385	10,641	14,897	21,281
46-55	3,212	6,424	9,635	16,058	22,481	32,116
56-60	5,031	10,061	15,091	25,152	35,213	50,304
>=61	7,926	15,851	23,777	39,627	55,478	79,254

**1.10 3 Adult + 1 Child (3A+1C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,365	2,730	4,094	6,823	9,553	13,646	1,502	3,003	4,504	7,506	10,508	15,011
26-35	1,678	3,356	5,033	8,388	11,743	16,776	1,846	3,691	5,536	9,227	12,918	18,454
36-45	1,910	3,820	5,730	9,550	13,370	19,099	2,101	4,202	6,303	10,505	14,706	21,009
46-55	2,744	5,487	8,231	13,717	19,204	27,434	3,018	6,036	9,054	15,089	21,124	30,177
56-60	4,143	8,285	12,428	20,712	28,997	41,424	4,557	9,114	13,670	22,784	31,897	45,567
>=61	6,473	12,739	19,108	31,847	44,586	63,694	7,007	14,013	21,019	35,032	49,044	70,063

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,638	3,276	4,913	8,188	11,463	16,376	1,706	3,412	5,118	8,529	11,941	17,058
26-35	2,014	4,027	6,040	10,066	14,092	20,131	2,097	4,194	6,291	10,485	14,679	20,970
36-45	2,292	4,584	6,876	11,460	16,043	22,919	2,388	4,775	7,163	11,937	16,712	23,874
46-55	3,293	6,585	9,877	16,461	23,045	32,921	3,430	6,859	10,288	17,146	24,005	34,292
56-60	4,971	9,942	14,913	24,855	34,797	49,709	5,178	10,356	15,534	25,890	36,246	51,780
>=61	7,644	15,287	22,930	38,216	53,503	76,432	7,962	15,924	23,885	39,809	55,732	79,617

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,774	3,548	5,322	8,870	12,418	17,740
26-35	2,181	4,362	6,543	10,905	15,266	21,809
36-45	2,483	4,966	7,449	12,415	17,380	24,829
46-55	3,567	7,133	10,700	17,832	24,965	35,664
56-60	5,386	10,771	16,156	26,926	37,696	53,852
>=61	8,281	16,561	24,841	41,401	57,961	82,802

**1.11 3 Adult + 2 Children (3A+2C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,638	3,276	4,913	8,188	11,463	16,376	1,802	3,603	5,404	9,007	12,609	18,013
26-35	1,951	3,901	5,852	9,753	13,654	19,505	2,146	4,292	6,437	10,728	15,019	21,456
36-45	2,183	4,366	6,549	10,914	15,280	21,828	2,402	4,803	7,204	12,006	16,808	24,011
46-55	3,017	6,033	9,049	15,082	21,114	30,163	3,318	6,636	9,954	16,590	23,226	33,179
56-60	4,416	8,831	13,246	22,077	30,908	44,154	4,857	9,714	14,571	24,285	33,998	48,569
>=61	6,746	13,285	19,927	33,212	46,496	66,423	7,307	14,613	21,920	36,533	51,146	73,065

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,966	3,931	5,896	9,826	13,756	19,651	2,047	4,094	6,141	10,235	14,329	20,469
26-35	2,341	4,682	7,022	11,703	16,385	23,406	2,439	4,877	7,315	12,191	17,067	24,382
36-45	2,620	5,239	7,859	13,097	18,336	26,194	2,729	5,457	8,186	13,643	19,100	27,285
46-55	3,620	7,240	10,859	18,098	25,337	36,196	3,771	7,541	11,311	18,852	26,393	37,704
56-60	5,299	10,597	15,896	26,492	37,089	52,984	5,520	11,039	16,558	27,596	38,634	55,192
>=61	7,971	15,942	23,913	39,854	55,795	79,708	8,303	16,606	24,909	41,515	58,120	83,029

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	2,129	4,258	6,387	10,644	14,902	21,288
26-35	2,536	5,072	7,607	12,679	17,750	25,357
36-45	2,838	5,676	8,513	14,189	19,864	28,377
46-55	3,922	7,843	11,764	19,606	27,449	39,212
56-60	5,740	11,480	17,220	28,700	40,180	57,399
>=61	8,635	17,270	25,905	43,175	60,445	86,350

