

UIN : ICIPAIP22076V042122

CIN : L67200MH2000PLC129408

## Rating Chart for Personal Protect Policy

Rates without Tax								
Section A			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured		
	Benefit1	Death	0.080%	0.100%	0.125%	as per the requirement		
	Benefit2	PTD	0.015%	0.020%	0.025%	as per the requirement		
	Benefit3	PPD	0.030%	0.035%	0.045%	as per the requirement		
	Benefit4	TTD	0.05%	0.075%	0.125%	as per the requirement		
	Total		0.175%	0.230%	0.320%	as per the requirement		
Extension s to Section A			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured		
	Extension1	Carriage of Dead Body	0.080%	0.100%	0.125%	as per the requirement		
	Extension2	Medical Benefits due to Benefit1-3	25	30	40	10,000		
			65	80	100	25,000		
			75	95	120	50,000		
			125	155	200	1,00,000		
			Risk Category 1	Risk Category 2	Risk Category 3	Rate/day	Max Days	
	Extension3	Hospital Daily Allowance due to Benefit1-3	35.00	40.0	50.00	1,000	30	
			55.00	70.00	90.00	1,000	60	
			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured		
	Extension4	PTD Improvement Benefit	0.015%	0.020%	0.025%	as per the requirement		
	Extension5	PPD Improvement Benefit	0.030%	0.035%	0.045%	as per the requirement		
	Extension6	Children Education Grant	0.095%	0.120%	0.150%	as per the requirement		
	Extension7	Ambulance Charges	40	45	50	Rate for Rs. 2,000/-		
	Extension8	Funeral Expenses	0.080%	0.100%	0.125%	as per the requirement		
Extension9	Repatriation of Remains	0.080%	0.100%	0.125%	as per the requirement			
			Risk Category 1	Risk Category 2	Risk Category 3	Rate/day	Max Days	Deductible Days
	Benefit 5	Accidental Hospital Confinement Allowance Benefit	220	275	340	1000	30	2
			440	550	680	2000	30	2
			242	303	374	1000	30	1
			484	605	748	2000	30	1
			792	990	1287	1000	365	1
			7920	9900	12870	10000	365	1
			720	900	1170	1000	365	2
			7200	9000	11700	10000	365	2

Section B			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured		
	Benefit6	Accidental Hospitalization Expenses Benefit	175	200	225	10,000		
			450	490	530	25,000		
			530	580	630	50,000		
			625	675	725	1,00,000		
			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured	Min Days	
	Benefit 7	Convalescence Benefit	30	35	40	10,000	10	
			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured	Min Days	
	Benefit 8	Double Benefit	10	12	15	10,000	5	

Note:

All Rates are annual rates

Rates are excluding all taxes, cess and duties

Rates inclusive of Acquisition cost/ Brokerage

Rates mentioned in % are to be applied on the Sum Insured wherever the choice of sum insured exists

Rates mentioned in absolute terms is the premium in rupees for the sum insured/ coverage mentioned

Completed age of the prospect on the date of inception of the Policy or on the date of its renewal would be considered

The rates as mentioned herein below are subject to change after reviewing the performance with prior approval from IRDA

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## Rating Chart for Personal Protect Policy

Rates including 18% Tax								
Section A			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured		
	Benefit1	Death	0.094%	0.118%	0.148%	as per the requirement		
	Benefit2	PTD	0.018%	0.024%	0.030%	as per the requirement		
	Benefit3	PPD	0.035%	0.041%	0.053%	as per the requirement		
	Benefit4	TTD	0.059%	0.089%	0.148%	as per the requirement		
Extension s to Section A		Total	0.207%	0.271%	0.378%	as per the requirement		
			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured		
	Extension1	Carriage of Dead Body	0.094%	0.118%	0.148%	as per the requirement		
	Extension2	Medical Benefits due to Benefit1-3	29.50	35.40	47.20	10,000		
			76.70	94.40	118.00	25,000		
			88.50	112.10	141.60	50,000		
			147.50	182.90	236.00	1,00,000		
			Risk Category 1	Risk Category 2	Risk Category 3	Rate/day	Max Days	
	Extension3	Hospital Daily Allowance due to Benefit1-3	41.30	47.20	59.00	1,000	30	
			64.90	82.60	106.20	1,000	60	
			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured		
	Extension4	PTD Improvement Benefit	0.018%	0.024%	0.030%	as per the requirement		
	Extension5	PPD Improvement Benefit	0.035%	0.041%	0.053%	as per the requirement		
	Extension6	Children Education Grant	0.112%	0.142%	0.177%	as per the requirement		
	Extension7	Ambulance Charges	47.20	53.10	59.00	Rate for Rs. 2,000/-		
	Extension8	Funeral Expenses	0.094%	0.118%	0.148%	as per the requirement		
	Extension9	Repatriation of Remains	0.094%	0.118%	0.148%	as per the requirement		
			Risk Category 1	Risk Category 2	Risk Category 3	Rate/day	Max Days	Deductible Days
	Benefit 5	Accidental Hospital Confinement Allowance Benefit	259.60	324.50	401.20	1000	30	2
			519.20	649.00	802.40	2000	30	2
			285.56	356.95	441.32	1000	30	1
			571.12	713.90	882.64	2000	30	1
			934.56	1168.20	1518.66	1000	365	1
			9345.60	11682.00	15186.60	10000	365	1
			849.60	1062.00	1380.60	1000	365	2
			8496.00	10620.00	13806.00	10000	365	2

Section B			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured		
	Benefit 6	Accidental Hospitalization Expenses Benefit	206.50	236.00	265.50	10,000		
			531.00	578.20	625.40	25,000		
			625.40	684.40	743.40	50,000		
			737.50	796.50	855.50	1,00,000		
			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured	Min Days	
	Benefit 7	Convalescence Benefit	35.40	41.30	47.20	10,000	10	
			Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured	Min Days	
	Benefit 8	Double Benefit	11.80	14.16	17.70	10,000	5	

Note:

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