

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108
Registered Office: 24 Whites Road, Chennai - 600014



Family Medicare Policy – Premium Tables

Annual Premium (excluding Goods & Services Tax & Cess (if any) in INR)

Zone I: Address of the proposer within the following Districts:

- All districts in NCT of Delhi, Faridabad, Gurugram, Palwal, Rohtak, Jhajjar, Gautam Buddha Nagar, Ghaziabad, Bulandshahr
- Mumbai City, Mumbai Suburban, Thane, Raigad, Palghar
- Ahmedabad, Vadodara, Gandhinagar, Surat

Zone II: Rest of India

Sum Insured / AGE	Zone I: Premium Rate per Member on Individual Sum Insured Basis (Excluding GST)											
	91days-25years	26-30 years	31-35 years	36-40 years	41-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years	71-75 years	>75 years
1,00,000	2,412	2,883	3,179	3,592	3,970	4,284	4,864	6,733	8,189	10,045	11,595	13,645
1,50,000	2,836	3,389	3,737	4,222	4,898	5,497	6,392	8,850	11,130	13,653	15,761	18,545
2,00,000	3,180	3,801	4,192	4,736	5,263	6,561	7,760	10,743	13,837	16,974	19,594	23,055
2,50,000	3,476	4,155	4,582	5,176	6,037	7,525	9,019	12,487	16,383	20,096	23,199	27,298
3,00,000	3,739	4,467	4,927	5,566	6,752	8,418	10,199	14,120	18,806	23,070	26,632	31,336
3,50,000	3,975	4,751	5,239	5,919	7,423	9,255	11,316	15,667	21,134	25,924	29,926	35,214
4,00,000	4,193	5,011	5,526	6,243	8,058	10,046	12,382	17,142	23,381	28,681	33,110	38,959
4,50,000	4,395	5,251	5,793	6,543	8,664	10,801	13,405	18,558	25,561	31,355	36,196	42,590
5,00,000	4,584	5,477	6,041	6,824	9,243	11,524	14,391	19,924	27,682	33,957	39,200	46,125
6,00,000	4,964	5,931	6,542	7,390	10,619	13,713	17,328	23,989	31,737	38,931	44,942	52,882
7,00,000	5,308	6,343	6,995	7,902	11,621	15,197	19,391	26,845	35,629	43,707	50,455	59,369
8,00,000	5,623	6,720	7,411	8,372	12,563	16,602	21,360	29,571	39,390	48,319	55,779	65,633
9,00,000	5,916	7,069	7,796	8,807	13,453	17,939	23,250	32,188	43,036	52,792	60,942	71,710
10,00,000	6,190	7,395	8,157	9,215	14,301	19,221	25,072	34,711	46,585	57,145	65,968	77,622
15,00,000	7,356	8,790	9,694	10,952	18,079	25,006	33,430	46,281	57,185	69,503	80,230	94,809
20,00,000	8,306	9,925	10,946	12,366	21,335	30,080	40,907	56,633	66,725	80,625	93,065	1,10,277
25,00,000	9,072	10,841	11,949	13,579	23,987	33,846	46,067	63,960	75,311	90,634	1,04,618	1,24,198

Sum Insured / AGE of Oldest Member	Zone I: 1 Adult + 1 Child (Excluding GST)											
	18-25 years	26-30 years	31-35 years	36-40 years	41-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years	71-75 years	>75 years
1,00,000	3,640	4,111	4,407	4,819	5,198	5,512	6,092	7,961	9,417	11,273	12,823	14,873
1,50,000	4,367	4,920	5,268	5,753	6,429	7,028	7,923	10,381	12,661	15,184	17,292	20,076
2,00,000	4,957	5,578	5,969	6,513	7,040	8,338	9,538	12,520	15,614	18,751	21,371	24,832
2,50,000	5,465	6,144	6,571	7,165	8,026	9,514	11,008	14,476	18,372	22,085	25,188	29,287
3,00,000	5,916	6,644	7,104	7,743	8,930	10,595	12,376	16,297	20,983	25,247	28,809	33,514
3,50,000	6,322	7,097	7,586	8,265	9,770	11,601	13,663	18,013	23,480	28,271	32,273	37,561
4,00,000	6,695	7,513	8,029	8,745	10,561	12,549	14,884	19,644	25,883	31,183	35,612	41,461
4,50,000	7,041	7,898	8,439	9,189	11,311	13,448	16,052	21,205	28,207	34,001	38,843	45,237
5,00,000	7,365	8,259	8,823	9,606	12,025	14,305	17,173	22,705	30,463	36,739	41,982	48,907
6,00,000	8,018	8,985	9,596	10,444	13,673	16,767	20,382	27,043	34,791	41,985	47,996	55,936