**1.12 3 Adult + 3 Children (3A+3C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,911	3,821	5,732	9,553	13,374	19,105	2,102	4,203	6,305	10,508	14,711	21,015
26-35	2,224	4,447	6,671	11,118	15,564	22,235	2,446	4,892	7,338	12,229	17,121	24,458
36-45	2,456	4,912	7,368	12,279	17,190	24,558	2,702	5,403	8,104	13,507	18,909	27,013
46-55	3,290	6,579	9,868	16,446	23,025	32,892	3,619	7,237	10,855	18,091	25,327	36,182
56-60	4,689	9,377	14,065	23,442	32,818	46,883	5,158	10,315	15,472	25,786	36,100	51,571
>=61	7,019	13,831	20,746	34,576	48,407	69,152	7,607	15,214	22,821	38,034	53,247	76,067

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	2,293	4,586	6,878	11,463	16,048	22,926	2,389	4,777	7,165	11,941	16,717	23,881
26-35	2,669	5,337	8,005	13,341	18,677	26,681	2,780	5,559	8,338	13,897	19,455	27,793
36-45	2,947	5,894	8,841	14,735	20,628	29,469	3,070	6,140	9,209	15,349	21,488	30,697
46-55	3,948	7,895	11,842	19,736	27,630	39,471	4,112	8,223	12,335	20,558	28,781	41,115
56-60	5,626	11,252	16,878	28,130	39,382	56,259	5,861	11,721	17,581	29,302	41,022	58,603
>=61	8,299	16,597	24,895	41,492	58,088	82,983	8,644	17,288	25,932	43,220	60,508	86,440

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	2,484	4,968	7,451	12,418	17,385	24,836
26-35	2,891	5,781	8,672	14,453	20,233	28,905
36-45	3,193	6,385	9,578	15,963	22,347	31,925
46-55	4,276	8,552	12,828	21,380	29,932	42,760
56-60	6,095	12,190	18,285	30,474	42,663	60,947
>=61	8,990	17,980	26,970	44,949	62,929	89,898



**1.13 4 Adult (4A)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,365	2,730	4,094	6,823	9,553	13,646	1,502	3,003	4,504	7,506	10,508	15,011
26-35	1,756	3,512	5,268	8,780	12,291	17,559	1,932	3,863	5,795	9,657	13,520	19,314
36-45	1,910	3,820	5,730	9,550	13,370	19,099	2,101	4,202	6,303	10,505	14,706	21,009
46-55	2,744	5,487	8,231	13,717	19,204	27,434	3,018	6,036	9,054	15,089	21,124	30,177
56-60	4,221	8,442	12,662	21,104	29,545	42,207	4,643	9,286	13,929	23,214	32,499	46,427
>=61	6,448	12,896	19,343	32,238	45,134	64,476	7,093	14,185	21,278	35,462	49,647	70,924

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,638	3,276	4,913	8,188	11,463	16,376	1,706	3,412	5,118	8,529	11,941	17,058
26-35	2,107	4,214	6,321	10,535	14,749	21,070	2,195	4,390	6,585	10,974	15,364	21,948
36-45	2,292	4,584	6,876	11,460	16,043	22,919	2,388	4,775	7,163	11,937	16,712	23,874
46-55	3,293	6,585	9,877	16,461	23,045	32,921	3,430	6,859	10,288	17,146	24,005	34,292
56-60	5,065	10,130	15,195	25,324	35,454	50,648	5,276	10,552	15,828	26,379	36,931	52,758
>=61	7,738	15,475	23,212	38,686	54,160	77,371	8,060	16,119	24,179	40,298	56,417	80,595

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	1,774	3,548	5,322	8,870	12,418	17,740
26-35	2,283	4,566	6,848	11,413	15,978	22,826
36-45	2,483	4,966	7,449	12,415	17,380	24,829
46-55	3,567	7,133	10,700	17,832	24,965	35,664
56-60	5,487	10,974	16,461	27,435	38,408	54,869
>=61	8,382	16,764	25,146	41,910	58,673	83,819

**1.14 4 Adult + 1 Child (4A+1C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,638	3,276	4,913	8,188	11,463	16,376	1,802	3,603	5,404	9,007	12,609	18,013
26-35	2,029	4,058	6,087	10,144	14,202	20,288	2,232	4,464	6,695	11,159	15,622	22,317
36-45	2,183	4,366	6,549	10,914	15,280	21,828	2,402	4,803	7,204	12,006	16,808	24,011
46-55	3,017	6,033	9,049	15,082	21,114	30,163	3,318	6,636	9,954	16,590	23,226	33,179
56-60	4,494	8,988	13,481	22,468	31,455	44,936	4,943	9,886	14,829	24,715	34,601	49,430
>=61	6,721	13,441	20,162	33,603	47,044	67,205	7,393	14,786	22,178	36,963	51,748	73,926

