

# United India Insurance Company Limited

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



## CORONA KAVACH POLICY, UNITED INDIA

### PREMIUM RATE TABLES

#### IMPORTANT INFORMATION:

- The Premium rates presented in this document are applicable for the Corona Kavach Policy offered by United India Insurance Company Limited.
- The various Policy Periods offered under this product are as follows:
  - 3 ½ Months
  - 6 ½ Months
  - 9 ½ Months
- All premium rates in this document are in **INR (₹)** and are **exclusive of Goods & Service Tax (GST) & Cess (if any)**. GST as applicable will be charged extra.

#### I. PREMIUM RATES (Excl. GST) FOR 3 ½ Months

The premium charts presented in this section only apply for Policy Period of 3 ½ Months.

Age Band / Sum Insured	50,000	1 Lakh	1.5 Lakh	2 Lakh	2.5 Lakh	3 Lakh	3.5 Lakh	4 Lakh	4.5 Lakh	5 Lakh
Up to 25 Years	177	216	265	313	342	371	400	429	458	487
26–35 Years	204	256	321	386	425	464	503	542	581	620
36–40 Years	228	293	374	454	502	550	598	646	695	743
41–45 Years	260	340	441	541	601	661	722	782	842	902
46–50 Years	326	440	583	725	810	895	980	1,065	1,150	1,235
51–55 Years	386	530	710	890	998	1,105	1,213	1,320	1,428	1,536
56–60 Years	524	739	1,006	1,272	1,432	1,592	1,752	1,911	2,071	2,230
61–65 Years	648	926	1,272	1,617	1,824	2,030	2,237	2,443	2,650	2,856

#### II. PREMIUM RATES (Excl. GST) FOR 6 ½ Months

The premium charts presented in this section only apply for Policy Period of 6 ½ Months.

Age Band / Sum Insured	50,000	1 Lakh	1.5 Lakh	2 Lakh	2.5 Lakh	3 Lakh	3.5 Lakh	4 Lakh	4.5 Lakh	5 Lakh
Up to 25 Years	254	332	430	526	584	642	700	758	816	874
26–35 Years	308	412	542	672	750	828	906	984	1,062	1,140
36–40 Years	356	486	648	808	904	1,000	1,096	1,192	1,290	1,386
41–45 Years	420	580	782	982	1,102	1,222	1,344	1,464	1,584	1,704
46–50 Years	552	780	1,066	1,350	1,520	1,690	1,860	2,030	2,200	2,370
51–55 Years	672	960	1,320	1,680	1,896	2,110	2,326	2,540	2,756	2,972
56–60 Years	948	1,378	1,912	2,444	2,764	3,084	3,404	3,722	4,042	4,360
61–65 Years	1,196	1,752	2,444	3,134	3,548	3,960	4,374	4,786	5,200	5,612

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## III. PREMIUM RATES (Excl. GST) FOR 9 ½ Months

The premium charts presented in this section only apply for Policy Period of 9 ½ Months.

Age Band / Sum Insured	50,000	1 Lakh	1.5 Lakh	2 Lakh	2.5 Lakh	3 Lakh	3.5 Lakh	4 Lakh	4.5 Lakh	5 Lakh
Up to 25 Years	331	448	595	739	826	913	1,000	1,087	1,174	1,261
26–35 Years	412	568	763	958	1,075	1,192	1,309	1,426	1,543	1,660
36–40 Years	484	679	922	1,162	1,306	1,450	1,594	1,738	1,885	2,029
41–45 Years	580	820	1,123	1,423	1,603	1,783	1,966	2,146	2,326	2,506
46–50 Years	778	1,120	1,549	1,975	2,230	2,485	2,740	2,995	3,250	3,505
51–55 Years	958	1,390	1,930	2,470	2,794	3,115	3,439	3,760	4,084	4,408
56–60 Years	1,372	2,017	2,818	3,616	4,096	4,576	5,056	5,533	6,013	6,490
61–65 Years	1,744	2,578	3,616	4,651	5,272	5,890	6,511	7,129	7,750	8,368

## IV. FAMILY FLOATER SUM INSURED BASIS

A reduction of 20% on above premium rates will be applicable if the policy is taken on floater sum insured basis.

### An Illustration on how this floater discount is applied:

- Family comprising of Self (age 39 years), Spouse (age 34 years) and 1 Dependent Child (aged 6 years)
- Sum Insured: ₹ 5 Lakhs
- Policy Term: 9 ½ Months
- Hospital Daily Cash NOT Opted
- No Discounts apply

As per the premium tables shown above,

- Premium rate for Self: ₹ 2,029
- Premium rate for Spouse: ₹ 1,660
- Premium rate Dependent Child: ₹ 1,261

Aggregated Rate = ₹ 2,029 + ₹ 1,660 + ₹ 1,261 = ₹ 4,950

Applying 20% family floater discount on the above aggregated rate = 80% \* ₹ 4,950 = ₹ 3,960

**Therefore, final Family Floater Premium (excl. GST) = ₹ 3,960.**

## V. HOSPITAL DAILY CASH (Optional Cover)

If this optional cover is opted for, 10% of the premium for the base policy shall be charged additionally.

## VI. DISCOUNTS

- Health Care Worker Discount:** A 5% discount in premium shall be provided to health care workers as defined in the Policy Terms & Conditions
- Rural Discount:** A discount factor of 10% will be applicable for policies where the address of the proposer is in a rural area.
- Direct (Online) Discount:** A discount factor of 10% will be applicable for policies purchased directly online through UIIC website.