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7,00,000	8,607	9,642	10,295	11,202	14,921	18,497	22,690	30,145	38,929	47,007	53,754	62,669
8,00,000	9,149	10,245	10,936	11,898	16,089	20,127	24,885	33,097	42,915	51,844	59,304	69,159
9,00,000	9,651	10,804	11,531	12,542	17,188	21,674	26,985	35,923	46,771	56,527	64,677	75,444
10,00,000	10,121	11,326	12,087	13,146	18,232	23,152	29,003	38,642	50,516	61,076	69,899	81,553
15,00,000	12,121	13,555	14,460	15,717	22,844	29,772	38,195	51,046	61,950	74,268	84,995	99,574
20,00,000	13,751	15,371	16,391	17,812	26,780	35,525	46,352	62,078	72,170	86,070	98,510	1,15,722
25,00,000	15,016	16,785	17,893	19,523	29,931	39,790	52,011	69,904	81,255	96,578	1,10,562	1,30,142

Sum Insured / AGE of Oldest Member	Zone I: 1 Adult + 2 Children (Excluding GST)											
	18-25 years	26-30 years	31-35 years	36-40 years	41-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years	71-75 years	>75 years
1,00,000	4,868	5,339	5,635	6,047	6,426	6,740	7,320	9,189	10,645	12,501	14,051	16,100
1,50,000	5,898	6,451	6,799	7,284	7,960	8,559	9,454	11,912	14,192	16,715	18,823	21,607
2,00,000	6,735	7,355	7,747	8,290	8,817	10,116	11,315	14,298	17,391	20,529	23,148	26,610
2,50,000	7,454	8,133	8,560	9,154	10,015	11,503	12,997	16,465	20,361	24,074	27,177	31,276
3,00,000	8,093	8,821	9,281	9,920	11,107	12,772	14,553	18,474	23,160	27,424	30,986	35,691
3,50,000	8,668	9,444	9,932	10,612	12,116	13,947	16,009	20,359	25,826	30,617	34,619	39,907
4,00,000	9,198	10,015	10,531	11,247	13,063	15,051	17,386	22,146	28,385	33,685	38,114	43,963
4,50,000	9,687	10,544	11,085	11,835	13,957	16,094	18,698	23,851	30,854	36,647	41,489	47,883
5,00,000	10,147	11,040	11,605	12,388	14,807	17,087	19,954	25,487	33,245	39,521	44,763	51,689
6,00,000	11,072	12,039	12,650	13,498	16,727	19,821	23,436	30,097	37,845	45,039	51,050	58,990
7,00,000	11,907	12,942	13,594	14,502	18,220	21,797	25,990	33,445	42,229	50,306	57,054	65,968
8,00,000	12,674	13,771	14,462	15,423	19,614	23,653	28,411	36,622	46,441	55,370	62,830	72,684
9,00,000	13,386	14,538	15,266	16,276	20,923	25,409	30,720	39,657	50,506	60,262	68,412	79,179
10,00,000	14,052	15,257	16,018	17,077	22,163	27,083	32,934	42,573	54,447	65,007	73,830	85,484
15,00,000	16,886	18,321	19,225	20,482	27,610	34,537	42,960	55,811	66,715	79,034	89,760	1,04,340
20,00,000	19,197	20,816	21,837	23,257	32,226	40,971	51,798	67,524	77,615	91,516	1,03,956	1,21,167
25,00,000	20,961	22,729	23,837	25,467	35,875	45,734	57,955	75,848	87,199	1,02,522	1,16,506	1,36,086

