

Rates excluding applicable GST:**1. Office Premium: Base Cover**

Hazard Level	Office Premium (Per mille SI)
HL 1	0.1535
HL 2	0.3010
HL 3	0.6543
HL 4	1.7220
HL 5	2.6174
HL 6	3.9261
HL 7	5.8891

Based on the trade or business of the insured we have classified the hazard level from 1 to 7. 1 being the minimum hazard associated and 7 being the maximum hazard associated with the trade or business.