

Accident Care - Rate Chart

		Risk Category 1	Risk Category 2	Risk Category 3	Sum Insured			
Section A	Benefit1	0.080%	0.106%	0.128%	as per the requirement within the given range of respective plan			
	Benefit2	0.015%	0.020%	0.024%	as per the requirement within the given range of respective plan			
	Benefit3	0.030%	0.040%	0.048%	as per the requirement within the given range of respective plan			
	Benefit4	0.100%	0.133%	0.160%	as per the requirement within the given range of respective plan			
Extensions to Section A	Extension1	0.080%	0.106%	0.128%	as per the requirement within the given range of respective plan			
	Extension2	0.015%	0.020%	0.024%	as per the requirement within the given range of respective plan			
	Extension3	0.030%	0.040%	0.048%	as per the requirement within the given range of respective plan			
	Extension4	0.080%	0.106%	0.128%	as per the requirement within the given range of respective plan			
	Extension5	2.000%	2.660%	3.200%	as per the requirement within the given range of respective plan			
	Extension6	0.080%	0.106%	0.128%	as per the requirement within the given range of respective plan			
Section B	Benefit 1	Accidental Hospital Daily Cash Benefit (Premium rates is as percentage of amount of daily allowance opted)	22.00%	29.26%	35.20%	as per the requirement within the given range of respective plan	30	2
			24.20%	32.19%	38.72%	as per the requirement within the given range of respective plan	30	1
	Benefit2	Accidental Hospitalization Expenses Reimbursement	1.80%	2.39%	2.88%	upto 50,000		
			0.625%	0.831%	1.000%	from 50,000 to 2,00,000		
	Benefit3	Convalescence Benefit	0.30%	0.40%	0.48%		10,000	10

Note:
 All Rates are annual rates
 Rates are excluding all taxes, cess and duties
 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

Discounts Factors

Sr. No.	Description		For all Age Group	2 Year Policy	3 Year Policy
1	Discount for long term policies (on annual premium)			5%	10%
2	Refund Grid for cancellation of policies	For Policyholder's initiated cancellation, the Company would compute refund amount as pro-rata (for the unexpired duration) premium further			
2	Discount for Kotak Group Employees	5%			
3	Discount for issuing policy online	2.50%			

Accident Care UIN:ZUKPAIP25048V052425;Rate Chart

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