HDFC ERGO General Insurance Company Limited

Premium Chart

my:health Koti Suraksha



| | my:h | ealth | Koti S | ura | ksha - S | Sec | ction B. P | Pers | onal Ac | cident | | | |
|---------------------------------|---------|---------|----------------|--------|---|------|--|-------|-------------|-------------|-----------|-----------|------------------|
| Base Covers | | | | | (Gross Rat | | | | | | | | Rate per mili |
| Base Covers Accidental Death | | | | | | | Permanent Disablement - Table A | | | | | 0.17 | |
| Accidental Death | | | | Rate p | ate per mille Permanent Disablement - Table B | | | | 0.23 | | | | |
| Accidental Death | | 0.57 | | | | | Permanent Disablement - Table B | | | | | | 0.28 |
| | | | | | | | Permanent Disablement - Table C Permanent Disablement - Table D | | | | | | 0.34 |
| Optional Cover under Accide | ntal De | eath | _ | | | | Tomporar | | tal Dicab | lomont | | Poto por | mille of weekly |
| | | | Rate per mille | | | | Temporary Total Disablement Rate Temporary Total Disablement - Accident Only Page 2010 | | | | | | 68.20 |
| Burns | | | 0.5 | 1 | | | · · | - | tal Disable | | | - | 00.20 |
| | | | | | | | Sickness | y IO | | ment - Ac | ciuent d | * | 245.53 |
| Emergency Medical Expense | s (EME | E) | | | | | | | | | | | |
| | | | Aı | moun | t in INR | | | | | | | | |
| Emergency Medical Expenses (| EME) | | | 1,023 | 5 | | | | | | | | |
| Emergency Medical Expenses (| EME) | | | | | | | | | | | | Amount in INF |
| Sum Insured (INR) | | 10,000 | 50 | 0,000 | 0 3 lac | | 10 lac | | 15 lac | 25 lac | ; | 50 lac | 1 crore |
| Relativity | | 0.49 | 0. | 67 | 1.00 | | 2.11 | | 2.67 3.22 | | 4 | 4.89 | 7.11 |
| | | | | | Note: Othe | r Su | ım Insured oj | ption | s may be a | rrived at u | sing star | ndard int | erpolation meth |
| Optional Covers under Emerg | gency | Medica | | | t in INR | | | | | | | | |
| Emergency Medical Expenses - | - Globa | l | | 1,376 | ; | | | | | | | | |
| Emergency Medical Expenses - | - Globa | I | | | | | | | | | | | Amount in INI |
| Sum Insured (INR) for EME | | | 50,000 | | 3 lac | | 10 lac | 1 | 5 lac | 25 lac | 50 |) lac | 1 crore |
| Sum Insured (INR) for EME - Glo | obal | | 7.5 lac | | 7.5 lac | | 10 lac | 1 | 5 lac | 25 lac | 50 |) lac | 75 lac |
| Relativity | | 0.79 | | | 1.00 | | 1.83 | 2 | .43 | 2.96 | 4. | 57 | 6.35 |
| | | | | | Note: Othe | r Su | im Insured of | ption | s may be a | rrived at u | sing star | ndard int | erpolation meth |
| Co-Payment/Deductible | Dis | scount | | | | | | | | | | | |
| 10% | 109 | % | | | | 1 | | | | | | | |
| 15% | 209 | % | | | | 1 | | | | | | | |
| 20% | 259 | % | | | | 1 | | | | | | | |
| Broken Bones | | | | | | | Hospital C | Cash | n - Accide | nt Only | | | |
| | | | F | Rate p | er mille | | | | | • | lle of 10 | days ho | spital cash bene |
| Broken Bones | | | | 4.10 | | | Hospital C | Cash | - Accident | t Only | | | 40.92 |
| | | | | | | | | | | | | | |
| Hospital Cash - Accident Only | | | | | | | | | Ra | te per mill | e of 10 c | davs hos | pital cash benet |
| Length of Stay (in days) | | 7 | | 10 | | | 15 | | 20 | | 0 | | 60 |
| Relativity | | | | 1.00 | | 1.20 | | 1.38 | | .53 | | 1.65 | |
| | | | | | - | | | | 1 | Į * | | | |
| Optional Covers under Hospi | tal Ca | sn - Ac | cident | Only | | L | Jospital Cas | b lí | <u></u> | | | | |
| Companion Benefit | | | | | | | Hospital Cash - ICU Payout to normal room limit | | | | | | Relativity |
| Payout to normal room limit | | | Loa | ding | (%) | _ | times | niid | | | | | 1.13 |
| Half time | | 50% | | | | | 3 times | | | | | 1.13 | |
| 1 time | | 100% | | | | | 4 times | | | | | | |
| | | | | | | _ | | | | | | | 1.40 |
| | | | | | | - | itimes | | | | | | 1.53 |
| | | | | | | 1 | 0 times | | | | | | 2.20 |

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HDFC ERGO General Insurance Company Limited

Premium Chart

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my:health Koti Suraksha - Section B. Personal Accident

(Gross Rate before tax)

Optional Covers under Hospital Cash - Accident Only

| Time deductible modification option | |
|-------------------------------------|--------------|
| Number of Days | Discount (%) |
| 3 days | 5.0% |
| 5 days | 10.0% |

| Hospital Cash - Accident Global | |
|---------------------------------|-------------|
| Payout to normal room limit | Loading (%) |
| 2 times | 60.0% |
| 3 times | 97.5% |
| 5 times | 172.5% |

| Chaufeur Benefit | Rate per INF | Rate per INR 10 of Daily Benefit | | | |
|-------------------|--------------|----------------------------------|--|--|--|
| Chauffeur Benefit | | 7.30 | | | |

| Chauffeur Benefit | Rate per INR 10 of Daily Benefit | | | |
|-------------------|----------------------------------|------|------|--|
| Number of Days | 7 | 15 | 30 | |
| Relativity | 0.47 | 1.00 | 2.00 | |

Optional Covers Under my:health Koti Suraksha - Section B. Personal Accident (Gross Rate before tax)

| Preventive Health Checkup | Gross Premium: All Sum Insureds | | |
|---------------------------|------------------------------------|--|--|
| Age Band | | | |
| 0-17 | 362 | | |
| 18-35 | 362 | | |
| 36-45 | 362 | | |
| 46-50 | 362 | | |
| 51-55 | 362 | | |
| 56-60 | 725 | | |
| 61-65 | 725 | | |
| 66-70 | 725 | | |
| 71-75 | 725 | | |
| 76-80 | 725 | | |
| >80 | 725 | | |

| before tax) | |
|--|--------------------|
| , | Rate per mille |
| Last Rites | 0.57 |
| | |
| | Rate per mille |
| Dependent Children Education Benefit | 0.57 |
| | |
| | Rate per mille |
| Personal Accident Policy - Renewal Premium | 0.57 |
| | |
| | Rate per mille |
| Parental Care Benefit | 0.57 |
| | |
| Amount per ins | ured member in INR |
| Medical Evacuation - Illness & Accident | 331.82 |

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: my:health Koti Suraksha - HDFHLIP21131V012021.