

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 inclusive of Goods & Service Tax (GST) & Cess (if any).
- 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 (INCL. 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	2,016	3,401	3,779	4,535	5,511	5,640	6,790	8,169	11,730	13,560	16,568	18,705	21,577
1,50,000	2,407	4,061	4,512	5,415	6,581	6,848	8,245	9,920	14,242	18,081	22,089	24,939	28,768
2,00,000	2,796	4,719	5,245	6,294	7,648	8,059	9,700	11,670	16,756	22,601	27,611	31,174	35,962
2,50,000	3,172	5,352	5,949	7,137	8,676	9,668	11,640	14,004	20,109	27,122	33,133	37,408	43,153
3,00,000	3,548	5,987	6,651	7,982	9,701	11,280	13,580	16,337	23,459	31,641	38,655	43,644	50,346
3,50,000	3,713	6,266	6,963	8,355	10,153	12,663	15,243	18,333	26,325	35,488	43,355	48,948	56,466
4,00,000	3,879	6,546	7,274	8,729	10,607	14,045	16,905	20,330	29,190	39,334	48,053	54,253	62,584
4,50,000	4,046	6,827	7,583	9,101	11,061	15,428	18,569	22,326	32,057	43,179	52,751	59,559	68,704
5,00,000	4,210	7,106	7,895	9,475	11,514	16,809	20,233	24,321	34,924	47,026	57,451	64,863	74,824
6,00,000	4,417	7,452	8,281	9,937	12,076	17,633	21,225	25,510	36,629	50,211	61,342	69,255	79,891
7,00,000	4,623	7,799	8,666	10,398	12,638	18,458	22,218	26,697	38,335	53,396	65,231	73,648	84,959
8,00,000	4,827	8,145	9,050	10,860	13,200	19,282	23,208	27,886	40,041	56,579	69,122	78,041	90,026
9,00,000	5,033	8,493	9,437	11,324	13,762	20,104	24,200	29,075	41,747	59,764	73,014	82,434	95,094
10,00,000	5,239	8,839	9,821	11,786	14,322	20,928	25,191	30,261	43,452	62,949	76,905	86,826	1,00,160
15,00,000	5,892	9,943	11,049	13,258	16,113	23,545	28,341	34,045	48,883	70,818	86,518	97,680	1,12,681
20,00,000	6,334	10,689	11,878	14,253	17,321	25,309	30,467	36,597	52,550	76,131	93,006	1,05,007	1,21,133
25,00,000	6,651	11,224	12,471	14,965	18,187	26,576	31,989	38,428	55,177	79,937	97,655	1,10,256	1,27,189

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	1,721	2,906	3,228	3,873	4,708	4,817	5,799	6,977	10,019	11,582	14,150	15,977	18,431
1,50,000	2,056	3,469	3,854	4,625	5,621	5,850	7,042	8,472	12,166	15,444	18,867	21,303	24,573
2,00,000	2,388	4,030	4,481	5,376	6,533	6,883	8,285	9,967	14,314	19,304	23,585	26,628	30,717
2,50,000	2,710	4,573	5,082	6,097	7,409	8,259	9,941	11,961	17,176	23,166	28,302	31,953	36,859
3,00,000	3,030	5,113	5,681	6,818	8,286	9,636	11,599	13,954	20,037	27,026	33,018	37,278	43,004
3,50,000	3,172	5,352	5,948	7,136	8,674	10,816	13,020	15,659	22,486	30,312	37,031	41,810	48,232
4,00,000	3,314	5,593	6,213	7,456	9,060	11,997	14,440	17,364	24,935	33,596	41,046	46,340	53,457
4,50,000	3,456	5,831	6,478	7,774	9,448	13,177	15,862	19,069	27,381	36,882	45,059	50,872	58,685
5,00,000	3,596	6,070	6,743	8,092	9,835	14,358	17,283	20,773	29,830	40,169	49,072	55,404	63,913
6,00,000	3,773	6,367	7,072	8,487	10,315	15,062	18,130	21,789	31,287	42,888	52,395	59,156	68,241
7,00,000	3,947	6,661	7,403	8,881	10,794	15,764	18,976	22,803	32,743	45,609	55,719	62,908	72,569
8,00,000	4,122	6,958	7,732	9,278	11,274	16,469	19,824	23,819	34,202	48,329	59,042	66,660	76,897
9,00,000	4,299	7,253	8,060	9,672	11,753	17,173	20,672	24,833	35,659	51,050	62,366	70,412	81,226
10,00,000	4,474	7,550	8,389	10,067	12,234	17,875	21,517	25,847	37,116	53,769	65,689	74,166	85,554
15,00,000	5,034	8,494	9,438	11,325	13,764	20,111	24,207	29,080	41,756	60,491	73,899	83,436	96,249
20,00,000	5,411	9,130	10,146	12,175	14,794	21,619	26,023	31,260	44,888	65,028	79,442	89,693	1,03,468
25,00,000	5,681	9,587	10,654	12,783	15,535	22,699	27,324	32,825	47,132	68,279	83,414	94,178	1,08,640

