

United India Insurance Company Limited

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



Arogya Sanjeevani, United India Insurance Company Limited

PREMIUM RATE TABLES

NOTE:

- All premium rates 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.
- **ELIGIBILITY:**
 - Policy can be availed by persons between the age of 18 years and 60 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self.
 - Policy can be availed for Self and the following family members:
 - Legally wedded spouse
 - Parents and Parents-in-law
 - Dependent Children (i.e., natural, or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals

RATES FOR POLICIES ON INDIVIDUAL SUM INSURED BASIS

Sum Insured /Age	Premium Rate per Eligible Member											
	91d-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	2,713	3,242	3,415	3,855	4,399	5,224	6,032	8,148	8,705	9,901	11,782	13,389
1 Lakh	3,618	4,323	4,553	5,141	5,865	6,966	8,043	10,864	11,607	13,201	15,710	17,853
1.5 Lakh	4,187	5,004	5,277	6,036	6,866	8,569	10,474	13,714	14,680	18,045	21,072	24,164
2 Lakh	4,756	5,686	6,001	6,931	7,865	10,173	12,903	16,566	17,753	22,890	26,433	30,475
2.5 Lakh	5,120	6,118	6,576	7,569	9,220	11,384	14,415	19,200	21,006	26,600	30,706	35,621
3 Lakh	5,482	6,550	7,150	8,208	10,576	12,594	15,927	21,836	24,259	30,310	34,980	40,768
3.5 Lakh	5,545	6,626	7,297	8,337	11,050	13,145	16,492	22,762	25,708	31,691	36,577	43,081
4 Lakh	5,608	6,702	7,444	8,467	11,525	13,696	17,056	23,689	27,156	33,071	38,176	45,394
4.5 Lakh	5,702	6,813	7,540	8,546	11,604	14,132	17,623	24,436	28,689	35,072	40,486	47,875
5 Lakh	5,794	6,923	7,636	8,626	11,684	14,567	18,192	25,185	30,221	37,072	42,796	50,356
5.5 Lakh	5,997	7,166	7,903	8,928	12,092	15,077	18,828	26,066	31,279	38,370	44,294	52,119
6 Lakh	6,200	7,408	8,171	9,230	12,501	15,586	19,465	26,948	32,337	39,667	45,792	53,881
6.5 Lakh	6,403	7,650	8,438	9,531	12,910	16,096	20,102	27,829	33,395	40,965	47,290	55,644
7 Lakh	6,576	7,858	8,667	9,790	13,261	16,533	20,648	28,585	34,301	42,077	48,574	57,154
7.5 Lakh	6,750	8,066	8,896	10,049	13,611	16,970	21,193	29,340	35,208	43,189	49,858	58,665
8 Lakh	6,924	8,274	9,125	10,308	13,962	17,407	21,739	30,096	36,115	44,301	51,141	60,176
8.5 Lakh	7,040	8,412	9,278	10,480	14,195	17,699	22,103	30,600	36,719	45,043	51,997	61,183
9 Lakh	7,156	8,550	9,431	10,653	14,429	17,990	22,467	31,103	37,323	45,784	52,853	62,190
9.5 Lakh	7,272	8,689	9,583	10,825	14,663	18,281	22,831	31,607	37,928	46,526	53,709	63,197
10 Lakh	7,388	8,827	9,736	10,998	14,897	18,573	23,194	32,111	38,532	47,267	54,565	64,204

To arrive at the final premium applicable for a family which takes policy on Individual SI basis, rate for EACH individual member of the family (including children) shall be arrived at based on their Age/SI combination from the table above.

All these rates shall be aggregated to arrive at the final premium (excl. GST) for the policy.

