

## Saral Suraksha Bima, Zurich Kotak General Insurance Company (India) Limited - Rate Chart

Base Cover	Risk category I	Risk category II	Risk category III
Accidental Death (AD)	0.0678%	0.0902%	0.1085%
Permanent Total Disablement (PTD)	0.0128%	0.0170%	0.0204%
Permanent Partial Disablement (PPD)	0.0255%	0.0339%	0.0407%

Optional Cover	Risk category I	Risk category II	Risk category III
Temporary Total Disablement (TTD)	0.0848%	0.1128%	0.1356%
Education Grant (per Child)	0.0806%	0.1072%	0.1289%

For TTD, premium will be applied on total Sum insured (number of weeks \* weekly benefit)

### Hospitalisation Expenses due to Accident (Optional Cover)

SI Band	Risk category I	Risk category II	Risk category III
25000 - 50000	0.8475%	1.1272%	1.3560%
50001 - 100000	0.2339%	0.3111%	0.3743%
100001 - 150000	0.1102%	0.1466%	0.1763%
150001 - 200000	0.1017%	0.1353%	0.1628%
200001 - 300000	0.0975%	0.1297%	0.1560%
300001 - 400000	0.0933%	0.1240%	0.1492%
400001 - 500000	0.0890%	0.1184%	0.1424%
500001 - 600000	0.0848%	0.1128%	0.1356%
600001 - 700000	0.0806%	0.1071%	0.1289%
700001 - 800000	0.0763%	0.1015%	0.1221%
800001 - 900000	0.0721%	0.0959%	0.1153%
900001 - 1000000	0.0678%	0.0902%	0.1085%

For Instance, if a policy holder chooses base cover of INR 5,000,000 then policy holder will be eligible for hospitalisation benefit of INR 500,000. The premium for INR 500,000 for risk category I will be calculated as follows:

$$0.8475\% * 50000 + 0.2339\% * 50000 + 0.1102\% * 50000 + 0.1017\% * 50000 + 0.0975\% * 100000 + 0.0933\% * 100000 + 0.0890\% * 100000 = \text{INR } 926.45$$

### Discount

Kotak Group Employee discount	5.00%
Cross sell Discount (Applicable if the proposer has one live policy)	5.00%
Family discount	
2 members	2.50%
more than 2 members	5.00%
Online discount	2.50%

### Loading - Installment facility

Payment Mode	Loading
Month	10.0%
Quarter	7.0%
Semi-annual	4.0%
Annual	0.0%