

# Letter of Introduction to be Issued to All Existing Individual Health Insurance Policy Customers

Date:

To,  
Name of Proposer/ Insured  
Address:

**Re: Revision of 'Individual Health Insurance Policy- Platinum, Gold & Senior Citizen' with effect from 1<sup>st</sup> October 2020**

Dear (Name of Proposer),

Hope you and your loved ones are keeping well. At the outset, we wish to thank you for your support and association with United India. As a valued customer covered under the **Individual Health Insurance Policy**, we are writing to inform you of certain changes to your Policy and how they affect you as a policyholder.

## WHY THE REVISION?

We at United India believe that our customers, many of whom have been with us for decades, deserve the best that is to offer in health insurance.

We have revised the Individual Health Insurance Policy in compliance with the latest Regulatory Guidelines including Standardisation of Exclusions in Health Insurance Contracts, Modification Guidelines on Standardisation in Health Insurance, Modified Guidelines on Product filing in Health Insurance Business and Guidelines on Standardization of General Terms & Clauses in Health Insurance Policy Contracts. The revised product is now fully compliant with the latest regulations & guidelines issued by Insurance Regulatory and Development Authority of India (IRDAI)

## HOW WILL THIS REVISION IMPACT YOU?

The revised policy is scheduled for launch on **1<sup>st</sup> October, 2020**. Your current policy, if it runs beyond this date, will continue as such till its expiry after which the policy will be available only with new terms and conditions at revised rates.

## WHAT ARE THE CHANGES?

Though the Policy Design and Coverage largely remains unaltered, the above-mentioned changes have led to improvement in cover and the policy has fewer exclusions now.

The salient modifications are summarised in the table below:

Sr. No.	Feature
1	Latest Standard Definitions introduced viz. Ayush Hospital, Associated Medical Expenses
2	Change in Proportionate Payment Clause, an improvement over the previous clause for the Customer.
3	<b>12 Modern Treatment Methods</b> & advancement in Technologies covered with sub-limits. These Include Oral Chemotherapy, Immunotherapy-Monoclonal Antibody to be given as injection, Intra-vitreous Injections, Robotic Surgeries and Stereotactic Radio Surgeries among others.
3	Rates now vary according to place of residence of the Proposer. <b>Zone I</b> covers the following districts: All districts in NCT of Delhi, Faridabad, Gurugram, Palwal, Rohtak, Jhajjar, Gautam Buddh Nagar, Ghaziabad, Bulandshahr, Mumbai City, Mumbai Suburban, Thane, Raigad, Palghar, Ahmedabad, Vadodara, Gandhinagar, Surat

	<b>Zone II:</b> Rest of India
4	Standard wordings for 18 Exclusions as per 'Standardisation of Exclusion Guidelines'.
5	Removed the Exclusions of Use of Intra vitreal injections for the treatment of all diseases including Age Related Macular Degeneration (ARMD) and Retinal vein occlusion; and CPAD (Continuous Peritoneal Ambulatory Dialysis).
7	Standard Terms & Conditions as per latest IRDAI guidelines introduced.
8	There is no Day Care Treatment List anymore. <b>All Day Care Treatment</b> as per the standard definition given in Policy Wordings are covered
9	List of Non-Medical Expenses updated as per latest guidelines.
10	Premium Rates, for all combinations of Age and Sum Insured, are revised upwards by 5% for Zone I while for Zone II, the rates will be 5% lesser .

**Note:** *The above information is indicative in nature. Please refer to the Policy wordings for more details on terms and conditions or visit our website at [www.uiic.co.in](http://www.uiic.co.in) / our nearest office for further details including the revised premium chart.*

### **APPROVAL BY IRDAI**

We have received IRDAI's approval for the revised 'Individual Health Insurance Policy' under revised Unique Identification Number: **UIIHLIP21114V032021**.

Given the wide coverage offered by this product, the vast network of 8000+ hospitals, our hassle-free claims settlement process and our long and demonstrated history in customer satisfaction, we hope that you will continue your association with Us.

We look forward for your continuous support for a long and mutually beneficial relationship.

In case of any query kindly contact your policy underwriting office or please e-mail / write to:  
**(POLICY ISSUING OFFICE EMAIL ADDRESS)**

We assure you of our best services always,

Warm Regards,  
United India Insurance Company Ltd.