

**LOAN SECURE INSURANCE POLICY**  
Premium Rates Per Mile Exclusive of 18% GST

**1.1 Critical Illness with Fixed Sum Insured**

**1.1.1 One Year Term**

Age Band	Plan			
	Silver	Gold	Platinum	Diamond
20 - 25	0.052	0.056	0.057	0.058
26 - 30	0.072	0.077	0.077	0.078
31 - 35	0.101	0.108	0.108	0.109
36 - 40	0.154	0.162	0.163	0.164
41 - 45	0.253	0.264	0.266	0.267
46 - 50	0.443	0.459	0.464	0.465
51 - 55	0.782	0.803	0.815	0.816
56 - 60	1.310	1.342	1.376	1.377
61 - 65	2.045	2.100	2.210	2.211
65 - 70	2.947	3.047	3.401	3.402
71 - 75	4.303	4.473	5.354	5.357
76 - 80	5.313	5.607	7.802	7.807
81 - 85	6.642	7.157	12.696	12.704
>85	8.304	9.136	20.658	20.672

**1.1.2 Two Year Term**

Age Band	Plan			
	Silver	Gold	Platinum	Diamond
20 - 25	0.101	0.108	0.109	0.111
26 - 30	0.139	0.149	0.150	0.152
31 - 35	0.198	0.211	0.211	0.213
36 - 40	0.301	0.318	0.321	0.323
41 - 45	0.501	0.523	0.527	0.529
46 - 50	0.884	0.914	0.926	0.928
51 - 55	1.555	1.597	1.621	1.623
56 - 60	2.585	2.649	2.720	2.722
61 - 65	4.006	4.115	4.350	4.353
65 - 70	5.735	5.933	6.668	6.671
71 - 75	8.270	8.609	10.424	10.429
76 - 80	10.233	10.818	15.351	15.361
81 - 85	12.808	13.833	25.282	25.299
>85	16.031	17.689	41.637	41.667

**1.1.3 Three Year Term**

Age Band	Plan			
	Silver	Gold	Platinum	Diamond
20 - 25	0.149	0.159	0.160	0.164
26 - 30	0.206	0.220	0.221	0.224
31 - 35	0.297	0.315	0.316	0.319
36 - 40	0.453	0.477	0.481	0.484
41 - 45	0.757	0.790	0.798	0.800
46 - 50	1.344	1.389	1.406	1.409
51 - 55	2.357	2.420	2.459	2.462
56 - 60	3.887	3.982	4.098	4.101
61 - 65	5.974	6.141	6.524	6.528
65 - 70	8.501	8.801	9.958	9.964
71 - 75	12.368	12.881	15.740	15.748
76 - 80	15.025	15.913	23.063	23.077
81 - 85	18.817	20.375	38.448	38.474
>85	23.568	26.088	64.099	64.145

1.2 Critical Illness with Reducing Sum Insured

Age Band	Loan Outstanding Term upto 3 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.080	0.086	0.086	0.088
26 - 30	0.111	0.118	0.119	0.120
31 - 35	0.158	0.167	0.168	0.170
36 - 40	0.240	0.253	0.255	0.257
41 - 45	0.398	0.416	0.420	0.421
46 - 50	0.704	0.728	0.737	0.739
51 - 55	1.238	1.271	1.291	1.292
56 - 60	2.055	2.105	2.163	2.165
61 - 65	3.180	3.267	3.456	3.458
65 - 70	4.548	4.706	5.294	5.297
71 - 75	6.596	6.866	8.321	8.325
76 - 80	8.106	8.752	12.206	12.213
81 - 85	10.145	10.962	20.142	20.155
>85	12.698	14.018	33.237	33.261

Age Band	Loan Outstanding Term 4 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.100	0.108	0.108	0.111
26 - 30	0.139	0.148	0.149	0.151
31 - 35	0.199	0.211	0.212	0.214
36 - 40	0.304	0.320	0.323	0.325
41 - 45	0.506	0.528	0.533	0.535
46 - 50	0.895	0.926	0.937	0.939
51 - 55	1.573	1.615	1.640	1.642
56 - 60	2.603	2.667	2.742	2.744
61 - 65	4.016	4.127	4.374	4.377
65 - 70	5.731	5.932	6.690	6.694
71 - 75	8.324	8.666	10.541	10.547
76 - 80	10.176	10.769	15.455	15.465
81 - 85	12.741	13.779	25.621	25.638
>85	15.959	17.631	42.473	42.503

