

Personal Accident Rates

Excluding GST

Coverage	Category A	Category B	Category C
Death	0.4	0.6	0.9
PTD & PPD	0.45	0.63	1.05
TTD	0.55	0.75	2
Terrorism	0.025	0.025	0.025
Medical Benefits limited to 25% of PA claim	10%		
Medical Benefits limited to 40% of PA claim	25%		
Medical Benefits limited to 75% of PA claim	50%		
Medical Benefits limited to 100% of PA claim	100%		
Hospital Confinement	Rs. 300		

Including GST

Coverage	Category A	Category B	Category C
Death	0.472	0.708	1.062
PTD & PPD	0.531	0.7375	1.239
TTD	0.649	0.885	2.36
Terrorism	0.0295	0.0295	0.0295
Medical Benefits limited to 25% of PA claim	10%		
Medical Benefits limited to 40% of PA claim	25%		
Medical Benefits limited to 75% of PA claim	50%		
Medical Benefits limited to 100% of PA claim	100%		
Hospital Confinement	Rs. 354		

A. Family Package Discount:

- (i) More than 3 family Members - 10.00%
- (ii) More than 4 family Members - 12.50%
- (iii) More than 5 family Members - 15.00%

NB: Family means Proposer, spouse, dependent children and dependent parents.

B. Loyalty Discount:

Loyalty discount on the premium in respect of individual and family package cover at the following rate shall be allowed in case the policy is renewed with us within 7 days after the expiry of the policy: 1st year - 05% 2nd year - 10% 3rd year - 15