Sum Insured / Age of Oldest Member	Zone I: 2 Adults (Excluding GST)										
	18-30 years	31-35 years	36-40 years	41-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years	71-75 years	>75 years
1,00,000	4,193	5,016	5,312	5,840	7,179	8,391	11,615	13,758	16,876	19,480	22,923
1,50,000	4,929	5,739	6,156	6,941	9,211	11,026	15,267	18,698	22,290	26,478	30,155
2,00,000	5,527	6,314	6,834	7,846	10,994	13,387	18,532	22,900	27,086	32,234	36,628
2,50,000	6,042	6,799	7,411	8,629	12,610	15,558	21,384	25,918	31,681	37,701	42,830
3,00,000	6,492	7,223	7,918	9,325	13,684	17,505	23,599	28,677	35,642	42,441	48,213
3,50,000	6,903	7,602	8,375	9,958	14,629	19,311	25,650	31,237	39,781	47,357	52,695
4,00,000	7,267	7,946	8,791	10,541	15,500	20,717	27,570	33,640	42,893	51,064	56,856
4,50,000	7,529	8,264	9,175	11,084	16,311	22,042	29,381	35,911	45,555	54,230	60,797
5,00,000	7,927	8,729	9,723	12,424	17,415	23,765	31,726	38,073	48,194	57,371	64,554
6,00,000	8,421	9,267	10,392	13,729	19,272	26,357	35,367	42,437	53,342	63,497	71,678
7,00,000	8,837	9,721	10,957	14,831	20,839	28,529	38,419	46,062	57,613	68,578	77,591
8,00,000	9,199	10,114	11,445	15,785	22,196	30,410	41,063	49,202	61,312	72,981	82,714
9,00,000	9,517	10,461	11,876	16,628	23,394	32,069	43,394	51,973	64,575	76,864	87,232
10,00,000	9,802	10,772	12,262	17,380	24,465	33,553	45,481	54,451	67,495	80,338	91,274
15,00,000	11,228	12,323	14,191	21,146	29,821	40,975	55,910	66,840	82,091	97,706	1,11,484

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20,00,000	12,510	13,720	15,928	24,535	34,642	47,654	65,297	77,991	95,226	1,13,338	1,29,672
25,00,000	13,664	14,977	17,490	27,585	38,981	53,666	73,746	88,026	1,07,049	1,27,407	1,46,041

Sum Insured/ Age of Oldest Member	Zone I: 2 Adults + 1 Child (Excluding GST)										
	18-30 years	31-35 years	36-40 years	41-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years	71-75 years	>75 years
1,00,000	5,421	6,244	6,540	7,068	8,407	9,619	12,843	14,986	18,104	20,708	24,151
1,50,000	6,460	7,270	7,687	8,472	10,742	12,557	16,798	20,229	23,821	28,009	31,686
2,00,000	7,304	8,091	8,611	9,623	12,771	15,164	20,309	24,677	28,863	34,011	38,405
2,50,000	8,031	8,788	9,400	10,618	14,599	17,547	23,373	27,907	33,670	39,690	44,819
3,00,000	8,669	9,400	10,095	11,503	15,861	19,683	25,776	30,854	37,819	44,618	50,390
3,50,000	9,249	9,949	10,721	12,304	16,975	21,658	27,996	33,583	42,127	49,703	55,041
4,00,000	9,769	10,449	11,293	13,044	18,003	23,220	30,072	36,142	45,396	53,566	59,358
4,50,000	10,175	10,911	11,821	13,730	18,958	24,688	32,027	38,557	48,202	56,877	63,443
5,00,000	10,709	11,510	12,505	15,205	20,196	26,546	34,508	40,854	50,976	60,153	67,336
6,00,000	11,475	12,321	13,446	16,783	22,326	29,411	38,421	45,491	56,396	66,551	74,732
7,00,000	12,137	13,021	14,256	18,131	24,139	31,829	41,719	49,361	60,913	71,878	80,891
8,00,000	12,725	13,639	14,971	19,311	25,722	33,936	44,588	52,728	64,838	76,507	86,239
9,00,000	13,252	14,196	15,611	20,363	27,129	35,804	47,129	55,708	68,310	80,599	90,967
10,00,000	13,733	14,703	16,193	21,311	28,396	37,484	49,412	58,382	71,425	84,269	95,205
15,00,000	15,993	17,088	18,957	25,911	34,586	45,740	60,675	71,606	86,856	1,02,471	1,16,249
20,00,000	17,955	19,165	21,373	29,981	40,088	53,099	70,743	83,436	1,00,672	1,18,783	1,35,117
25,00,000	19,608	20,921	23,434	33,529	44,925	59,610	79,690	93,970	1,12,993	1,33,351	1,51,985

