

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

SMART CASH PLAN

Rating chart

Premium rates (excluding GST)

One year Premium rates (excl GST)

1year	Premium rates excluding service tax					
Product Variant	Silver					
Age-Band	500	1,000	1,500	2,000	2,500	3,000
0-45	638	1,276	1,751	2,225	2,700	3,175
46-80	709	1,418	1,945	2,473	3,000	3,527
81+	920	1,841	2,525	3,237	4,026	4,850

1 year	Premium rates excluding service tax					
Product Variant	Gold			Platinum		
Age-Band	3,000	4,000	5,000	5,000	7,500	10,000
0-45	3,524	4,699	5,874	6,141	9,212	12,282
46-70	3,917	5,223	6,529	7,110	10,665	14,220
**71-80	5,146	6,861	8,576	10,747	16,121	21,494
**81+	5,660	7,547	9,434	11,822	17,733	23,644

2years	Premium rates* (excluding service tax)											
Product Variant	Silver						Gold			Platinum		
Age-Band	500	1,000	1,500	2,000	2,500	3,000	3,000	4,000	5,000	5,000	7,500	10,000
0-45	1,148	2,297	3,152	4,005	4,860	5,715	6,344	8,459	10,573	11,054	16,581	22,108
46-70	1,276	2,552	3,501	4,451	5,400	6,349	7,051	9,401	11,752	12,798	19,197	25,596
**71-80	1,276	2,552	3,501	4,451	5,400	6,349	9,262	12,350	15,437	19,345	29,017	38,690
**81+	1,657	3,313	4,544	5,827	7,247	8,729	10,188	13,585	16,981	21,279	31,919	42,559

* (includes discount of 10%)

3years	Premium rates* (excluding service tax)											
Product Variant	Silver						Gold			Platinum		
Age-Band	500	1,000	1,500	2,000	2,500	3,000	3,000	4,000	5,000	5,000	7,500	10,000
0-45	1,675	3,350	4,596	5,841	7,088	8,334	9,252	12,335	15,419	16,120	24,180	32,240
46-70	1,861	3,722	5,106	6,492	7,875	9,258	10,283	13,710	17,138	18,663	27,995	37,327

**71-80	1,861	3,722	5,106	6,492	7,875	9,258	13,507	18,010	22,512	28,211	42,317	56,423
**81+	2,416	4,831	6,627	8,498	10,568	12,730	14,858	19,811	24,763	31,032	46,549	62,065
* (includes discount of 12.5%)												

Premium table for Personal Accident Benefit – Optional Benefit (Excluding Service Tax)-(1 Year)			
Plans	Plan I - Silver	Plan II - Gold	Plan III - Platinum
Sum Insured (In Rupees)	10 Lacs	15 Lacs	25 Lacs
Rate (in Rupees per lac per policy year)	90		

Premium table for Personal Accident Benefit – Optional Benefit (Excluding Service Tax)-(2years)			
Plans	Plan I - Silver	Plan II - Gold	Plan III - Platinum
Sum Insured (In Rupees)	10 Lacs	15 Lacs	25 Lacs
Rate (in Rupees per lac per policy year)	162		

Premium table for Personal Accident Benefit – Optional Benefit (Excluding Service Tax)-(3years)			
Plans	Plan I - Silver	Plan II - Gold	Plan III - Platinum
Sum Insured (In Rupees)	10 Lacs	15 Lacs	25 Lacs
Rate (in Rupees per lac per policy year)	236		

Premium rates (including GST)

One year Premium rates (including GST)

1year	Premium rates including service tax					
Product Variant	Silver					
Age-Band	500	1,000	1,500	2,000	2,500	3,000
0-45	753	1506	2066	2626	3186	3747
46-80	837	1673	2295	2918	3540	4162
81+	1086	2172	2980	3820	4751	5723

1 year	Premium rates including service tax					
Product Variant	Gold			Platinum		
Age-Band	3,000	4,000	5,000	5,000	7,500	10,000
0-45	4,158	5,545	6,931	7,246	10,870	14,493
46-70	4,622	6,163	7,704	8,390	12,585	16,780
**71-80	6,072	8,096	10,120	12,681	19,023	25,363
**81+	6,679	8,905	11,132	13,950	20,925	27,900

2years	Premium rates* (including service tax)											
Product Variant	Silver						Gold			Platinum		
Age-Band	500	1,000	1,500	2,000	2,500	3,000	3,000	4,000	5,000	5,000	7,500	10,000
0-45	1,355	2,710	3,719	4,726	5,735	6,744	7,486	9,982	12,476	13,044	19,566	26,087
46-70	1,506	3,011	4,131	5,252	6,372	7,492	8,320	11,093	13,867	15,102	22,652	30,203
**71-80	1,506	3,011	4,131	5,252	6,372	7,492	10,929	14,573	18,216	22,827	34,240	45,654
**81+	1,955	3,909	5,362	6,876	8,551	10,300	12,022	16,030	20,038	25,109	37,664	50,220

**(includes discount of 10%)*

3years	Premium rates* (including service tax)											
Product Variant	Silver						Gold			Platinum		
Age-Band	500	1,000	1,500	2,000	2,500	3,000	3,000	4,000	5,000	5,000	7,500	10,000
0-45	1,977	3,953	5,423	6,892	8,364	9,834	10,917	14,555	18,194	19,022	28,532	38,043
46-70	2,196	4,392	6,025	7,661	9,293	10,924	12,134	16,178	20,223	22,022	33,034	44,046
**71-80	2,196	4,392	6,025	7,661	9,293	10,924	15,938	21,252	26,564	33,289	49,934	66,579
**81+	2,851	5,701	7,820	10,028	12,470	15,021	17,532	23,377	29,220	36,618	54,928	73,237

**(includes discount of 12.5%)*

Premium table for Personal Accident Benefit – Optional Benefit (including Service Tax)-(1 Year)			
Plans	Plan I - Silver	Plan II - Gold	Plan III - Platinum
Sum Insured (In Rupees)	10 Lacs	15 Lacs	25 Lacs
Rate (in Rupees per lac per policy year)	106		

Premium table for Personal Accident Benefit – Optional Benefit (including Service Tax)-(2years)			
Plans	Plan I - Silver	Plan II - Gold	Plan III - Platinum
Sum Insured (In Rupees)	10 Lacs	15 Lacs	25 Lacs
Rate (in Rupees per lac per policy year)	191		

Premium table for Personal Accident Benefit – Optional Benefit (including Service Tax)-(3years)			
Plans	Plan I - Silver	Plan II - Gold	Plan III - Platinum
Sum Insured (In Rupees)	10 Lacs	15 Lacs	25 Lacs
Rate (in Rupees per lac per policy year)	278		