

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



INDIVIDUAL HEALTH INSURANCE 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 and will be based on their completed age.
- Premium rates in Section I are for standard healthy individuals. The final premium payable may change post underwriting of 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

- This product has two plans, namely '**Platinum Plan**' and '**Gold Plan**'. An Insured Person cannot opt for a particular plan, instead, the plan is determined solely based on age of initial entry into this product:
 - *Platinum Plan* : Insured Persons whose age of entry ≤ 35 Years
 - *Gold Plan* : Insured Persons whose age of entry > 35 Years and ≤ 60 Years

Note: The Insured Person will continue to be in the same plan they started in, till the time they are insured under this product, subject to no break in policy.

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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+
50,000	1,356	2,288	2,542	3,050	3,706	3,706	4,434	5,322	7,642	8,062	9,169	10,351	11,940
75,000	1,808	3,050	3,389	4,066	4,942	4,942	5,913	7,095	10,189	10,750	12,225	13,801	15,922
1,00,000	2,260	3,813	4,236	5,083	6,177	6,177	7,392	8,870	12,736	13,437	15,280	17,252	19,902
1,25,000	2,478	4,182	4,647	5,576	6,777	6,839	8,183	9,820	14,101	15,676	17,827	20,127	23,219
1,50,000	2,696	4,550	5,057	6,069	7,375	7,501	8,975	10,770	15,465	17,916	20,374	23,003	26,536
1,75,000	2,916	4,919	5,468	6,562	7,974	8,163	9,767	11,721	16,829	20,156	22,920	25,879	29,852
2,00,000	3,134	5,289	5,879	7,054	8,574	8,825	10,559	12,671	18,194	22,394	25,467	28,753	33,169
2,25,000	3,344	5,644	6,273	7,527	9,149	9,708	11,615	13,938	20,014	24,634	28,014	31,629	36,486
2,50,000	3,555	5,999	6,667	8,000	9,723	10,591	12,671	15,205	21,834	26,873	30,561	34,504	39,803
2,75,000	3,765	6,354	7,061	8,474	10,298	11,472	13,727	16,472	23,652	29,113	33,107	37,379	43,120
3,00,000	3,977	6,709	7,455	8,947	10,873	12,355	14,783	17,739	25,471	31,353	35,654	40,255	46,437
3,25,000	4,044	6,824	7,583	9,099	11,058	13,017	15,575	18,690	26,837	33,032	37,564	42,412	48,924
3,50,000	4,112	6,938	7,709	9,251	11,243	13,679	16,367	19,640	28,201	34,711	39,475	44,567	51,413
3,75,000	4,180	7,053	7,836	9,403	11,428	14,341	17,158	20,590	29,565	36,391	41,384	46,724	53,900
4,00,000	4,247	7,167	7,964	9,557	11,614	15,003	17,950	21,541	30,930	38,070	43,294	48,880	56,387
4,25,000	4,315	7,282	8,091	9,709	11,799	15,665	18,742	22,491	32,294	39,751	45,205	51,037	58,875
