

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



FAMILY MEDICARE POLICY

PREMIUM RATE TABLES

IMPORTANT INFORMATION

- All premium rates shown in this document are Annual Premium Rates in INR (₹) and are exclusive of Goods & Service Tax (GST) & Cess (if any). GST as applicable will be charged extra.
- Premium rates are applicable per individual insured person (unless explicitly specified) and will be based on their completed age.
- Premium rates in Section I are for standard healthy individuals. These may change post underwriting of proposal based on medical tests (where applicable) and information provided in the proposal form.
- Entry Age:
 - Adults: 18 to 65 years
 - Children: 91 days to 17 years
- Premium rates vary depending on the Proposer's place of residence. In this regard, the country is divided into three geographical zones: **Zone A**, **Zone B**, **Zone C**. The Zones are based on the following districts in India:

Zone	Districts
A	All Districts in NCT of Delhi (incl. Shahdara), Faridabad, Palwal, Gurugram, Rohtak, Jhajjar, Ghaziabad, Gautam Buddh Nagar, Bulandshahr, Ahmedabad, Ahmedabad City, Gandhi Nagar, Vadodara, Surat, Mumbai, Mumbai Suburban, Thane, Raigad (MH), Palghar
B	Ahmed Nagar, Amritsar, Anand, Bengaluru, Bhopal, Chennai, Coimbatore, Dakshina Kannada, Ernakulam, Howrah, Hyderabad, Indore, Jaipur, Jalgaon, Jodhpur, Kanpur Nagar, Kheda, Kolhapur, Kolkata, Kottayam, Krishna, Lucknow, Ludhiana, Nagpur, Nashik, North 24 Parganas, Pune, Rajkot, Ranga Reddy, Solapur, Thiruvananthapuram, Tiruvallur, Valsad, Visakhapatnam.
C	Rest of India

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I. BASE COVER PREMIUM RATES (EXCL. GST)

Zone A													
Sum Insured	0-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	75+
1,00,000	1,708	2,883	3,203	3,843	4,671	4,780	5,754	6,923	9,940	11,492	14,040	15,851	18,285
1,50,000	2,039	3,441	3,824	4,589	5,577	5,804	6,987	8,406	12,070	15,323	18,719	21,135	24,380
2,00,000	2,370	3,999	4,445	5,334	6,482	6,829	8,220	9,890	14,200	19,153	23,399	26,418	30,476
2,50,000	2,688	4,536	5,041	6,049	7,352	8,194	9,864	11,868	17,041	22,984	28,079	31,702	36,571
3,00,000	3,006	5,073	5,637	6,764	8,221	9,560	11,508	13,845	19,881	26,815	32,759	36,986	42,666
3,50,000	3,147	5,310	5,901	7,081	8,605	10,731	12,917	15,537	22,309	30,074	36,741	41,482	47,852
4,00,000	3,287	5,548	6,164	7,397	8,989	11,903	14,327	17,228	24,738	33,334	40,723	45,977	53,038
4,50,000	3,428	5,785	6,427	7,713	9,373	13,074	15,737	18,920	27,167	36,593	44,705	50,473	58,224
5,00,000	3,568	6,022	6,691	8,029	9,758	14,245	17,147	20,611	29,596	39,852	48,687	54,969	63,410
6,00,000	3,743	6,316	7,017	8,421	10,234	14,943	17,987	21,618	31,041	42,551	51,984	58,691	67,705
7,00,000	3,917	6,609	7,344	8,812	10,710	15,642	18,828	22,625	32,487	45,250	55,281	62,414	71,999
8,00,000	4,091	6,903	7,670	9,204	11,186	16,340	19,668	23,632	33,933	47,949	58,578	66,137	76,294
9,00,000	4,265	7,197	7,997	9,596	11,662	17,038	20,508	24,639	35,379	50,648	61,876	69,860	80,588
10,00,000	4,439	7,491	8,323	9,988	12,138	17,736	21,349	25,645	36,824	53,347	65,173	73,582	84,882
15,00,000	4,994	8,427	9,363	11,236	13,655	19,953	24,017	28,851	41,427	60,016	73,320	82,780	95,493
20,00,000	5,368	9,059	10,066	12,079	14,679	21,449	25,819	31,015	44,534	64,517	78,818	88,989	1,02,655
25,00,000	5,637	9,512	10,569	12,683	15,413	22,522	27,109	32,566	46,761	67,743	82,759	93,438	1,07,787