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,966	3,931	5,896	9,826	13,756	19,651	2,047	4,094	6,141	10,235	14,329	20,469
26-35	2,435	4,869	7,304	12,173	17,042	24,345	2,536	5,072	7,608	12,680	17,752	25,360
36-45	2,620	5,239	7,859	13,097	18,336	26,194	2,729	5,457	8,186	13,643	19,100	27,285
46-55	3,620	7,240	10,859	18,098	25,337	36,196	3,771	7,541	11,311	18,852	26,393	37,704
56-60	5,393	10,785	16,177	26,962	37,746	53,923	5,617	11,234	16,851	28,085	39,319	56,170
>=61	8,065	16,130	24,194	40,323	56,453	80,646	8,401	16,802	25,202	42,004	58,805	84,007

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	2,129	4,258	6,387	10,644	14,902	21,288
26-35	2,638	5,275	7,913	13,187	18,462	26,374
36-45	2,838	5,676	8,513	14,189	19,864	28,377
46-55	3,922	7,843	11,764	19,606	27,449	39,212
56-60	5,842	11,684	17,525	29,209	40,892	58,417
>=61	8,737	17,474	26,210	43,684	61,157	87,367

**1.15 4 Adult + 2 Children (4A+2C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	1,911	3,821	5,732	9,553	13,374	19,105	2,102	4,203	6,305	10,508	14,711	21,015
26-35	2,302	4,604	6,905	11,509	16,112	23,017	2,532	5,064	7,596	12,660	17,723	25,319
36-45	2,456	4,912	7,368	12,279	17,190	24,558	2,702	5,403	8,104	13,507	18,909	27,013
46-55	3,290	6,579	9,868	16,446	23,025	32,892	3,619	7,237	10,855	18,091	25,327	36,182
56-60	4,767	9,533	14,300	23,833	33,366	47,665	5,244	10,487	15,730	26,216	36,702	52,432
>=61	6,994	13,987	20,981	34,968	48,954	69,935	7,693	15,386	23,079	38,464	53,850	76,928

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	2,293	4,586	6,878	11,463	16,048	22,926	2,389	4,777	7,165	11,941	16,717	23,881
26-35	2,762	5,524	8,286	13,810	19,334	27,620	2,878	5,755	8,632	14,386	20,140	28,771
36-45	2,947	5,894	8,841	14,735	20,628	29,469	3,070	6,140	9,209	15,349	21,488	30,697
46-55	3,948	7,895	11,842	19,736	27,630	39,471	4,112	8,223	12,335	20,558	28,781	41,115
56-60	5,720	11,440	17,160	28,599	40,039	57,198	5,959	11,917	17,875	29,791	41,707	59,581
>=61	8,393	16,785	25,177	41,961	58,745	83,921	8,742	17,484	26,226	43,709	61,193	87,418

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	2,484	4,968	7,451	12,418	17,385	24,836
26-35	2,993	5,985	8,977	14,961	20,946	29,922
36-45	3,193	6,385	9,578	15,963	22,347	31,925
46-55	4,276	8,552	12,828	21,380	29,932	42,760
56-60	6,197	12,393	18,590	30,983	43,375	61,965
>=61	9,092	18,183	27,275	45,458	63,641	90,915

**1.16 4 Adult + 3 Children (4A+3C)**

Age Band / Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	2,184	4,367	6,551	10,917	15,284	21,834	2,402	4,804	7,206	12,009	16,812	24,017
26-35	2,575	5,150	7,724	12,873	18,022	25,746	2,833	5,665	8,497	14,161	19,825	28,321
36-45	2,729	5,458	8,186	13,644	19,101	27,287	3,002	6,003	9,005	15,008	21,011	30,015
46-55	3,563	7,125	10,687	17,811	24,935	35,622	3,919	7,837	11,755	19,592	27,429	39,184
56-60	5,040	10,079	15,119	25,197	35,276	50,394	5,544	11,087	16,630	27,717	38,804	55,434
>=61	7,267	14,533	21,799	36,332	50,865	72,664	7,993	15,986	23,979	39,965	55,951	79,930

Age Band / Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
0-25	2,621	5,241	7,861	13,101	18,341	26,201	2,730	5,459	8,188	13,646	19,105	27,292
26-35	3,090	6,179	9,269	15,448	21,627	30,895	3,219	6,437	9,655	16,092	22,528	32,183
36-45	3,275	6,549	9,824	16,372	22,921	32,744	3,411	6,822	10,233	17,054	23,876	34,108
46-55	4,275	8,550	12,824	21,373	29,922	42,746	4,453	8,906	13,358	22,264	31,169	44,527
56-60	6,048	12,095	18,142	30,237	42,331	60,473	6,300	12,599	18,898	31,497	44,095	62,993
>=61	8,720	17,440	26,159	43,598	61,038	87,196	9,083	18,166	27,249	45,415	63,581	90,830

