

## Rating Guidelines

### RQBE Surrogacy and Oocyte Donor Insurance Policy

#### Premium Chart

- The below mentioned rates are excluding GST

Office Rate		
Sum Insured	Surrogate Mother	Oocyte Donor
3,00,000	1,06,747	17,791
5,00,000	1,77,912	29,652
7,50,000	2,04,599	44,478
10,00,000	2,25,059	59,304

#### Premium Illustration

##### Illustration 1:

Surrogate Mother	
Coverage type	Surrogate Mother
Age	30
option applied	Surrogate Mother
Benefit Period (in months)	36 months
Sum Insured for IPD	3,00,000
<b>Total Office Premium (before GST)</b>	<b>1,06,747</b>
GST	18%
<b>Office Premium (after GST)</b>	<b>1,25,962</b>

##### Illustration 2:

Oocyte Donor	
Coverage type	Oocyte Donor
Age	28
Option applied	Oocyte Donor
Benefit Period (in months)	12 months
Sum Insured for IPD	10,00,000
<b>Total Office Premium (before GST)</b>	<b>59,304</b>
GST	18%
<b>Office Premium (after GST)</b>	<b>69,979</b>