Zone B													
Sum Insured	0-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	75+
1,00,000	1,459	2,462	2,736	3,283	3,990	4,083	4,915	5,913	8,491	9,816	11,992	13,539	15,619
1,50,000	1,742	2,939	3,266	3,919	4,763	4,958	5,968	7,180	10,310	13,088	15,989	18,053	20,825
2,00,000	2,024	3,416	3,797	4,556	5,537	5,833	7,021	8,447	12,130	16,360	19,987	22,566	26,031
2,50,000	2,296	3,875	4,306	5,167	6,279	6,999	8,425	10,137	14,556	19,632	23,984	27,079	31,237
3,00,000	2,568	4,333	4,815	5,778	7,022	8,166	9,829	11,826	16,981	22,904	27,982	31,592	36,444
3,50,000	2,688	4,536	5,040	6,048	7,350	9,166	11,034	13,271	19,056	25,688	31,383	35,432	40,874
4,00,000	2,808	4,739	5,265	6,318	7,678	10,167	12,238	14,716	21,131	28,472	34,784	39,272	45,303
4,50,000	2,928	4,941	5,490	6,588	8,006	11,167	13,442	16,161	23,205	31,256	38,185	43,112	49,733
5,00,000	3,048	5,144	5,715	6,858	8,335	12,168	14,647	17,605	25,280	34,041	41,586	46,952	54,163
6,00,000	3,197	5,395	5,994	7,193	8,741	12,764	15,364	18,465	26,515	36,346	44,403	50,132	57,831
7,00,000	3,345	5,645	6,273	7,527	9,148	13,360	16,082	19,325	27,749	38,651	47,219	53,312	61,499
8,00,000	3,494	5,896	6,552	7,862	9,554	13,957	16,800	20,185	28,984	40,957	50,036	56,492	65,167
9,00,000	3,643	6,147	6,830	8,196	9,961	14,553	17,518	21,045	30,219	43,262	52,852	59,672	68,836
10,00,000	3,792	6,398	7,109	8,531	10,368	15,149	18,235	21,905	31,454	45,567	55,669	62,852	72,504
15,00,000	4,266	7,198	7,998	9,597	11,664	17,043	20,515	24,644	35,386	51,263	62,627	70,708	81,567
20,00,000	4,585	7,738	8,598	10,317	12,538	18,321	22,053	26,492	38,040	55,108	67,324	76,011	87,684
25,00,000	4,815	8,125	9,028	10,833	13,165	19,237	23,156	27,817	39,942	57,863	70,690	79,812	92,068

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Zone C													
Sum Insured	0-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	75+
1,00,000	1,352	2,282	2,536	3,043	3,698	3,784	4,555	5,481	7,869	9,098	11,115	12,549	14,476
1,50,000	1,614	2,724	3,027	3,633	4,415	4,595	5,531	6,655	9,556	12,130	14,819	16,732	19,301
2,00,000	1,876	3,166	3,519	4,223	5,132	5,406	6,507	7,829	11,242	15,163	18,524	20,915	24,126
2,50,000	2,128	3,591	3,991	4,789	5,820	6,487	7,809	9,395	13,490	18,196	22,229	25,098	28,952
3,00,000	2,380	4,016	4,463	5,355	6,508	7,568	9,110	10,961	15,739	21,228	25,934	29,280	33,777
3,50,000	2,491	4,204	4,671	5,605	6,812	8,496	10,226	12,300	17,662	23,809	29,086	32,840	37,883
4,00,000	2,603	4,392	4,880	5,856	7,116	9,423	11,342	13,639	19,584	26,389	32,239	36,399	41,988
4,50,000	2,714	4,580	5,088	6,106	7,421	10,350	12,459	14,978	21,507	28,969	35,391	39,958	46,094
5,00,000	2,825	4,767	5,297	6,356	7,725	11,278	13,575	16,317	23,430	31,550	38,544	43,517	50,200
6,00,000	2,963	5,000	5,555	6,666	8,102	11,830	14,240	17,114	24,574	33,686	41,154	46,464	53,600
7,00,000	3,101	5,232	5,814	6,977	8,478	12,383	14,905	17,911	25,719	35,823	43,764	49,411	56,999
8,00,000	3,239	5,465	6,072	7,287	8,855	12,936	15,571	18,708	26,863	37,960	46,375	52,358	60,399
9,00,000	3,376	5,698	6,331	7,597	9,232	13,488	16,236	19,506	28,008	40,096	48,985	55,306	63,799
10,00,000	3,514	5,930	6,589	7,907	9,609	14,041	16,901	20,303	29,153	42,233	51,595	58,253	67,199
15,00,000	3,953	6,671	7,413	8,895	10,810	15,796	19,014	22,840	32,797	47,512	58,045	65,534	75,598
20,00,000	4,250	7,172	7,969	9,562	11,621	16,981	20,440	24,554	35,256	51,076	62,398	70,449	81,268
25,00,000	4,462	7,530	8,367	10,040	12,202	17,830	21,462	25,781	37,019	53,630	65,518	73,972	85,332

