

## Individual Personal Accident Policy Rate Chart (Office Rate)



Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | <u>www.magmainsurance.com</u> | E-mail: <u>customercare@magmainsurance.com</u> | Toll Free: 1800 266 3202 | Registered Office: Development House, 24 Park Street, Kolkata – 700016, West Bengal. | CIN: U66000WB2009PLC136327 | IRDAI Reg. No. 149 | Individual Personal Accident Policy | Product UIN: MAGPAIP14001V011314| For complete list of details on exclusions, risk factors, terms & conditions, please read the policy documents carefully before concluding a sale. | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license. | Chat with MIRA on our website or say "Hi" on WhatsApp No. 7208976789 (RC.IPA.ver10.12.24)



## **1. Base Covers**

Nature of Cover		Category-Normal	Category-Heavy	Category-Very Heavy
Basic	<25	0.42%o	0.63%0	1.26%0
	>=25to<=65	0.40%o	0.60%o	1.20%o
	>65	0.46%o	0.69%o	1.38%o
Wider	<25	0.95%o	1.36%0	2.94%o
	>=25to<=65	0.90%o	1.30%o	2.80%o
	>65	1.04%0	1.49%o	3.22%o
Comprehensive	<25	1.47%o	2.05%0	Not to be covered
	>=25to<=65	1.40%o	1.95%0	Not to be covered
	>65	1.61%0	2.24%0	Not to be covered

## 2. Optional Covers

- 2.1. Medical Expenses Extension: 25% of the base premium
- 2.2. Hospital Confinement Allowance: Rs. 300/- per person

## **3. Loading/ Discount**

- **3.1. Family Package Discount**: Family size of more than one member will be eligible for a discount of 10%.
- **3.2. Staff discount**: Staff discount of 15% will be provided only if the business gets booked through direct channel.