Age Band	Loan Outstanding Term 5 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.113	0.121	0.122	0.124
26 - 30	0.156	0.167	0.167	0.170
31 - 35	0.224	0.238	0.239	0.241
36 - 40	0.341	0.360	0.363	0.365
41 - 45	0.569	0.595	0.600	0.602
46 - 50	1.009	1.043	1.056	1.058
51 - 55	1.772	1.819	1.848	1.850
56 - 60	2.929	3.000	3.086	3.088
61 - 65	4.512	4.638	4.919	4.922
65 - 70	6.434	6.659	7.519	7.523
71 - 75	9.349	9.735	11.859	11.866
76 - 80	11.406	12.073	17.384	17.395
81 - 85	14.282	15.452	28.873	28.893
>85	17.883	19.775	47.956	47.990

Age Band	Loan Outstanding Term 6-10 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.130	0.139	0.140	0.142
26 - 30	0.180	0.192	0.193	0.195
31 - 35	0.258	0.274	0.275	0.278
36 - 40	0.394	0.415	0.418	0.421
41 - 45	0.657	0.686	0.692	0.695
46 - 50	1.166	1.205	1.220	1.222
51 - 55	2.046	2.100	2.134	2.136
56 - 60	3.377	3.460	3.559	3.562
61 - 65	5.196	5.341	5.670	5.673
65 - 70	7.400	7.661	8.660	8.664
71 - 75	10.761	11.206	13.674	13.681
76 - 80	13.098	13.869	20.039	20.052
81 - 85	16.402	17.754	33.350	33.373
>85	20.541	22.727	55.504	55.544

Age Band	Loan Outstanding Term >10 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.145	0.156	0.156	0.160
26 - 30	0.201	0.215	0.216	0.219
31 - 35	0.289	0.307	0.309	0.312
36 - 40	0.442	0.466	0.470	0.472
41 - 45	0.738	0.771	0.778	0.781
46 - 50	1.311	1.354	1.371	1.374
51 - 55	2.299	2.360	2.398	2.401
56 - 60	3.791	3.884	3.997	4.000
61 - 65	5.828	5.991	6.364	6.368
65 - 70	8.295	8.588	9.715	9.721
71 - 75	12.067	12.567	15.353	15.361
76 - 80	14.664	15.530	22.496	22.510
81 - 85	18.365	19.884	37.494	37.519
>85	23.001	25.459	62.490	62.534

\*Note: Reducing Sum Insured option will be available for only 3 year policy tenure.

**1.3 Personal Accident Cover with Fixed Sum Insured**

Age Band	Policy Term		
	1	2	3
20 - 25	0.03	0.057	0.081
26 - 30	0.03	0.057	0.081
31 - 35	0.03	0.057	0.081
36 - 40	0.03	0.057	0.081
41 - 45	0.03	0.057	0.081
46 - 50	0.03	0.057	0.081
51 - 55	0.03	0.057	0.081
>55	0.03	0.057	0.081

**1.4 Personal Accident cover with Reducing Sum Insured**

Age	Loan Outstanding Term in Years				
	3	4	5	6-10	>10
20 - 25	0.043	0.054	0.061	0.070	0.079
26 - 30	0.043	0.054	0.061	0.070	0.079
31 - 35	0.043	0.054	0.061	0.070	0.079
36 - 40	0.043	0.054	0.061	0.070	0.079
41 - 45	0.043	0.054	0.061	0.070	0.079
46 - 50	0.043	0.054	0.061	0.070	0.079
51 - 55	0.043	0.054	0.061	0.070	0.079
>55	0.043	0.054	0.061	0.070	0.079

\*Note: Reducing Sum Insured option will be available for only 3 year policy tenure

**1.5 Loss of Employment**

Loan Term	Policy Term		
	1	2	3
1	0.344	-	-
2	0.183	0.348	-
3	0.130	0.247	0.351
4	0.103	0.196	0.279
5	0.088	0.168	0.238
6-10	0.066	0.126	0.179
>10	0.046	0.088	0.125

**1.6 Fire and Allied Perils**

No. of Years	Policy Term		
	1	2	3
Structure	0.027	0.051	0.073
Content	0.027	0.051	0.073
Earthquake	0.010	0.020	0.030
Terrorism	0.008	0.015	0.022
<b>Total</b>	0.072	0.137	0.198