Sum Insured/ Age of Oldest Member	Zone I: 2 Adults + 2 Children (Excluding GST)										
	18-30 years	31-35 years	36-40 years	41-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years	71-75 years	>75 years
1,00,000	6,649	7,472	7,768	8,296	9,635	10,847	14,071	16,214	19,332	21,936	25,379
1,50,000	7,991	8,801	9,218	10,003	12,273	14,088	18,329	21,760	25,352	29,540	33,217
2,00,000	9,082	9,869	10,389	11,401	14,549	16,942	22,087	26,455	30,641	35,789	40,183
2,50,000	10,020	10,777	11,389	12,607	16,588	19,536	25,362	29,896	35,659	41,679	46,808
3,00,000	10,846	11,577	12,272	13,680	18,038	21,860	27,953	33,031	39,997	46,795	52,567
3,50,000	11,596	12,295	13,067	14,651	19,322	24,004	30,343	35,930	44,474	52,050	57,388
4,00,000	12,271	12,951	13,795	15,546	20,505	25,722	32,574	38,644	47,898	56,069	61,860
4,50,000	12,821	13,557	14,467	16,376	21,604	27,334	34,674	41,203	50,848	59,523	66,090
5,00,000	13,490	14,292	15,286	17,987	22,978	29,328	37,289	43,636	53,757	62,935	70,118
6,00,000	14,529	15,375	16,500	19,837	25,380	32,465	41,475	48,545	59,450	69,605	77,786
7,00,000	15,437	16,320	17,556	21,430	27,439	35,128	45,018	52,661	64,212	75,178	84,190
8,00,000	16,250	17,165	18,496	22,836	29,247	37,461	48,114	56,253	68,363	80,032	89,765
9,00,000	16,987	17,931	19,346	24,098	30,864	39,539	50,864	59,443	72,045	84,334	94,702
10,00,000	17,664	18,633	20,124	25,242	32,327	41,415	53,343	62,312	75,356	88,200	99,136
15,00,000	20,758	21,854	23,722	30,677	39,352	50,506	65,441	76,371	91,621	1,07,236	1,21,014
20,00,000	23,401	24,610	26,818	35,426	45,533	58,544	76,188	88,882	1,06,117	1,24,229	1,40,563
25,00,000	25,552	26,865	29,378	39,473	50,869	65,554	85,634	99,914	1,18,937	1,39,295	1,57,929

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Sum Insured/Age of Oldest Member	Zone I: 2 Adults + 3 Children (Excluding GST)										
	18-30 years	31-35 years	36-40 years	41-45 years	46-50 years	51-55 years	56-60 years	61-65 years	66-70 years	71-75 years	>75 years
1,00,000	7,877	8,700	8,996	9,524	10,863	12,075	15,299	17,442	20,560	23,164	26,607
1,50,000	9,522	10,332	10,749	11,534	13,804	15,619	19,860	23,291	26,883	31,071	34,748
2,00,000	10,859	11,646	12,166	13,178	16,326	18,719	23,864	28,232	32,418	37,566	41,960
2,50,000	12,009	12,766	13,378	14,596	18,577	21,525	27,351	31,885	37,648	43,668	48,797
3,00,000	13,023	13,754	14,450	15,857	20,215	24,037	30,130	35,208	42,174	48,972	54,745
3,50,000	13,942	14,642	15,414	16,997	21,668	26,351	32,689	38,276	46,820	54,396	59,734
4,00,000	14,774	15,453	16,298	18,048	23,007	28,224	35,076	41,146	50,400	58,571	64,362
4,50,000	15,468	16,203	17,113	19,023	24,250	29,981	37,320	43,850	53,494	62,169	68,736
5,00,000	16,272	17,074	18,068	20,769	25,760	32,110	40,071	46,418	56,539	65,716	72,899
6,00,000	17,583	18,429	19,554	22,891	28,434	35,519	44,529	51,599	62,504	72,659	80,840
7,00,000	18,736	19,620	20,855	24,730	30,738	38,428	48,318	55,961	67,512	78,477	87,490
8,00,000	19,776	20,691	22,022	26,362	32,773	40,987	51,639	59,779	71,889	83,558	93,290
9,00,000	20,722	21,666	23,081	27,832	34,599	43,274	54,599	63,178	75,780	88,069	98,437
10,00,000	21,595	22,564	24,055	29,173	36,258	45,346	57,274	66,243	79,287	92,131	1,03,067
15,00,000	25,523	26,619	28,487	35,442	44,117	55,271	70,206	81,136	96,387	1,12,002	1,25,779
20,00,000	28,846	30,056	32,264	40,871	50,978	63,990	81,633	94,327	1,11,562	1,29,674	1,46,008
25,00,000	31,496	32,809	35,322	45,417	56,813	71,498	91,578	1,05,858	1,24,881	1,45,239	1,63,873

