



UNIVERSAL SOMPO GENERAL INSURANCE CO LTD

Individual		
	1,00,000	2,00,000
91-days - 17	1,215	1,935
18-35	1,429	2,277
36-45	2,349	2,484
46-50	3,393	4,158
51-55	4,046	5,049
56-60	4,735	6,518
61-65	7,894	11,015
66-70	12,630	17,895
71-75*	18,946	22,405
> 75*	25,576	26,561

Note

- The given rates are indicative and are valid till further notification.
- Premium Amount (in INR) excluding Service Tax and Cess.
- Tax Benefit: Avail of Tax Benefits for premium under 80 D of Income Tax, 1961. Tax benefits are subject to change as per change in tax laws. (Please consult your tax advisor for complete details)
- * Premium for renewals only.
- Renewal premiums are subject to change with prior approval from IRDA I

Personal Accident			
Cover	Risk Class (Premium rates given below (%) -Rs per 1000/-)		
Death and Permanent Total Disablement	Normal Risks	Medium Risks	High Risks
	0.4	0.6	0.9

Risk Group Table

- Normal Risk: Doctors, Lawyers, Accountants, Architects, Consulting engineers, Teachers, Bankers Persons engaged in clerical functions & administrative functions and persons primarily engaged in occupation of similar hazard.
- Medium Risk: Builders, Contractors, Engineers on site engaged in superintending functions only, Veterinary Doctors workers, Mechanics, Drivers, Manual labourers(except those falling under Group III) & such other persons engaged in occupation of similar hazard



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- High Risk: Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey ,polo & such other persons engaged in occupation of similar hazard.

Sum Insured (Rs) /Age (Years)	HOSPITAL CASH
	1,00,000/2,00,000
91-days -17	73
18-35	101
36-45	143
46-50	155
51-55	171

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56-60	288
61-65	350
66-70	364
71-75*	378
> 75*	392

Sum Insured(Rs) /Ages (Years)	CRITICAL ILLNESS
	1,00,000/2,00,000
91days-17	200
18-35	300
36-45	550
46-50	1200
51-55	1250
56-60	3000
61-65	3200
66-70	5557
71-75*	7889
> 75*	8000

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- Renewal premiums are subject to change with prior approval from IRDA I
- Premium for add-ons options shall be calculated for each insured on individual basis.
- The Add-on option if so chosen by the Proposer shall apply to each insured person individually.

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