

Navi Health Accident - Rate Chart

Office Premium - Pre-Tax Rates (in Rs)

OFFICE RATES	Ages less than 60 years			Between Ages 60-70			Between Ages 71-80		
Covers	Class I	Class II	Class III	Class I	Class II	Class III	Class I	Class II	Class III
Accidental Death (200%)	0.43	0.62	0.98	0.45	0.65	1.03	0.47	0.68	1.08
Accidental Permanent Total Disability (150%)	0.17	0.22	0.3	0.18	0.23	0.32	0.19	0.24	0.33
Accidental Permanent Partial Disability	0.24	0.3	0.43	0.25	0.32	0.45	0.26	0.33	0.47
Accidental Temporary Total Disability	0.51	0.71	1.4	0.54	0.75	1.47	0.56	0.78	1.54
Common Injuries	3.24	4.4	7.67	3.4	4.62	8.05	3.56	4.84	8.44
Child Tuition Benefit									
- Accidental Death (AD)	0.37	0.54	0.84	0.39	0.57	0.88	0.41	0.59	0.92
- Accidental Permanent Total Disability (PTD)	0.11	0.13	0.19	0.12	0.14	0.2	0.12	0.14	0.21
Repatriation of Mortal Remains & Funeral Expenses	0.37	0.54	0.84	0.39	0.57	0.88	0.41	0.59	0.92
Physiotherapy	4.62	6.29	10.95	4.85	6.6	11.5	5.08	6.92	12.05
Emergency Evacuation									
1. Road Ambulance	3.4	4.67	8	3.57	4.9	8.4	3.74	5.14	8.8
2. Air Ambulance	0.04	0.06	0.1	0.04	0.06	0.1	0.04	0.07	0.11
Trauma Counselling	0.43	0.57	0.86	0.45	0.6	0.9	0.47	0.63	0.95
Lifestyle Support									
- Accidental Death (AD)	0.37	0.54	0.84	0.39	0.57	0.88	0.41	0.59	0.92
- Accidental Permanent Total Disability (PTD)	0.11	0.13	0.19	0.12	0.14	0.2	0.12	0.14	0.21
Orphan Benefit	0.06	0.08	0.13	0.06	0.08	0.14	0.07	0.09	0.14
Daily Hospital Cash	27.62	37.97	64.98	29	39.87	68.23	30.38	41.77	71.48
Skill Development									
- Accidental Death (AD)	0.32	0.46	0.71	0.34	0.48	0.75	0.35	0.51	0.78
- Accidental Permanent Total Disability (PTD)	0.1	0.11	0.16	0.11	0.12	0.17	0.11	0.12	0.18
Mobility Aids Allowance	2.32	3.14	5.48	2.44	3.3	5.75	2.55	3.45	6.03
Accidental Medical Expenses Reimbursement	3.06	4.21	7.21	3.21	4.42	7.57	3.37	4.63	7.93
Adventure Sports									
- Accidental Death (AD)	1.29	1.86	2.95	1.35	1.95	3.1	1.42	2.05	3.25
- Accidental Permanent Total Disability (PTD)	0.52	0.67	0.9	0.55	0.7	0.95	0.57	0.74	0.99
- Accidental Permanent Partial Disability (PPD)	0.71	0.9	1.29	0.75	0.95	1.35	0.78	0.99	1.42
- Accidental Temporary Total Disability (TTD)	1.52	2.14	4.19	1.6	2.25	4.4	1.67	2.35	4.61
- Common Injuries	9.71	13.19	23	10.2	13.85	24.15	10.68	14.51	25.3
- Accidental Medical Expenses Reimbursement	9.19	12.62	21.62	9.65	13.25	22.7	10.11	13.88	23.78

Navi Health Accident | UIN: NAVPAIP22058V032122

Navi General Insurance Limited

Registered Office: AMR Tech Park, Ground Floor, No. 23 & 24, Hosur Road, Bommanahalli, Bengaluru-560 068, Karnataka

Toll-free number: 1800 123 0004 | Website: www.naviinsurance.com | Email: insurance.help@navi.com

CIN: U66000KA2016PLC148551 | IRDAI Registration Number: 155

Office Premium – Post -Tax Rates (in Rs)