Age Band / Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
0-25	2,839	5,677	8,516	14,192	19,869	28,384
26-35	3,347	6,694	10,041	16,735	23,429	33,470
36-45	3,548	7,095	10,642	17,737	24,831	35,473
46-55	4,631	9,262	13,893	23,154	32,416	46,308
56-60	6,552	13,103	19,654	32,757	45,859	65,513
>=61	9,447	18,893	28,339	47,232	66,124	94,463

Note: It is expected that for any actual family combination, the above stated floater premium based on the applicable floater combination are lower than sum of individual rates. However, for cases where floater premium is greater than sum of individual premium, then for such cases, floater premium shall be calculated as 'Sum of Individual Premium for actual family combination \* (1-10%)'. For all other cases, the above stated floater premium shall apply.

## 2 Optional Covers

### 2.1 Convalescence Benefit

Age Band / Combination	Office rate							
	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
0-25	135	203	270	338	203	270	338	405
26-35	174	242	309	377	261	329	396	464
36-45	225	293	360	428	338	405	473	540
46-55	340	408	475	543	544	612	679	747
56-60	544	612	679	747	871	938	1,006	1,073
>=61	812	880	947	1,015	1,421	1,489	1,556	1,624

Age Band / Combination	Office rate							
	3A	3A+1C	3A+2C	3A+3C	4A	4A+1C	4A+2C	4A+3C
0-25	270	338	405	473	338	405	473	540
26-35	348	416	483	551	435	503	570	638
36-45	405	473	540	608	473	540	608	675
46-55	612	679	747	814	679	747	814	882
56-60	958	1,025	1,093	1,160	1,045	1,112	1,180	1,247
>=61	1,534	1,601	1,669	1,736	1,646	1,714	1,781	1,849

### 2.2 Day Care Treatment Cash

Age Band / Combination	Office rate per mille							
	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
0-25	13	20	26	33	20	26	33	39
26-35	17	23	30	36	25	32	38	45
36-45	22	28	35	41	33	39	45	52
46-55	33	39	46	52	52	59	65	71
56-60	52	59	65	72	83	90	96	103
>=61	78	84	91	97	136	142	149	155

Age Band / Combination	Office rate per mille							
	3A	3A+1C	3A+2C	3A+3C	4A	4A+1C	4A+2C	4A+3C
0-25	26	33	39	45	33	39	45	52
26-35	34	40	46	53	42	48	55	61
36-45	39	45	52	58	45	52	58	65
46-55	59	65	71	78	65	71	78	84
56-60	92	98	104	111	100	106	113	119
>=61	146	153	159	166	157	164	170	176

To calculate the Premium for Day Care Treatment Cash = Office Rate per mille \* 2 \* Sum Insured per day / 1000

### 2.3 Child Birth Hospital Cash

Sum Insured	30 days						60 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
Office rate	58	115	173	287	402	574	64	127	190	316	442	632

Sum Insured	90 days						120 days					
	1000	2000	3000	5000	7000	10000	1000	2000	3000	5000	7000	10000
Office rate	69	138	207	345	482	689	72	144	216	359	503	718

Sum Insured	180 days					
	1000	2000	3000	5000	7000	10000
Office rate	75	150	224	373	523	746

## 2.4 Worldwide Hospital Cash

Age Band / Combination	Office rate							
	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
0-25	700	1,050	1,400	1,749	1,050	1,400	1,749	2,099
26-35	901	1,250	1,600	1,950	1,351	1,700	2,050	2,400
36-45	1166	1,516	1,865	2,215	1,749	2,098	2,448	2,798
46-55	1761	2,110	2,460	2,810	2,817	3,166	3,516	3,866
56-60	2349	2,699	3,048	3,398	3,758	4,108	4,457	4,807
>=61	3507	3,856	4,206	4,556	6,136	6,486	6,836	7,186

Age Band / Combination	Office rate							
	3A	3A+1C	3A+2C	3A+3C	4A	4A+1C	4A+2C	4A+3C
0-25	1,400	1,749	2,099	2,449	1,749	2,099	2,449	2,799
26-35	1,801	2,150	2,500	2,850	2,251	2,600	2,950	3,300
36-45	2,098	2,448	2,798	3,148	2,448	2,798	3,148	3,497
46-55	3,166	3,516	3,866	4,216	3,516	3,866	4,216	4,566
56-60	4,208	4,558	4,907	5,257	4,658	5,008	5,358	5,707
>=61	6,719	7,069	7,418	7,768	7,302	7,651	8,001	8,351