**LOAN SECURE INSURANCE POLICY**  
Premium Rates Per Mile Inclusive of 18% GST

**1.1 Critical Illness with Fixed Sum Insured**

**1.1.1 One Year Term**

Age Band	Plan			
	Silver	Gold	Platinum	Diamond
20 - 25	0.061	0.066	0.067	0.068
26 - 30	0.085	0.091	0.091	0.092
31 - 35	0.119	0.127	0.127	0.129
36 - 40	0.182	0.191	0.192	0.194
41 - 45	0.299	0.312	0.314	0.315
46 - 50	0.523	0.542	0.548	0.549
51 - 55	0.923	0.948	0.962	0.963
56 - 60	1.546	1.584	1.624	1.625
61 - 65	2.413	2.478	2.608	2.609
65 - 70	3.477	3.595	4.013	4.014
71 - 75	5.078	5.278	6.318	6.321
76 - 80	6.269	6.616	9.206	9.212
81 - 85	7.838	8.445	14.981	14.991
>85	9.799	10.780	24.376	24.393

**1.1.2 Two Year Term**

Age Band	Plan			
	Silver	Gold	Platinum	Diamond
20 - 25	0.119	0.127	0.129	0.131
26 - 30	0.164	0.176	0.177	0.179
31 - 35	0.234	0.249	0.249	0.251
36 - 40	0.355	0.375	0.379	0.381
41 - 45	0.591	0.617	0.622	0.624
46 - 50	1.043	1.079	1.093	1.095
51 - 55	1.835	1.884	1.913	1.915
56 - 60	3.050	3.126	3.210	3.212
61 - 65	4.727	4.856	5.133	5.137
65 - 70	6.767	7.001	7.868	7.872
71 - 75	9.759	10.159	12.300	12.306
76 - 80	12.075	12.765	18.114	18.126
81 - 85	15.113	16.323	29.833	29.853
>85	18.917	20.873	49.132	49.167

**1.1.3 Three Year Term**

Age Band	Plan			
	Silver	Gold	Platinum	Diamond
20 - 25	0.176	0.188	0.189	0.194
26 - 30	0.243	0.260	0.261	0.264
31 - 35	0.350	0.372	0.373	0.376
36 - 40	0.535	0.563	0.568	0.571
41 - 45	0.893	0.932	0.942	0.944
46 - 50	1.586	1.639	1.659	1.663
51 - 55	2.781	2.856	2.902	2.905
56 - 60	4.587	4.699	4.836	4.839
61 - 65	7.049	7.246	7.698	7.703
65 - 70	10.031	10.385	11.750	11.758
71 - 75	14.594	15.200	18.573	18.583
76 - 80	17.730	18.777	27.214	27.231
81 - 85	22.204	24.043	45.369	45.399
>85	27.810	30.784	75.637	75.691

1.2 Critical Illness with Reducing Sum Insured

Age Band	Loan Outstanding Term upto 3 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.094	0.101	0.101	0.104
26 - 30	0.131	0.139	0.140	0.142
31 - 35	0.186	0.197	0.198	0.201
36 - 40	0.283	0.299	0.301	0.303
41 - 45	0.470	0.491	0.496	0.497
46 - 50	0.831	0.859	0.870	0.872
51 - 55	1.461	1.500	1.523	1.525
56 - 60	2.425	2.484	2.552	2.555
61 - 65	3.752	3.855	4.078	4.080
65 - 70	5.367	5.553	6.247	6.250
71 - 75	7.783	8.102	9.819	9.824
76 - 80	9.565	10.327	14.403	14.411
81 - 85	11.971	12.935	23.768	23.783
>85	14.984	16.541	39.220	39.248

Age Band	Loan Outstanding Term 4 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.118	0.127	0.127	0.131
26 - 30	0.164	0.175	0.176	0.178
31 - 35	0.235	0.249	0.250	0.253
36 - 40	0.359	0.378	0.381	0.384
41 - 45	0.597	0.623	0.629	0.631
46 - 50	1.056	1.093	1.106	1.108
51 - 55	1.856	1.906	1.935	1.938
56 - 60	3.072	3.147	3.236	3.238
61 - 65	4.739	4.870	5.161	5.165
65 - 70	6.763	7.000	7.894	7.899
71 - 75	9.822	10.226	12.438	12.445
76 - 80	12.008	12.707	18.237	18.249
81 - 85	15.034	16.259	30.233	30.253
>85	18.832	20.805	50.118	50.154