4,50,000	4,383	7,396	8,218	9,861	11,984	16,326	19,535	23,441	33,660	41,430	47,115	53,193	61,362
4,75,000	4,451	7,511	8,345	10,013	12,169	16,988	20,327	24,392	35,024	43,109	49,024	55,350	63,851
5,00,000	4,518	7,625	8,472	10,167	12,355	17,650	21,118	25,342	36,389	44,789	50,935	57,507	66,338
5,25,000	4,587	7,740	8,599	10,319	12,540	17,915	21,435	25,722	36,934	45,685	51,953	58,657	67,665
5,50,000	4,654	7,854	8,726	10,471	12,725	18,179	21,752	26,102	37,480	46,581	52,971	59,807	68,992
5,75,000	4,721	7,967	8,854	10,624	12,910	18,445	22,068	26,483	38,026	47,476	53,991	60,958	70,319
6,00,000	4,790	8,082	8,980	10,776	13,097	18,709	22,386	26,863	38,572	48,372	55,009	62,107	71,645
6,25,000	4,857	8,196	9,107	10,929	13,282	18,973	22,702	27,243	39,117	49,267	56,028	63,257	72,972
6,50,000	4,925	8,311	9,235	11,081	13,467	19,239	23,018	27,623	39,663	50,164	57,047	64,408	74,299
6,75,000	4,993	8,425	9,361	11,234	13,653	19,503	23,336	28,003	40,209	51,060	58,065	65,557	75,625
7,00,000	5,061	8,540	9,488	11,386	13,838	19,767	23,652	28,383	40,755	51,955	59,084	66,708	76,953
7,25,000	5,128	8,654	9,616	11,539	14,023	20,033	23,969	28,763	41,301	52,851	60,103	67,858	78,279
7,50,000	5,197	8,769	9,743	11,691	14,208	20,297	24,286	29,144	41,846	53,747	61,122	69,008	79,606
7,75,000	5,264	8,883	9,870	11,844	14,394	20,563	24,603	29,524	42,393	54,642	62,140	70,158	80,933
8,00,000	5,331	8,998	9,997	11,996	14,579	20,827	24,919	29,904	42,938	55,538	63,158	71,309	82,259
8,25,000	5,400	9,112	10,124	12,149	14,764	21,091	25,237	30,284	43,484	56,434	64,178	72,459	83,586
8,50,000	5,467	9,226	10,251	12,302	14,949	21,357	25,553	30,663	44,029	57,330	65,196	73,608	84,913
8,75,000	5,535	9,341	10,378	12,454	15,135	21,621	25,870	31,043	44,576	58,226	66,215	74,759	86,239
9,00,000	5,603	9,454	10,506	12,606	15,320	21,885	26,187	31,423	45,122	59,122	67,234	75,909	87,567
9,25,000	5,671	9,569	10,632	12,759	15,505	22,151	26,503	31,805	45,667	60,017	68,252	77,059	88,893
9,50,000	5,738	9,683	10,759	12,912	15,690	22,415	26,820	32,185	46,214	60,913	69,271	78,209	90,220
9,75,000	5,806	9,798	10,887	13,064	15,876	22,680	27,136	32,564	46,759	61,808	70,290	79,360	91,547
10,00,000	5,874	9,912	11,014	13,216	16,061	22,945	27,454	32,944	47,305	62,704	71,309	80,509	92,873
15,00,000	6,608	11,151	12,390	14,868	18,069	25,813	30,885	37,063	53,218	70,543	80,222	90,573	1,04,483
20,00,000	7,104	11,988	13,320	15,983	19,424	27,749	33,202	39,843	57,209	75,833	86,239	97,367	1,12,318

