



UNITED INDIA INSURANCE COMPANY LIMITED

REGD & HEAD OFFICE: NO. 24, WHITES ROAD, CHENNAI – 600 014.

ANNEXURE TO PERSONAL ACCIDENT INSURANCE POLICY

UIN NO.: IRDA/NL-HLT/UII/P-P/V.1/377/13-14

THE RATES OF PREMIUM AND TABLE OF BENEFITS ARE AS GIVEN BELOW:

RATE OF PREMIUM PER MILLE (IN RUPEES)

TABLE OF BENEFIT		RISK GROUP I		RISK GROUP II		RISK GROUP III	
		Without GST	With GST 18%	Without GST	With GST 18%	Without GST	With GST 18%
Table I	Death Only	0.45	0.531	0.60	0.708	0.90	1.062
Table II	Death, PTD	0.65	0.767	0.90	1.062	1.30	1.534
Table III	Death, PTD, PPD	0.95	1.121	1.25	1.475	1.75	2.065
Table IV	Death, PTD, PPD, TTD	1.50	1.770	2.00	2.360	3.00	3.540

PTD: Permanent Total Disability, PPD: Permanent Partial Disability, TTD: Temporary Total Disablement

- The above rates are only guideline rates.
- Any discount in premium is at the sole discretion of the Operating Offices.

RISK GROUP I:

Accountants, Doctors, Lawyers, Architects, Consulting Engineers, Teachers, Bankers, Persons engaged in administrative functions, Persons primarily engaged in occupations of similar hazard.

RISK GROUP II:

Builders, Contractors and Engineers engaged in superintending functions only, Veterinary Doctors, Paid drivers of Motor Cars and Light Motor Vehicles and persons engaged in occupations of similar hazard and not engaged in manual labour. All persons engaged in manual labour (except those falling under Group III), Cash carrying employees, Garage and Motor mechanics, Machine Operators, Drivers of truck or lorries and other heavy vehicles, Professional Athletes and Sportsmen, Woodworking machinists and persons engaged in occupations of similar hazard.

RISK GROUP III:

Persons working in underground mines, explosives, magazines, workers involved in electrical installation with high-tension supply. Jockey's, Circus personnel, persons engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard.
