

RSGICL, Bharat Griha Raksha Policy
Annexure 2: Office Premium Rate Table
Premium Rate Table for RSGICL, Bharat Griha Raksha Policy
Premium rate tables

(Exclusive of Goods and Service Tax)

(In INR)

Home Buildings Cover	Office Premium - per mille
Basic Cover#	0.26
Loss of Rent	0.26
Rent for Alternate Accommodation	0.26

Contents Cover	Office Premium - As a % of Sum Insured
Basic Cover - with per item limit*	0.171%
Basic Cover - w/o per item limit	0.189%
Appliances - with per item limit*	0.031%
Appliances - w/o per item limit	0.034%
Mobile equipments - with per item limit*	0.061%
Mobile equipments - w/o per item limit	0.067%
External equipments - with per item limit^	0.122%
External equipments - w/o per item limit	0.146%

* Per item limit of 10%

^ Per item limit of 25%

Valuable Contents	Office Premium - As a % of Sum Insured
With per item limit*	0.040%
Without per item limit	0.044%

* Per item limit of 10%

Other	Office Premium
Personal Accident	75
Terrorism (per-mille rate)	0.08

Terrorism to be applied on overall (building + content)

for Sum Insured of INR 5 Lakhs per person

Parameter	Multiplier
Corporative Housing Societies	1.71

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.