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RATES FOR POLICIES ON FAMILY FLOATER SUM INSURED BASIS

Sum Insured /Age	Premium Rate for 1 Adult (Self/Spouse) + 1 Child											
	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	4,095	4,624	4,796	5,237	5,780	6,606	7,414	9,529	9,898	11,094	12,975	14,583
1 Lakh	5,460	6,165	6,395	6,982	7,707	8,807	9,885	12,706	13,198	14,791	17,300	19,443
1.5 Lakh	6,437	7,255	7,527	8,286	9,116	10,819	12,724	15,964	16,624	19,988	23,015	26,107
2 Lakh	7,415	8,344	8,659	9,589	10,523	12,831	15,561	19,225	20,048	25,186	28,728	32,771
2.5 Lakh	8,045	9,043	9,501	10,494	12,146	14,309	17,341	22,126	23,533	29,127	33,233	38,147
3 Lakh	8,675	9,743	10,342	11,401	13,769	15,786	19,120	25,028	27,017	33,067	37,738	43,525
3.5 Lakh	8,815	9,896	10,566	11,606	14,320	16,415	19,761	26,031	28,532	34,515	39,401	45,905
4 Lakh	8,954	10,049	10,790	11,814	14,871	17,043	20,403	27,035	30,047	35,962	41,066	48,285
4.5 Lakh	9,133	10,244	10,971	11,977	15,035	17,563	21,054	27,867	31,652	38,035	43,449	50,839
5 Lakh	9,311	10,440	11,153	12,142	15,200	18,083	21,708	28,701	33,259	40,109	45,833	53,393
5.5 Lakh	9,637	10,805	11,543	12,567	15,732	18,716	22,468	29,706	34,423	41,513	47,437	55,262
6 Lakh	9,962	11,171	11,933	12,992	16,264	19,349	23,228	30,711	35,587	42,917	49,042	57,131
6.5 Lakh	10,288	11,536	12,324	13,417	16,796	19,982	23,987	31,715	36,751	44,321	50,646	59,000
7 Lakh	10,568	11,849	12,658	13,781	17,252	20,525	24,639	32,576	37,748	45,524	52,021	60,601
7.5 Lakh	10,847	12,163	12,993	14,146	17,708	21,067	25,290	33,437	38,746	46,727	53,396	62,203
8 Lakh	11,126	12,476	13,327	14,510	18,164	21,610	25,941	34,298	39,744	47,931	54,771	63,805
8.5 Lakh	11,313	12,685	13,550	14,753	18,468	21,971	26,375	34,872	40,409	48,733	55,687	64,873
9 Lakh	11,499	12,893	13,773	14,996	18,772	22,333	26,810	35,446	41,074	49,535	56,604	65,941
9.5 Lakh	11,685	13,102	13,997	15,238	19,076	22,695	27,244	36,020	41,739	50,337	57,521	67,009
10 Lakh	11,871	13,311	14,220	15,481	19,380	23,056	27,678	36,594	42,405	51,140	58,437	68,076