## 2.5 Companion Benefit

Age Band / Combination	Office rate							
	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
0-25	322	482	643	803	482	643	803	964
26-35	414	574	735	895	620	781	941	1,102
36-45	535	696	856	1,017	803	963	1,124	1,284
46-55	808	969	1,129	1,290	1,293	1,454	1,614	1,775
56-60	1294	1,455	1,615	1,776	2,070	2,231	2,391	2,552
>=61	1932	2,092	2,253	2,413	3,380	3,541	3,701	3,862

Age Band / Combination	Office rate							
	3A	3A+1C	3A+2C	3A+3C	4A	4A+1C	4A+2C	4A+3C
0-25	643	803	964	1,124	803	964	1,124	1,285
26-35	827	987	1,148	1,308	1,033	1,194	1,354	1,515
36-45	963	1,124	1,284	1,445	1,124	1,284	1,445	1,606
46-55	1,454	1,614	1,775	1,935	1,614	1,775	1,935	2,096
56-60	2,277	2,437	2,598	2,758	2,483	2,644	2,804	2,965
>=61	3,648	3,808	3,969	4,129	3,915	4,076	4,236	4,397

## 2.6 Compassionate Benefit

Office rate per mille per member	0.66
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## 2.7 Pre Post Hospitalization Expenses

Age Band / Combination	Office rate per mille							
	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
0-25	65	97	129	161	97	129	161	193
26-35	83	115	147	179	124	157	189	221
36-45	107	140	172	204	161	193	225	257
46-55	162	194	226	258	259	291	323	355
56-60	259	291	323	356	414	447	479	511
>=61	387	419	451	483	676	709	741	773

Age Band / Combination	Office rate per mille							
	3A	3A+1C	3A+2C	3A+3C	4A	4A+1C	4A+2C	4A+3C
0-25	129	161	193	225	161	193	225	257
26-35	166	198	230	262	207	239	271	303
36-45	193	225	257	289	225	257	289	322
46-55	291	323	355	387	323	355	387	420
56-60	456	488	520	552	497	529	561	593
>=61	730	762	794	826	783	816	848	880

To calculate the Premium for Pre Post Hospitalization Expenses = Office Rate per mille \* Sum Insured per day / 1000

## 2.8 Increase In Deductible for Sickness hospital Cash

Deductible (in days)	Discount
2 days	20%
3 days	40%
4 days	50%

## 2.9 Reduction in Deductible for Sickness Hospital Cash

Deductible (in days)	Loading
0 days	25%

## 2.10 Increase in Max days for ICU

ICU days	Loading
15 days	5%

## 2.11 Health Maintenance Benefit

Sum Insured	Individual rate	Family Floater rate
< 5000	1,334	2,000
>= 5000	1,834	2,750

## 2.12 Reduction of Pre-existing disease waiting period

PED Waiting Period	Loading
24 months	5%

## 2.13 Reduction of specific disease waiting period

Specific Waiting Period	Loading
12 months	3%

Note: It is expected that for any actual family combination, the above stated floater premium based on the applicable floater combination are lower than sum of individual rates. However, for cases where floater premium is greater than sum of individual premium, then for such cases, floater premium shall be calculated as 'Sum of Individual Premium for actual family combination \* (1-10%)'. For all other cases, the above stated floater premium shall apply.

### 3 Loading/Discount

#### 3.1 Tenure Discount

Policy Period	Discount
2 years	10%
3 years	12.5%

#### 3.2 Cross Sell Discount

A discount of 5% will be offered if the proposer is a policyholder with Magma HDI on or prior to inception of this policy.

#### 3.3 Direct Sourcing Discount

A discount of 10% will be offered if the policy is purchased through direct channel of distribution. This discount will not be offered if employee discount is availed.

#### 3.4 Employee Discount

A discount of 15% is offered for employees of Magma Group provided the policy is purchased without any intermediary.

#### 3.5 Installment loadings

The insured can avail the facility of instalment premium. The options available with the insured shall be monthly / quarterly / half-yearly. A loading shall be applied to account for the possibility of lapses and loss of investment income as instalment shall be received later. The instalment loading shall be: 5% on monthly instalments 4% on quarterly instalments 3% on half-yearly instalments.

#### 3.6 Underwriting Loading

Based on any significant adverse medical history/ health condition declared by the customer and reports submitted, the underwriter shall apply a loading on the premium basis the severity of the risk. The maximum risk loading applicable shall not exceed 100% per diagnosis / medical condition and an overall risk loading of 150%.

Note: The loadings shall be capped at 155% and discounts shall be capped at 20%.