

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 the proposal based on medical tests (where applicable) and information provided in the proposal form.
- Entry Age:
 - Adults: 18 to 60 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	2,444	4,124	4,582	5,499	6,682	6,839	8,180	9,841	14,131	14,586	17,864	20,169	23,266
1,50,000	2,917	4,923	5,470	6,566	7,979	8,305	9,932	11,950	17,160	19,449	23,818	26,892	31,022
2,00,000	3,390	5,721	6,359	7,631	9,275	9,770	11,686	14,059	20,187	24,310	29,774	33,615	38,777
2,50,000	3,846	6,490	7,212	8,655	10,519	11,724	14,022	16,870	24,224	29,173	35,728	40,338	46,532
3,00,000	4,301	7,258	8,065	9,678	11,762	13,679	16,360	19,682	28,262	34,035	41,682	47,061	54,288
3,50,000	4,503	7,598	8,442	10,130	12,311	15,354	18,363	22,087	31,715	38,172	46,749	52,781	60,887
4,00,000	4,703	7,937	8,819	10,583	12,861	17,030	20,368	24,492	35,168	42,309	51,816	58,502	67,485
4,50,000	4,904	8,277	9,196	11,035	13,411	18,705	22,372	26,896	38,620	46,446	56,882	64,222	74,085
5,00,000	5,106	8,615	9,573	11,487	13,961	20,381	24,376	29,301	42,073	50,583	61,949	69,942	80,684
6,00,000	5,355	9,036	10,039	12,048	14,641	21,380	25,571	30,732	44,127	54,009	66,145	74,679	86,148
7,00,000	5,604	9,457	10,507	12,608	15,322	22,379	26,765	32,163	46,183	57,434	70,340	79,416	91,612
8,00,000	5,853	9,877	10,974	13,169	16,003	23,378	27,960	33,595	48,238	60,861	74,535	84,153	97,076
9,00,000	6,102	10,297	11,441	13,729	16,685	24,376	29,154	35,026	50,294	64,286	78,731	88,889	102,541
10,00,000	6,351	10,717	11,909	14,290	17,366	25,375	30,348	36,457	52,348	67,712	82,926	93,626	108,004
15,00,000	7,145	12,057	13,397	16,076	19,536	28,548	34,142	41,014	58,893	76,176	93,292	105,329	121,506
20,00,000	7,681	12,961	14,401	17,281	21,002	30,688	36,703	44,091	63,309	81,888	100,289	113,229	130,618
25,00,000	8,064	13,609	15,122	18,146	22,052	32,222	38,539	46,295	66,474	85,983	105,303	118,891	137,149

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	2,087	3,522	3,914	4,698	5,708	5,842	6,987	8,406	12,070	12,460	15,259	17,228	19,874
1,50,000	2,492	4,204	4,673	5,607	6,816	7,093	8,484	10,207	14,657	16,612	20,346	22,970	26,498
2,00,000	2,896	4,886	5,432	6,518	7,923	8,345	9,980	12,009	17,243	20,766	25,431	28,713	33,123
2,50,000	3,285	5,544	6,161	7,393	8,985	10,015	11,977	14,410	20,691	24,918	30,517	34,455	39,747
3,00,000	3,675	6,200	6,889	8,267	10,047	11,683	13,974	16,813	24,140	29,072	35,604	40,198	46,370
3,50,000	3,846	6,490	7,211	8,653	10,516	13,115	15,686	18,866	27,089	32,606	39,931	45,084	52,007
4,00,000	4,018	6,779	7,533	9,040	10,986	14,546	17,397	20,920	30,039	36,139	44,259	49,971	57,644
4,50,000	4,189	7,069	7,855	9,426	11,455	15,977	19,109	22,973	32,988	39,673	48,587	54,856	63,281
5,00,000	4,361	7,360	8,177	9,812	11,925	17,409	20,821	25,028	35,937	43,207	52,915	59,742	68,917
6,00,000	4,574	7,718	8,576	10,291	12,507	18,262	21,842	26,250	37,693	46,133	56,498	63,788	73,585
7,00,000	4,786	8,077	8,975	10,770	13,089	19,115	22,863	27,473	39,447	49,059	60,082	67,835	78,252
8,00,000	5,000	8,436	9,374	11,248	13,670	19,968	23,882	28,695	41,203	51,985	63,666	71,881	82,920
9,00,000	5,212	8,796	9,773	11,727	14,252	20,821	24,903	29,918	42,959	54,911	67,249	75,926	87,587
10,00,000	5,424	9,154	10,172	12,206	14,834	21,674	25,923	31,140	44,715	57,838	70,833	79,972	92,254
15,00,000	6,103	10,299	11,442	13,732	16,688	24,384	29,164	35,033	50,303	65,066	79,687	89,969	103,786
20,00,000	6,561	11,071	12,302	14,762	17,940	26,213	31,350	37,661	54,077	69,947	85,663	96,716	111,570
25,00,000	6,889	11,624	12,916	15,499	18,836	27,524	32,918	39,543	56,780	73,444	89,947	101,552	117,148