Sum Insured /Age	Premium Rate for 1 Adult (Self/Spouse) + 2 Children											
	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	5,476	6,005	6,178	6,618	7,162	7,987	8,795	10,911	11,091	12,287	14,168	15,776
1 Lakh	7,301	8,007	8,237	8,824	9,549	10,649	11,727	14,548	14,788	16,382	18,891	21,034
1.5 Lakh	8,687	9,505	9,777	10,536	11,366	13,069	14,974	18,215	18,567	21,931	24,958	28,050
2 Lakh	10,073	11,002	11,318	12,247	13,181	15,489	18,219	21,883	22,344	27,482	31,024	35,067
2.5 Lakh	10,971	11,969	12,426	13,420	15,071	17,235	20,266	25,051	26,059	31,653	35,759	40,674
3 Lakh	11,868	12,936	13,535	14,593	16,961	18,979	22,312	28,221	29,774	35,825	40,495	46,282
3.5 Lakh	12,084	13,165	13,836	14,876	17,590	19,684	23,031	29,301	31,356	37,339	42,225	48,729
4 Lakh	12,301	13,395	14,137	15,160	18,218	20,390	23,750	30,382	32,937	38,852	43,957	51,176
4.5 Lakh	12,564	13,675	14,402	15,408	18,466	20,994	24,485	31,298	34,615	40,998	46,412	53,802
5 Lakh	12,827	13,956	14,669	15,659	18,717	21,600	25,225	32,218	36,296	43,147	48,870	56,430
5.5 Lakh	13,276	14,445	15,183	16,207	19,372	22,356	26,108	33,346	37,566	44,657	50,581	58,405
6 Lakh	13,725	14,933	15,696	16,755	20,027	23,112	26,990	34,473	38,836	46,167	52,291	60,381
6.5 Lakh	14,174	15,422	16,209	17,303	20,682	23,868	27,873	35,601	40,107	47,677	54,002	62,356
7 Lakh	14,559	15,841	16,649	17,773	21,243	24,516	28,630	36,567	41,196	48,971	55,468	64,049
7.5 Lakh	14,944	16,259	17,090	18,242	21,805	25,164	29,387	37,534	42,284	50,266	56,934	65,741
8 Lakh	15,329	16,678	17,530	18,712	22,366	25,812	30,143	38,500	43,373	51,560	58,400	67,434
8.5 Lakh	15,585	16,957	17,823	19,025	22,741	26,244	30,648	39,145	44,099	52,423	59,378	68,563
9 Lakh	15,842	17,236	18,116	19,339	23,115	26,676	31,152	39,789	44,825	53,286	60,355	69,692
9.5 Lakh	16,098	17,515	18,410	19,652	23,489	27,108	31,657	40,433	45,551	54,149	61,332	70,820
10 Lakh	16,355	17,794	18,703	19,965	23,864	27,540	32,161	41,078	46,277	55,012	62,310	71,949

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Sum Insured /Age of Eldest Member	Premium Rate for 2 Adults (Self + Spouse only)										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	4,716	5,388	5,702	6,471	8,755	10,407	14,055	14,625	16,633	19,795	22,494
1 Lakh	6,288	7,183	7,602	8,628	11,674	13,876	18,741	19,501	22,178	26,393	29,992
1.5 Lakh	7,277	8,112	8,801	10,177	14,360	18,068	23,658	24,440	29,352	34,939	39,204
2 Lakh	8,267	9,040	10,001	11,726	17,046	22,260	28,577	29,381	36,525	43,483	48,416
2.5 Lakh	8,893	9,761	10,838	13,165	18,759	24,798	32,536	33,187	41,676	49,614	55,569
3 Lakh	9,519	10,482	11,676	14,605	20,473	27,336	36,494	36,993	46,827	55,744	62,724
3.5 Lakh	9,619	10,593	11,799	14,841	20,803	27,938	37,296	38,033	48,143	57,310	64,485
4 Lakh	9,720	10,702	11,922	15,076	21,133	28,539	38,099	39,072	49,458	58,876	66,248
4.5 Lakh	9,869	10,869	12,106	15,390	21,573	29,289	39,100	40,318	51,037	60,755	68,362
5 Lakh	10,020	11,033	12,290	15,704	22,014	30,040	40,103	41,566	52,616	62,635	70,476
5.5 Lakh	10,370	11,420	12,720	16,254	22,784	31,092	41,507	43,021	54,457	64,827	72,943
6 Lakh	10,721	11,806	13,151	16,804	23,555	32,143	42,910	44,476	56,299	67,019	75,410
6.5 Lakh	11,072	12,192	13,581	17,353	24,325	33,194	44,314	45,931	58,140	69,211	77,876
7 Lakh	11,372	12,523	13,949	17,825	24,986	34,096	45,517	47,178	59,719	71,090	79,991
7.5 Lakh	11,673	12,854	14,318	18,296	25,646	34,997	46,720	48,425	61,297	72,969	82,105
8 Lakh	11,974	13,185	14,687	18,767	26,307	35,898	47,923	49,672	62,876	74,848	84,219
8.5 Lakh	12,174	13,406	14,933	19,081	26,747	36,499	48,725	50,503	63,928	76,101	85,629
9 Lakh	12,374	13,626	15,179	19,395	27,187	37,100	49,528	51,334	64,980	77,354	87,038
9.5 Lakh	12,575	13,847	15,424	19,709	27,627	37,700	50,330	52,165	66,033	78,606	88,448
10 Lakh	12,775	14,068	15,670	20,023	28,068	38,301	51,132	52,997	67,085	79,859	89,857