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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+
50,000	1,158	1,954	2,171	2,605	3,166	3,166	3,788	4,545	6,527	6,886	7,832	8,842	10,200
75,000	1,543	2,605	2,895	3,474	4,221	4,221	5,050	6,060	8,703	9,182	10,442	11,789	13,600
1,00,000	1,929	3,257	3,618	4,342	5,277	5,277	6,313	7,576	10,878	11,477	13,052	14,736	16,999
1,25,000	2,117	3,572	3,970	4,762	5,788	5,842	6,990	8,387	12,044	13,389	15,228	17,193	19,832
1,50,000	2,303	3,887	4,320	5,184	6,300	6,407	7,666	9,199	13,210	15,303	17,403	19,648	22,665
1,75,000	2,490	4,202	4,670	5,605	6,811	6,973	8,343	10,011	14,375	17,216	19,579	22,104	25,499
2,00,000	2,677	4,517	5,021	6,025	7,323	7,538	9,019	10,823	15,541	19,129	21,753	24,561	28,332
2,25,000	2,857	4,820	5,358	6,430	7,814	8,292	9,921	11,905	17,095	21,042	23,929	27,016	31,165
2,50,000	3,036	5,125	5,695	6,833	8,305	9,046	10,823	12,988	18,649	22,955	26,104	29,472	33,998
2,75,000	3,217	5,428	6,031	7,238	8,796	9,800	11,724	14,070	20,203	24,867	28,280	31,928	36,831
3,00,000	3,396	5,731	6,368	7,642	9,287	10,553	12,627	15,152	21,757	26,780	30,455	34,384	39,665
3,25,000	3,454	5,829	6,477	7,771	9,445	11,118	13,303	15,964	22,923	28,215	32,087	36,226	41,790
3,50,000	3,512	5,927	6,586	7,902	9,603	11,684	13,979	16,776	24,089	29,650	33,717	38,068	43,915
3,75,000	3,570	6,024	6,694	8,032	9,762	12,250	14,657	17,588	25,254	31,084	35,349	39,910	46,039
4,00,000	3,627	6,122	6,803	8,163	9,920	12,815	15,333	18,400	26,419	32,518	36,981	41,752	48,164
4,25,000	3,686	6,220	6,911	8,293	10,078	13,380	16,009	19,210	27,585	33,953	38,612	43,594	50,289
4,50,000	3,744	6,318	7,020	8,423	10,237	13,945	16,685	20,022	28,751	35,388	40,244	45,436	52,414
4,75,000	3,802	6,416	7,128	8,554	10,395	14,510	17,363	20,834	29,917	36,823	41,875	47,278	54,538
5,00,000	3,860	6,512	7,237	8,684	10,553	15,076	18,039	21,646	31,081	38,257	43,507	49,120	56,664
5,25,000	3,918	6,610	7,346	8,815	10,712	15,302	18,309	21,970	31,547	39,023	44,376	50,103	57,798
5,50,000	3,975	6,708	7,454	8,944	10,870	15,529	18,579	22,296	32,015	39,787	45,247	51,086	58,930
5,75,000	4,033	6,806	7,563	9,074	11,028	15,754	18,851	22,621	32,481	40,553	46,117	52,068	60,063
6,00,000	4,091	6,904	7,671	9,205	11,186	15,981	19,121	22,945	32,947	41,318	46,988	53,050	61,197
6,25,000	4,149	7,001	7,780	9,335	11,345	16,206	19,391	23,270	33,413	42,084	47,857	54,032	62,330
6,50,000	4,207	7,099	7,888	9,465	11,503	16,433	19,662	23,594	33,879	42,848	48,727	55,015	63,464
6,75,000	4,265	7,197	7,997	9,596	11,661	16,659	19,933	23,919	34,345	43,613	49,598	55,997	64,597
7,00,000	4,322	7,295	8,105	9,726	11,820	16,885	20,203	24,243	34,811	44,379	50,467	56,980	65,730
7,25,000	4,380	7,392	8,214	9,857	11,978	17,111	20,474	24,569	35,277	45,143	51,338	57,962	66,864
7,50,000	4,438	7,489	8,321	9,986	12,136	17,338	20,744	24,893	35,743	45,909	52,208	58,945	67,996
7,75,000	4,496	7,587	8,430	10,116	12,294	17,563	21,015	25,218	36,211	46,674	53,078	59,926	69,130
8,00,000	4,554	7,685	8,538	10,247	12,453	17,790	21,285	25,542	36,677	47,438	53,948	60,909	70,263
8,25,000	4,613	7,783	8,647	10,377	12,611	18,016	21,556	25,867	37,143	48,204	54,818	61,892	71,396
8,50,000	4,670	7,880	8,756	10,508	12,769	18,242	21,826	26,191	37,609	48,969	55,689	62,874	72,530
8,75,000	4,728	7,978	8,864	10,638	12,928	18,468	22,097	26,517	38,075	49,735	56,559	63,857	73,663
9,00,000	4,786	8,076	8,973	10,768	13,086	18,695	22,368	26,841	38,541	50,499	57,428	64,839	74,797
9,25,000	4,844	8,174	9,081	10,898	13,244	18,920	22,638	27,166	39,007	51,265	58,299	65,822	75,929
9,50,000	4,902	8,272	9,190	11,028	13,402	19,147	22,909	27,490	39,473	52,030	59,169	66,803	77,063
9,75,000	4,960	8,369	9,298	11,158	13,561	19,372	23,180	27,815	39,939	52,794	60,040	67,786	78,196
10,00,000	5,017	8,467	9,407	11,289	13,719	19,599	23,450	28,139	40,406	53,560	60,909	68,768	79,329
15,00,000	5,644	9,525	10,583	12,700	15,434	22,048	26,381	31,657	45,457	60,256	68,523	77,364	89,246
20,00,000	6,068	10,239	11,378	13,653	16,592	23,703	28,360	34,032	48,866	64,774	73,663	83,166	95,939