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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	1,935	3,265	3,627	4,353	5,291	5,414	6,476	7,792	11,188	11,547	14,142	15,967	18,419
1,50,000	2,309	3,898	4,331	5,198	6,317	6,575	7,864	9,460	13,584	15,397	18,856	21,290	24,559
2,00,000	2,685	4,529	5,034	6,042	7,342	7,735	9,250	11,130	15,982	19,246	23,571	26,611	30,699
2,50,000	3,044	5,138	5,710	6,852	8,327	9,282	11,100	13,356	19,177	23,095	28,285	31,934	36,838
3,00,000	3,405	5,747	6,385	7,662	9,311	10,829	12,951	15,582	22,374	26,944	32,999	37,256	42,978
3,50,000	3,565	6,014	6,684	8,020	9,747	12,155	14,538	17,485	25,107	30,220	37,010	41,785	48,202
4,00,000	3,724	6,284	6,982	8,378	10,182	13,482	16,125	19,389	27,841	33,494	41,020	46,314	53,426
4,50,000	3,882	6,553	7,281	8,737	10,616	14,809	17,711	21,293	30,574	36,770	45,032	50,843	58,651
5,00,000	4,042	6,820	7,578	9,094	11,052	16,135	19,298	23,196	33,308	40,046	49,043	55,372	63,875
6,00,000	4,239	7,153	7,948	9,538	11,591	16,926	20,243	24,329	34,935	42,757	52,365	59,122	68,200
7,00,000	4,437	7,486	8,318	9,982	12,130	17,717	21,189	25,462	36,561	45,469	55,685	62,870	72,526
8,00,000	4,634	7,819	8,687	10,425	12,670	18,507	22,134	26,596	38,188	48,182	59,007	66,620	76,852
9,00,000	4,831	8,151	9,058	10,869	13,209	19,298	23,081	27,729	39,816	50,893	62,329	70,370	81,178
10,00,000	5,028	8,484	9,427	11,313	13,748	20,088	24,026	28,862	41,443	53,605	65,649	74,121	85,504
15,00,000	5,656	9,545	10,606	12,726	15,466	22,599	27,029	32,470	46,623	60,306	73,856	83,386	96,191
20,00,000	6,081	10,261	11,401	13,681	16,626	24,295	29,056	34,904	50,119	64,829	79,395	89,640	103,406
25,00,000	6,385	10,773	11,971	14,365	17,458	25,509	30,509	36,650	52,626	68,071	83,365	94,122	108,577

Note for all premium tables: Premium for ages 61 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

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

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 Rewards (NCR):** For every claim free year, the policy holder is entitled for NCR either as a No Claim Discount (max up to 50%) or a Cumulative Bonus (max up to 200%).

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

Please refer to policy wordings/prospectus for details.

- **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 Floater Discount		
Criteria	Age between 40 years and 50 years	All other cases
One Adult + Any no. of Parents	20%	15%
One Adult + Any number of child	20%	15%
One Adult + Any number of child + Any no. of Parents	30%	30%
Two Adults	30%	25%
Two Adults+ Any no. of children	30%	25%
Two Adults+ Any no. of Parents	30%	30%
Two Adults+ Any no. of children + Any no. of Parents	30%	30%

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 on information declared in the proposal form and the health status of the persons proposed for insurance. Loadings will be applied from the 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.