Age Band	Loan Outstanding Term 5 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.133	0.143	0.144	0.146
26 - 30	0.184	0.197	0.197	0.201
31 - 35	0.264	0.281	0.282	0.284
36 - 40	0.402	0.425	0.428	0.431
41 - 45	0.671	0.702	0.708	0.710
46 - 50	1.191	1.231	1.246	1.248
51 - 55	2.091	2.146	2.181	2.183
56 - 60	3.456	3.540	3.641	3.644
61 - 65	5.324	5.473	5.804	5.808
65 - 70	7.592	7.858	8.872	8.877
71 - 75	11.032	11.487	13.994	14.002
76 - 80	13.459	14.246	20.513	20.526
81 - 85	16.853	18.233	34.070	34.094
>85	21.102	23.335	56.588	56.628

Age Band	Loan Outstanding Term 6-10 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.153	0.164	0.165	0.168
26 - 30	0.212	0.227	0.228	0.230
31 - 35	0.304	0.323	0.325	0.328
36 - 40	0.465	0.490	0.493	0.497
41 - 45	0.775	0.809	0.817	0.820
46 - 50	1.376	1.422	1.440	1.442
51 - 55	2.414	2.478	2.518	2.520
56 - 60	3.985	4.083	4.200	4.203
61 - 65	6.131	6.302	6.691	6.694
65 - 70	8.732	9.040	10.219	10.224
71 - 75	12.698	13.223	16.135	16.144
76 - 80	15.456	16.365	23.646	23.661
81 - 85	19.354	20.950	39.353	39.380
>85	24.238	26.818	65.495	65.542

Age Band	Loan Outstanding Term >10 Years			
	Silver	Gold	Platinum	Diamond
20 - 25	0.171	0.184	0.184	0.189
26 - 30	0.237	0.254	0.255	0.258
31 - 35	0.341	0.362	0.365	0.368
36 - 40	0.522	0.550	0.555	0.557
41 - 45	0.871	0.910	0.918	0.922
46 - 50	1.547	1.598	1.618	1.621
51 - 55	2.713	2.785	2.830	2.833
56 - 60	4.473	4.583	4.716	4.720
61 - 65	6.877	7.069	7.510	7.514
65 - 70	9.788	10.134	11.464	11.471
71 - 75	14.239	14.829	18.117	18.126
76 - 80	17.304	18.325	26.545	26.562
81 - 85	21.671	23.463	44.243	44.272
>85	27.141	30.042	73.738	73.790

\*Note: Reducing Sum Insured option will be available for only 3 year policy tenure.

### 1.3 Personal Accident Cover with Fixed Sum Insured

Age Band	Policy Term		
	1	2	3
20 - 25	0.035	0.067	0.096
26 - 30	0.035	0.067	0.096
31 - 35	0.035	0.067	0.096
36 - 40	0.035	0.067	0.096
41 - 45	0.035	0.067	0.096
46 - 50	0.035	0.067	0.096
51 - 55	0.035	0.067	0.096
>55	0.035	0.067	0.096

### 1.4 Personal Accident cover with Reducing Sum Insured

Age	Loan Outstanding Term in Years				
	3	4	5	6-10	>10
20 - 25	0.051	0.064	0.072	0.083	0.093
26 - 30	0.051	0.064	0.072	0.083	0.093
31 - 35	0.051	0.064	0.072	0.083	0.093
36 - 40	0.051	0.064	0.072	0.083	0.093
41 - 45	0.051	0.064	0.072	0.083	0.093
46 - 50	0.051	0.064	0.072	0.083	0.093
51 - 55	0.051	0.064	0.072	0.083	0.093
>55	0.051	0.064	0.072	0.083	0.093

\*Note: Reducing Sum Insured option will be available for only 3 year policy tenure

### 1.5 Loss of Employment

Loan Term	Policy Term		
	1	2	3
1	0.406	-	-
2	0.216	0.411	-
3	0.153	0.291	0.414
4	0.122	0.231	0.329
5	0.104	0.198	0.281
6-10	0.078	0.149	0.211
>10	0.054	0.104	0.148

### 1.6 Fire and Allied Perils

No. of Years	Policy Term		
	1	2	3
Structure	0.032	0.060	0.086
Content	0.032	0.060	0.086
Earthquake	0.012	0.024	0.035
Terrorism	0.009	0.018	0.026
<b>Total</b>	<b>0.085</b>	<b>0.162</b>	<b>0.234</b>