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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	1,596	2,692	2,992	3,591	4,364	4,466	5,375	6,467	9,285	10,736	13,115	14,807	17,082
1,50,000	1,904	3,214	3,571	4,287	5,209	5,423	6,527	7,853	11,276	14,314	17,487	19,744	22,775
2,00,000	2,214	3,736	4,153	4,983	6,056	6,380	7,679	9,239	13,266	17,893	21,858	24,679	28,468
2,50,000	2,512	4,237	4,709	5,651	6,868	7,655	9,215	11,087	15,918	21,472	26,231	29,616	34,164
3,00,000	2,808	4,738	5,267	6,319	7,680	8,930	10,750	12,933	18,573	25,050	30,602	34,550	39,857
3,50,000	2,939	4,960	5,511	6,613	8,038	10,026	12,066	14,514	20,842	28,095	34,322	38,752	44,701
4,00,000	3,071	5,182	5,758	6,910	8,396	11,119	13,384	16,095	23,110	31,139	38,043	42,951	49,546
4,50,000	3,202	5,404	6,004	7,206	8,757	12,214	14,701	17,674	25,379	34,183	41,761	47,150	54,390
5,00,000	3,333	5,625	6,251	7,500	9,115	13,308	16,019	19,255	27,648	37,230	45,482	51,351	59,236
6,00,000	3,497	5,900	6,555	7,866	9,560	13,960	16,804	20,194	28,998	39,750	48,562	54,828	63,248
7,00,000	3,659	6,174	6,860	8,233	10,004	14,611	17,587	21,135	30,349	42,271	51,642	58,305	67,259
8,00,000	3,823	6,449	7,164	8,599	10,449	15,264	18,373	22,076	31,699	44,792	54,723	61,782	71,271
9,00,000	3,984	6,724	7,471	8,965	10,894	15,916	19,158	23,018	33,050	47,314	57,803	65,262	75,283
10,00,000	4,146	6,998	7,775	9,331	11,339	16,569	19,943	23,957	34,401	49,835	60,883	68,739	79,295
15,00,000	4,665	7,871	8,747	10,497	12,756	18,640	22,436	26,952	38,701	56,064	68,493	77,330	89,206
20,00,000	5,016	8,462	9,403	11,284	13,713	20,037	24,120	28,974	41,602	60,270	73,630	83,129	95,896
25,00,000	5,266	8,886	9,873	11,848	14,398	21,040	25,326	30,421	43,683	63,284	77,312	87,286	1,00,692

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

II. OPTIONAL COVER PREMIUM RATES (INCL. GST)

1. Maternity & New Born Baby Cover

All Zones, All Ages	
Base Sum Insured	Premium rate (Rs.) per family
3,50,000	14,160
4,00,000	16,226
4,50,000	18,290
5,00,000	20,060
6,00,000	24,014
7,00,000	24,308
8,00,000	24,604
9,00,000	24,780
10,00,000	25,016
15,00,000	25,960
20,00,000	27,140
25,00,000	27,730

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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	354	708	1,416
51 – 60 Years	472	944	1,888
> 60 Years	590	1,180	2,360

<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	472	944	1,888
51 – 60 Years	590	1,180	2,360
> 60 Years	708	1,416	2,832

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.