OFFICE RATES	Ages less than 60 years			Between Ages 60-70			Between Ages 71-80		
	Covers	Class I	Class II	Class III	Class I	Class II	Class III	Class I	Class II
Accidental Death (200%)	0.51	0.73	1.16	0.53	0.77	1.22	0.55	0.80	1.27
Accidental Permanent Total Disability (150%)	0.20	0.26	0.35	0.21	0.27	0.38	0.22	0.28	0.39
Accidental Permanent Partial Disability	0.28	0.35	0.51	0.30	0.38	0.53	0.31	0.39	0.55
Accidental Temporary Total Disability	0.60	0.84	1.65	0.64	0.89	1.73	0.66	0.92	1.82
Common Injuries	3.82	5.19	9.05	4.01	5.45	9.50	4.20	5.71	9.96
Child Tuition Benefit									
- Accidental Death (AD)	0.44	0.64	0.99	0.46	0.67	1.04	0.48	0.70	1.09
- Accidental Permanent Total Disability (PTD)	0.13	0.15	0.22	0.14	0.17	0.24	0.14	0.17	0.25
Repatriation of Mortal Remains & Funeral Expenses	0.44	0.64	0.99	0.46	0.67	1.04	0.48	0.70	1.09
Physiotherapy	5.45	7.42	12.92	5.72	7.79	13.57	5.99	8.17	14.22
Emergency Evacuation									
1. Road Ambulance	4.01	5.51	9.44	4.21	5.78	9.91	4.41	6.07	10.38
2. Air Ambulance	0.05	0.07	0.12	0.05	0.07	0.12	0.05	0.08	0.13
Trauma Counselling	0.51	0.67	1.01	0.53	0.71	1.06	0.55	0.74	1.12
Lifestyle Support									
- Accidental Death (AD)	0.44	0.64	0.99	0.46	0.67	1.04	0.48	0.70	1.09
- Accidental Permanent Total Disability (PTD)	0.13	0.15	0.22	0.14	0.17	0.24	0.14	0.17	0.25
Orphan Benefit	0.07	0.09	0.15	0.07	0.09	0.17	0.08	0.11	0.17
Daily Hospital Cash	32.59	44.80	76.68	34.22	47.05	80.51	35.85	49.29	84.35
Skill Development									
- Accidental Death (AD)	0.38	0.54	0.84	0.40	0.57	0.89	0.41	0.60	0.92
- Accidental Permanent Total Disability (PTD)	0.12	0.13	0.19	0.13	0.14	0.20	0.13	0.14	0.21
Mobility Aids Allowance	2.74	3.71	6.47	2.88	3.89	6.79	3.01	4.07	7.12
Accidental Medical Expenses Reimbursement	3.61	4.97	8.51	3.79	5.22	8.93	3.98	5.46	9.36
Adventure Sports									
- Accidental Death (AD)	1.52	2.19	3.48	1.59	2.30	3.66	1.68	2.42	3.84
- Accidental Permanent Total Disability (PTD)	0.61	0.79	1.06	0.65	0.83	1.12	0.67	0.87	1.17
- Accidental Permanent Partial Disability (PPD)	0.84	1.06	1.52	0.89	1.12	1.59	0.92	1.17	1.68
- Accidental Temporary Total Disability (TTD)	1.79	2.53	4.94	1.89	2.66	5.19	1.97	2.77	5.44
- Common Injuries	11.46	15.56	27.14	12.04	16.34	28.50	12.60	17.12	29.85
- Accidental Medical Expenses Reimbursement	10.84	14.89	25.51	11.39	15.64	26.79	11.93	16.38	28.06

- The premium mentioned is per mille premium in INR and is for 1 Year.
- Post-tax rates include 18% service tax.
- Premium rates can be revised subject to approval from IRDA

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Discounts and Loadings

LOADINGS

1) **Premium Payment Term:**

Mode	Loading
Annual	0%
Half - Yearly	2%
Quarterly	4%
Monthly	6%

2) Following loading percentage will apply on every member in Individual Policy & Family Policy

S. No.	Age Bracket	Loading %
1	Less than 60 Years	NIL
2	60 - 70 Years	5%
3	Above 70 Years	10%

DISCOUNTS

1) **Long-Term Discount**

Policy Term	Discount
1	0%
2	7%
3	13%

2) **Online Sourcing Discount/ Direct Channel Discount**

A discount of 15% is being offered on the premium in case the policy is purchased online or through a direct channel.

3) **NAVI GI Duniya Discount (Loyalty Discount):**

A discount of 5% will be given on the purchase of a new policy to every existing customer.

4) **Additional Family Members:**

A discount of **5%** is being offered on every additional member's premium if added in the same policy.

5) **Female Discount:**

We are offering a **10%** discount on the premium of female adults. This discount will not be applicable on female children added to the policy.