Premium Rate per Additional Child on Family Floater Sum Insured Basis:

Sum Insured	Zone I																
	1 Lakh	1.5 Lakh	2 Lakh	2.5 Lakh	3 Lakh	3.5 Lakh	4 Lakh	4.5 Lakh	5 Lakh	6 Lakh	7 Lakh	8 Lakh	9 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh
Premium	1,228	1,531	1,777	1,989	2,177	2,346	2,502	2,646	2,782	3,054	3,300	3,526	3,735	3,931	4,765	5,445	5,944

PLEASE NOTE: Premium rates are subject to change with prior approval from IRDAI.

Discounts

- No Claim Discount (NCD) of 5% on premium is offered for each claim-free year, subject to a maximum of 15%.**
- In case of policies taken by a family on Individual Sum Insured basis, there is a 5% discount applicable on the premium of each and every member of the family.**
- 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 are only made through UIIC website.**

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). Kindly refer

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to the Family Medicare Policy Wordings for the list of conditions/ailments along with loading percentages applicable.

Optional Covers

1. Sum Insured Restore Cover (Premium in INR; excluding GST):

Rate per Family (Sum Insured is Floater Type)		Rate per Member (Sum Insured is on Individual Basis)	
Age of Oldest Member	Premium	Age of Member	Premium
Upto 40 years	25	Up to 40 years	15
41 to 50 years	50	41 to 50 years	25
51 to 60 years	150	51 to 60 years	75
Above 60 years	300	Above 60 years	150

2. Maternity & New Born Baby Cover (Premium in INR; excluding GST):

Base Sum Insured	Limits for Maternity	Limits for New Born Baby	Premium per Annum
3,50,000	35,000	35,000	12,000
4,00,000	40,000	40,000	13,750
4,50,000	40,000 (Normal), 45,000 (Caesarean)	45,000	15,500
5,00,000	40,000 (Normal), 50,000 (Caesarean)	50,000	17,000
6,00,000	40,000 (Normal), 60,000 (Caesarean)	60,000	20,350
7,00,000		70,000	20,600
8,00,000		80,000	20,850
9,00,000		90,000	21,000
10,00,000		1,00,000	21,200
15,00,000		1,50,000	22,000
20,00,000		2,00,000	23,000
25,00,000		2,50,000	23,500

3. Daily Cash Allowance on Hospitalization Cover (Premium in INR; excluding GST):

(a) When the policy is taken on Individual SI basis the following rates are applicable, for each person:

Age of the member (Individual SI Basis)	Base SI ≤ 5 Lakhs (Benefit Rs. 500 per day)	Base SI >5 & ≤15 Lakhs (Benefit Rs. 1000 per day)	Base SI > 15 Lakhs (Benefit Rs. 2000 per day)
≤ 50 Years	300	600	1,200
51 to 60 Years	400	800	1,600
> 60 Years	500	1,000	2,000

(b) When the policy is taken on Floater SI basis the following rates are applicable, for the whole family:

Age of Oldest Member (Floater SI Basis)	Base SI ≤ 5 Lakhs (Daily Benefit Rs.500)	Base SI >5 & ≤15 Lakhs (Daily Benefit Rs.1000)	Base SI > 15 Lakhs (Daily Benefit Rs.2000)
≤ 50 Years	400	800	1,600
51 to 60 Years	500	1,000	2,000
> 60 Years	600	1,200	2,400

United India Insurance Company Limited

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Registered Office: 24 Whites Road, Chennai – 600014



4. **Loadings and Discounts are not applicable to Optional Covers. However, 10% discount for purchasing & renewing policy through UIC website shall be applicable to Optional Covers as well.**

5. **Rates for Optional Covers do not vary by Zone.**