

# United India Insurance Company Limited

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



## Revision in Individual Health Insurance 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 Individual Health Insurance 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?

- Plan Upgrade** – If you were covered under the Senior Citizen plan, now you have been upgraded to the “Gold” plan by default. This translates to the option of enhanced coverage, subject to underwriting approval.
- Removal of Sub-limit** – The sub-limit of 70% of the Sum Insured, applicable on Major Surgeries have been removed, resulting in the availability of more money in time of need.
- Daily Cash Benefit** – To provide added financial support during your hospital stay, the daily cash allowance during hospitalisation has been enhanced with options of Rs. 500, Rs. 1000 and Rs. 2000/day.
- Home Care Treatment** – For an Epidemic/Pandemic, we've added coverage for home care treatment, providing care in the comfort of your home. During Covid hospital beds were scarce. With Home care coverage, you are covered for treatment at your home.
- Reduced Waiting Periods** (no waiting period for insureds covered under the Platinum plan) – We've reduced the waiting periods for pre-existing diseases from 48 months to 36 months. Along with that, the waiting period for 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)
-----------------------------------------

All Neurodegenerative disorders
---------------------------------

- Moratorium Period Reduction** – The moratorium period has been reduced from 8 years to 60 months.
- Enhanced Definitions** – 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

# United India Insurance Company Limited

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



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/>. You may refer to the Customer Information Sheet (CIS) for easy reference to policy coverage and other details. 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**.