

Group Bharat Home Raksha Policy
Annexure 2: Office Premium Rate Table
Premium Rate Table for Group Bharat Home Raksha Policy
Premium rate tables

(Exclusive of Goods and Service Tax)

(In INR)

Home Buildings Cover*	Office Premium - per mille
Basic Cover	0.13
Loss of Rent	0.13
Rent for Alternate Accommodation	0.13
Content	0.13

*Premium multiplier for n-year policy =n*annual per mille cost of corresponding section

Other	Office Premium
Personal Accident	75
Earthquake (per-mille rate)	IIB tariff rate
Terrorism (per-mille rate)	Terrorism pool tariff rate

for Sum Insured of INR 5 Lakhs per person

Earthquake (Current IIB tariff rate)

Occupancy	Zone IV	Zone III	Zone II	Zone I
	Rates Per Mille per Annum			
Dwellings other than Co-operative Housing Society	0.05	0.05	0.05	0.05
Co-operative Housing Society	0.05	0.10	0.15	0.25

Terrorism

Total Sum Insured (TSI) per Location/ Compound (MD + LOP/ALOP)	Risk Category	Rate per mille	Loss Limit per location/ compound (MD + LOP/ALOP)
Upto INR 1,500 Crores	Residential	0.08	TSI
Over INR 1,500 Crores	Residential	0.05	INR 1,500 Crores

Note: The Office premium rates given above are base rates only.

Based on underwriting judgement, additional loadings and discounts will be applied on above premium, which will be based on various factors explained in Underwriting Manual.