

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



## Revision in Family Medicare Policy

Greetings from United India Insurance!

At United India, our commitment to serving you remains our top priority and we continually strive to enhance our health insurance solutions to better meet your needs.

Recently, there have been several regulatory updates from the Insurance Regulatory and Development Authority of India (IRDAI). Instead of viewing these as just compliance requirements, we see them as an opportunity to improve your overall experience with our product. As a result, we've made several key updates to our Family Medicare Policy, effective from October 1, 2024. These changes are designed to enhance your experience and ensure greater transparency in our services.

### What's New in Your Policy?

- No Claim Rewards (NCR)** – The existing policy provided for a No Claim Discount for a claim-free year, with a maximum discount of up to 15%. In the updated Family Medicare Policy, you get more freedom to choose the feature beneficial for you. The benefit doesn't end here. Apart from the choice between the following options, the benefits have been significantly improved.
  - A **No Claim Discount**, up to 50% on the premium.
  - A **Cumulative Bonus**, of up to 200% of the Sum Insured.
- Home Care Treatment** – For an Epidemic/Pandemic, we've added coverage for home care treatment, providing care with the comfort of your home. During Covid hospital beds were scarce. With Home care cover, you are covered for treatment at your home.
- Reduced Waiting Periods** – We've reduced the waiting periods for pre-existing diseases from 48 months to 36 months. Along with that, the waiting period of the following illnesses is also reduced from 48 to 36 months.

Joint Replacement due to Degenerative condition, unless necessitated due to an accident.
Age-related Osteoarthritis & Osteoporosis
Age-related Macular Degeneration (ARMD)
<b>Named Mental Illnesses:</b> Schizophrenia (ICD - F20; F21; F25) Bipolar Affective Disorders (ICD - F31; F34) Depression (ICD - F32; F33) Obsessive Compulsive Disorders (ICD - F42; F60.5) Psychosis (ICD - F22; F23; F28; F29)
All Neurodegenerative disorders

- Moratorium Period Reduction** – The moratorium period has been reduced from 8 years to 60 months.
- Comprehensive Family Coverage** – To reduce the inconvenience of having to maintain separate policies for your own Family (Self + Spouse + dependent children) and Parents, you can now merge the policies and cover your parents under the same floater policy, eliminating the need for separate policies for them.

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6. **Enhanced Definitions and coverage** – We've added new and clearer definitions to improve transparency and make the policy easier to understand.

## ABHA ID and Its Benefits

We also encourage you to generate an **ABHA ID** (Ayushman Bharat Health Account ID), if not done yet, and provide the same to us. The ABHA ID will make it easier for you to access digital health services and securely manage your healthcare records. This will bring significant benefits when making claims or managing your health insurance needs.

## Impact on Premium

While we have worked hard to enhance the policy benefits, this has also increased the cost of servicing. As a result, you may notice a modest increase in your premium at renewal. This adjustment allows us to continue offering comprehensive coverage with the improvements mentioned above.

## Next Steps

If your policy is due for renewal within 90 days of the revised product launch (i.e., up to December 29, 2024), you have the option to renew your policy with existing coverage with the existing premium structure or switch to the revised policy with revised rates. If your renewal is due after December 29, 2024, the revised policy terms and conditions will automatically apply.

For more details on the revised policy, including the updated policy wordings, please visit the **downloads section** of our website at <https://uiic.co.in/>. For easy reference to policy coverage and other details, you may refer to the Customer Information Sheet (CIS). A customised CIS will be given to you with the policy copy post renewal.

Thank you for trusting us with your health insurance needs. If you have any questions, please reach out to your agent/policy-servicing office for details. We look forward to continuing to serve you and ensuring your well-being. Here's to a healthier, happier future together!

At United India, it is always **U** before **I**.