Sum Insured /Age of Eldest Member	Premium Rate for Self + Spouse + 1 Child										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	6,097	6,769	7,083	7,853	10,137	11,788	15,437	15,819	17,827	20,988	23,687
1 Lakh	8,130	9,025	9,444	10,470	13,516	15,718	20,583	21,091	23,769	27,984	31,582
1.5 Lakh	9,527	10,362	11,052	12,428	16,610	20,318	25,908	26,384	31,295	36,882	41,147
2 Lakh	10,925	11,698	12,659	14,384	19,704	24,918	31,236	31,677	38,821	45,779	50,712
2.5 Lakh	11,818	12,686	13,764	16,091	21,684	27,724	35,461	35,713	44,203	52,140	58,096
3 Lakh	12,712	13,675	14,869	17,798	23,666	30,529	39,687	39,751	49,585	58,502	65,481
3.5 Lakh	12,889	13,863	15,069	18,111	24,073	31,208	40,566	40,857	50,967	60,134	67,309
4 Lakh	13,067	14,049	15,269	18,423	24,479	31,886	41,446	41,962	52,348	61,766	69,138
4.5 Lakh	13,300	14,300	15,537	18,821	25,004	32,720	42,531	43,282	54,001	63,718	71,325
5 Lakh	13,536	14,550	15,807	19,221	25,530	33,557	43,620	44,603	55,653	65,672	73,514
5.5 Lakh	14,010	15,059	16,360	19,894	26,424	34,731	45,146	46,164	57,601	67,970	76,086
6 Lakh	14,484	15,568	16,913	20,566	27,318	35,906	46,673	47,725	59,548	70,269	78,659
6.5 Lakh	14,958	16,078	17,466	21,239	28,211	37,080	48,200	49,287	61,496	72,567	81,232
7 Lakh	15,364	16,514	17,941	21,816	28,977	38,087	49,508	50,625	63,166	74,537	83,438
7.5 Lakh	15,770	16,951	18,415	22,392	29,743	39,093	50,817	51,963	64,835	76,508	85,643
8 Lakh	16,176	17,387	18,889	22,969	30,509	40,100	52,126	53,301	66,505	78,478	87,849
8.5 Lakh	16,447	17,678	19,205	23,353	31,019	40,771	52,998	54,193	67,618	79,791	89,319
9 Lakh	16,717	17,969	19,521	23,738	31,530	41,442	53,870	55,085	68,731	81,105	90,789
9.5 Lakh	16,988	18,260	19,838	24,122	32,041	42,114	54,743	55,977	69,844	82,418	92,259
10 Lakh	17,259	18,551	20,154	24,507	32,551	42,785	55,615	56,869	70,957	83,731	93,730