Note for all premium tables: Premium for ages 66 years and above are applicable only for Renewals.

II. OPTIONAL COVER PREMIUM RATES (EXCL. GST)

1. Maternity & New Born Baby Cover

All Zones, All Ages	
Base Sum Insured	Premium rate (Rs.) per family
3,50,000	12,000
4,00,000	13,750
4,50,000	15,500
5,00,000	17,000
6,00,000	20,350
7,00,000	20,600
8,00,000	20,850
9,00,000	21,000
10,00,000	21,200
15,00,000	22,000
20,00,000	23,000
25,00,000	23,500

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2. Daily Cash Allowance on Hospitalisation

<ul style="list-style-type: none"> Individual SI policies All Zones Premium rates (Rs.) per Insured Person 			
Age of Insured Person	Base SI ≤ 5 Lakhs	5 Lakhs < Base SI ≤ 15 Lakhs	Base SI > 15 Lakhs
≤ 50 Years	300	600	1,200
51 – 60 Years	400	800	1,600
> 60 Years	500	1,000	2,000

<ul style="list-style-type: none"> Floater policies All Zones Premium rates (Rs.) per family 			
Age of Oldest Insured Person	Base SI ≤ 5 Lakhs	5 Lakhs < Base SI ≤ 15 Lakhs	Base SI > 15 Lakhs
≤ 50 Years	400	800	1,600
51 – 60 Years	500	1,000	2,000
> 60 Years	600	1,200	2,400

III. DISCOUNTS

- Family Discount:** In case a single policy covers more than one member of the family, a discount of 5% is offered on the premium of each and every member of the family. This discount is only applicable for policies taken on Individual Sum Insured basis.

Note: Family Discount is not applicable on Optional Cover premium rates.

- Direct Channel Discount:** A discount is applicable for fresh policies purchased online through the Company's website or directly from United India's office, without any agent or an intermediary. For renewals, the discount shall be offered provided that both the renewing policy and expiring policy are without any agent or an intermediary.

- No Claim Discount:** For every claim free year, a No Claim Discount of 5% is offered on renewal premium subject to a maximum of 15%. In case of a claim reported during a policy year, No Claim Discount shall be withdrawn for succeeding policy year.

Note: No Claim Discount is not applicable on Optional Cover premium rates.

- Floater Discount:** For policies taken on floater basis, a floater discount is offered on the premium of each and every member of the family as follows:

Family Composition	Floater Discount
1 Adult + any no. of Children	15%
2 Adults	25%
2 Adults + any no. of Children	25%

Note: Floater Discount is not applicable on Optional Cover premium rates.

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IV. LOADINGS

We may apply a risk loading on the premium payable (excluding statutory levies & taxes) based upon information declared in the proposal form and the health status of the persons proposed for insurance. Loadings will be applied from Inception Date of the first Policy including subsequent renewal(s).

Note:

- The application of loading does not mean that the illness/ condition, for which loading has been applied, would be covered from inception. Any waiting period as mentioned in Policy Terms and Conditions shall be applied on illness/condition, as applicable.
- Loadings are not applicable on Optional Cover premium rates.