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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+
50,000	1,073	1,811	2,012	2,414	2,935	2,935	3,511	4,213	6,050	6,383	7,258	8,195	9,453
75,000	1,431	2,414	2,683	3,219	3,913	3,913	4,681	5,618	8,066	8,510	9,677	10,927	12,605
1,00,000	1,789	3,018	3,354	4,024	4,890	4,890	5,852	7,022	10,083	10,638	12,097	13,657	15,755
1,25,000	1,961	3,310	3,678	4,414	5,364	5,415	6,478	7,774	11,163	12,410	14,113	15,935	18,381
1,50,000	2,135	3,603	4,004	4,805	5,839	5,939	7,106	8,527	12,244	14,184	16,129	18,211	21,008
1,75,000	2,308	3,895	4,328	5,194	6,313	6,463	7,733	9,278	13,323	15,956	18,145	20,487	23,633
2,00,000	2,482	4,187	4,654	5,585	6,787	6,987	8,359	10,031	14,404	17,730	20,161	22,763	26,259
2,25,000	2,648	4,469	4,965	5,959	7,243	7,685	9,196	11,034	15,844	19,502	22,178	25,040	28,885
2,50,000	2,814	4,750	5,278	6,333	7,697	8,384	10,031	12,037	17,285	21,274	24,194	27,316	31,511
2,75,000	2,981	5,030	5,590	6,708	8,153	9,082	10,867	13,040	18,724	23,048	26,210	29,592	34,136
3,00,000	3,148	5,312	5,902	7,082	8,607	9,781	11,703	14,043	20,165	24,820	28,227	31,868	36,763
3,25,000	3,201	5,402	6,003	7,203	8,754	10,305	12,330	14,796	21,246	26,150	29,738	33,576	38,732
3,50,000	3,256	5,493	6,103	7,324	8,901	10,829	12,956	15,549	22,326	27,480	31,250	35,283	40,702
3,75,000	3,309	5,584	6,204	7,445	9,047	11,353	13,584	16,301	23,406	28,810	32,763	36,989	42,671
4,00,000	3,363	5,675	6,305	7,565	9,195	11,877	14,211	17,053	24,486	30,140	34,274	38,697	44,641
4,25,000	3,416	5,764	6,405	7,687	9,341	12,401	14,837	17,805	25,567	31,469	35,787	40,404	46,610
4,50,000	3,469	5,855	6,505	7,807	9,487	12,925	15,465	18,558	26,647	32,798	37,299	42,112	48,579
4,75,000	3,523	5,946	6,607	7,927	9,635	13,448	16,092	19,310	27,728	34,128	38,811	43,819	50,549
5,00,000	3,577	6,036	6,707	8,049	9,781	13,972	16,718	20,062	28,807	35,458	40,323	45,527	52,518
5,25,000	3,631	6,127	6,807	8,169	9,927	14,182	16,970	20,363	29,239	36,167	41,130	46,437	53,568
5,50,000	3,684	6,217	6,908	8,290	10,075	14,392	17,220	20,664	29,671	36,876	41,936	47,348	54,619
5,75,000	3,738	6,308	7,009	8,411	10,221	14,601	17,471	20,965	30,104	37,585	42,743	48,257	55,669
6,00,000	3,791	6,398	7,110	8,531	10,367	14,811	17,721	21,266	30,536	38,295	43,549	49,168	56,719
6,25,000	3,846	6,489	7,210	8,652	10,515	15,021	17,973	21,567	30,968	39,004	44,355	50,079	57,769
6,50,000	3,899	6,580	7,310	8,773	10,661	15,230	18,223	21,868	31,400	39,713	45,162	50,989	58,819
6,75,000	3,953	6,671	7,412	8,894	10,808	15,440	18,474	22,169	31,832	40,422	45,968	51,900	59,870
7,00,000	4,006	6,760	7,512	9,014	10,955	15,649	18,724	22,470	32,265	41,131	46,775	52,811	60,921
7,25,000	4,060	6,851	7,612	9,134	11,101	15,859	18,976	22,770	32,697	41,840	47,581	53,721	61,971
7,50,000	4,113	6,942	7,712	9,256	11,248	16,069	19,227	23,071	33,129	42,550	48,388	54,632	63,021
7,75,000	4,168	7,033	7,814	9,376	11,395	16,278	19,477	23,372	33,560	43,259	49,194	55,541	64,072
8,00,000	4,221	7,122	7,914	9,497	11,542	16,488	19,728	23,673	33,992	43,968	50,001	56,452	65,122
8,25,000	4,275	7,213	8,015	9,618	11,688	16,697	19,979	23,974	34,425	44,677	50,807	57,363	66,172
8,50,000	4,328	7,304	8,115	9,739	11,835	16,907	20,230	24,275	34,857	45,386	51,613	58,273	67,222
8,75,000	4,381	7,394	8,216	9,859	11,982	17,117	20,480	24,576	35,289	46,096	52,420	59,184	68,274
9,00,000	4,436	7,485	8,317	9,980	12,128	17,326	20,731	24,877	35,721	46,805	53,226	60,095	69,324
9,25,000	4,489	7,576	8,417	10,101	12,276	17,536	20,982	25,178	36,153	47,514	54,033	61,005	70,374
9,50,000	4,543	7,666	8,518	10,221	12,422	17,746	21,233	25,479	36,586	48,223	54,839	61,916	71,424
9,75,000	4,596	7,756	8,619	10,343	12,568	17,955	21,483	25,779	37,018	48,932	55,646	62,827	72,474
10,00,000	4,650	7,847	8,719	10,463	12,716	18,165	21,734	26,082	37,450	49,641	56,452	63,737	73,525
15,00,000	5,231	8,828	9,809	11,771	14,305	20,435	24,451	29,341	42,131	55,846	63,509	71,704	82,716
20,00,000	5,624	9,491	10,544	12,653	15,378	21,968	26,285	31,541	45,291	60,035	68,272	77,081	88,919

Note for all premium tables: Premium for ages 61 years and above are applicable only for renewals.

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



II. OPTIONAL COVER PREMIUM RATES (INCL. GST)

Daily Cash Allowance on Hospitalisation

All Zones, All Ages	
Daily Allowance (Rs.)	Premium (Rs.)
500	83
1,000	165
2,000	330

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.

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.

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.