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Sum Insured /Age of Eldest Member	Premium Rate for Self + Spouse + 2 Children										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	7,479	8,150	8,465	9,234	11,518	13,170	16,818	17,012	19,020	22,181	24,880
1 Lakh	9,972	10,867	11,286	12,312	15,358	17,560	22,424	22,682	25,360	29,575	33,173
1.5 Lakh	11,777	12,612	13,302	14,678	18,860	22,568	28,158	28,327	33,239	38,825	43,090
2 Lakh	13,583	14,356	15,317	17,042	22,362	27,576	33,894	33,973	41,117	48,075	53,008
2.5 Lakh	14,744	15,612	16,689	19,016	24,609	30,649	38,387	38,240	46,730	54,667	60,623
3 Lakh	15,904	16,867	18,062	20,991	26,858	33,722	42,879	42,508	52,342	61,259	68,239
3.5 Lakh	16,158	17,132	18,339	21,381	27,342	34,478	43,835	43,681	53,790	62,958	70,133
4 Lakh	16,414	17,396	18,615	21,770	27,826	35,232	44,792	44,853	55,239	64,657	72,029
4.5 Lakh	16,731	17,731	18,968	22,252	28,435	36,151	45,962	46,245	56,964	66,681	74,288
5 Lakh	17,053	18,066	19,323	22,737	29,047	37,073	47,136	47,640	58,690	68,709	76,551
5.5 Lakh	17,650	18,699	20,000	23,533	30,064	38,371	48,786	49,308	60,744	71,114	79,230
6 Lakh	18,246	19,331	20,676	24,329	31,080	39,668	50,436	50,975	62,798	73,518	81,909
6.5 Lakh	18,843	19,963	21,352	25,125	32,097	40,966	52,086	52,643	64,852	75,923	84,588
7 Lakh	19,355	20,505	21,932	25,807	32,968	42,078	53,500	54,072	66,613	77,985	86,885
7.5 Lakh	19,866	21,047	22,512	26,489	33,840	43,190	54,914	55,501	68,374	80,046	89,181
8 Lakh	20,378	21,589	23,091	27,171	34,711	44,302	56,328	56,930	70,134	82,107	91,478
8.5 Lakh	20,719	21,951	23,478	27,626	35,292	45,044	57,271	57,883	71,308	83,481	93,009
9 Lakh	21,060	22,312	23,864	28,081	35,873	45,785	58,213	58,836	72,482	84,855	94,540
9.5 Lakh	21,401	22,673	24,251	28,535	36,454	46,527	59,156	59,789	73,656	86,230	96,071
10 Lakh	21,742	23,035	24,637	28,990	37,035	47,268	60,099	60,741	74,829	87,604	97,602

Premium Rate for each additional Child on Family Floater SI basis*	
Sum Insured	Premium
50,000	1,381
1 Lakh	1,842
1.5 Lakh	2,250
2 Lakh	2,658
2.5 Lakh	2,925
3 Lakh	3,193
3.5 Lakh	3,270
4 Lakh	3,347
4.5 Lakh	3,431
5 Lakh	3,516
5.5 Lakh	3,640
6 Lakh	3,763
6.5 Lakh	3,886
7 Lakh	3,991
7.5 Lakh	4,097
8 Lakh	4,202
8.5 Lakh	4,273
9.5 Lakh	4,343
9.5 Lakh	4,413
10 Lakh	4,484

* (Applicable only for the above Family Compositions)

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Rates for different family compositions under Family Floater SI Basis

When there are more than two adults to be covered under the same policy with family floater sum insured basis, please refer to our website for the online calculator.

Even in the case of 2 adults, please refer to our website for the online rate calculator for any family composition other than the following:

- The two adults are Self and Spouse

Link: <https://www.uiic.in/CustomerPortalWeb/data/ArogyaSanjeevani.html#/SanjeevaniQuote?p=new>

DISCOUNTS:

A. Family Discount under Individual Sum Insured basis option

Under this product, Individual family members can opt for a separate Sum Insured, i.e. they can be insured on an Individual Sum Insured basis. In case the policy covers more than one member of the family on Individual Sum Insured basis, a discount of 5% is offered on the premium of each and every member of the family.

B. Direct (Online) Business

A discount factor of 10% will be applicable for new policies purchased online through UIIC website. In the subsequent renewals, the same discount of 10% shall be offered provided the renewals were / are only made through UIIC website.

C. No Claim Rewards (NCR):

For every claim free year, the policy holder is entitled for NCR either as a No Claim Discount (max up to 25%) or a Cumulative Bonus (max up to 50%).

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

Please refer to policy wordings/prospectus for details.

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). The maximum risk loading applicable shall not exceed 50% of the Premium (excluding taxes).

Rates when premium payment frequency is monthly or quarterly or half-yearly

Please refer to our website for the online calculator.

Link: <https://www.uiic.in/CustomerPortalWeb/data/ArogyaSanjeevani.html#/SanjeevaniQuote?p=new>