

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108
Registered Office: 24 Whites Road, Chennai – 600014



Family Medicare Policy – Premium Tables

Annual Premium (including 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 Buddh 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 (including 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	2,846	3,402	3,751	4,239	4,685	5,055	5,740	7,945	9,663	11,853	13,682	16,101
1,50,000	3,346	3,999	4,410	4,982	5,780	6,486	7,543	10,443	13,133	16,111	18,598	21,883
2,00,000	3,752	4,485	4,947	5,588	6,210	7,742	9,157	12,677	16,328	20,029	23,121	27,205
2,50,000	4,102	4,903	5,407	6,108	7,124	8,880	10,642	14,735	19,332	23,713	27,375	32,212
3,00,000	4,412	5,271	5,814	6,568	7,967	9,933	12,035	16,662	22,191	27,223	31,426	36,976
3,50,000	4,691	5,606	6,182	6,984	8,759	10,921	13,353	18,487	24,938	30,590	35,313	41,553
4,00,000	4,948	5,913	6,521	7,367	9,508	11,854	14,611	20,228	27,590	33,844	39,070	45,972
4,50,000	5,186	6,196	6,836	7,721	10,224	12,745	15,818	21,898	30,162	36,999	42,711	50,256
5,00,000	5,409	6,463	7,128	8,052	10,907	13,598	16,981	23,510	32,665	40,069	46,256	54,428
6,00,000	5,858	6,999	7,720	8,720	12,530	16,181	20,447	28,307	37,450	45,939	53,032	62,401
7,00,000	6,263	7,485	8,254	9,324	13,713	17,932	22,881	31,677	42,042	51,574	59,537	70,055
8,00,000	6,635	7,930	8,745	9,879	14,824	19,590	25,205	34,894	46,480	57,016	65,819	77,447
9,00,000	6,981	8,341	9,199	10,392	15,875	21,168	27,435	37,982	50,782	62,295	71,912	84,618
10,00,000	7,304	8,726	9,625	10,874	16,875	22,681	29,585	40,959	54,970	67,431	77,842	91,594
15,00,000	8,680	10,372	11,439	12,923	21,333	29,507	39,447	54,612	67,478	82,014	94,671	1,11,875
20,00,000	9,801	11,712	12,916	14,592	25,175	35,494	48,270	66,827	78,736	95,138	1,09,817	1,30,127
25,00,000	10,705	12,792	14,100	16,023	28,305	39,938	54,359	75,473	88,867	1,06,948	1,23,449	1,46,554

Sum Insured / Age of Oldest Member	Zone I: 1 Adult + 1 Child (including 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	4,295	4,851	5,200	5,686	6,134	6,504	7,189	9,394	11,112	13,302	15,131	17,550
1,50,000	5,153	5,806	6,216	6,789	7,586	8,293	9,349	12,250	14,940	17,917	20,405	23,690
2,00,000	5,849	6,582	7,043	7,685	8,307	9,839	11,255	14,774	18,425	22,126	25,218	29,302
2,50,000	6,449	7,250	7,754	8,455	9,471	11,227	12,989	17,082	21,679	26,060	29,722	34,559
3,00,000	6,981	7,840	8,383	9,137	10,537	12,502	14,604	19,230	24,760	29,791	33,995	39,547
3,50,000	7,460	8,374	8,951	9,753	11,529	13,689	16,122	21,255	27,706	33,360	38,082	44,322
4,00,000	7,900	8,865	9,474	10,319	12,462	14,808	17,563	23,180	30,542	36,796	42,022	48,924
4,50,000	8,308	9,320	9,958	10,843	13,347	15,869	18,941	25,022	33,284	40,121	45,835	53,380
5,00,000	8,691	9,746	10,411	11,335	14,190	16,880	20,264	26,792	35,946	43,352	49,539	57,710

Family Medicare Policy – Premium Tables – Zone I
UIN: UIIHLIP22070V042122

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6,00,000	9,461	10,602	11,323	12,324	16,134	19,785	24,051	31,911	41,053	49,542	56,635	66,004
7,00,000	10,156	11,378	12,148	13,218	17,607	21,826	26,774	35,571	45,936	55,468	63,430	73,949
8,00,000	10,796	12,089	12,904	14,040	18,985	23,750	29,364	39,054	50,640	61,176	69,979	81,608
9,00,000	11,388	12,749	13,607	14,800	20,282	25,575	31,842	42,389	55,190	66,702	76,319	89,024
10,00,000	11,943	13,365	14,263	15,512	21,514	27,319	34,224	45,598	59,609	72,070	82,481	96,233
15,00,000	14,303	15,995	17,063	18,546	26,956	35,131	45,070	60,234	73,101	87,636	1,00,294	1,17,497
20,00,000	16,226	18,138	19,341	21,018	31,600	41,920	54,695	73,252	85,161	1,01,563	1,16,242	1,36,552
25,00,000	17,719	19,806	21,114	23,037	35,319	46,952	61,373	82,487	95,881	1,13,962	1,30,463	1,53,568

Sum Insured / Age of Oldest Member	Zone I: 1 Adult + 2 Children (including 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	5,744	6,300	6,649	7,135	7,583	7,953	8,638	10,843	12,561	14,751	16,580	18,998
1,50,000	6,960	7,612	8,023	8,595	9,393	10,100	11,156	14,056	16,747	19,724	22,211	25,496
2,00,000	7,947	8,679	9,141	9,782	10,404	11,937	13,352	16,872	20,521	24,224	27,315	31,400
2,50,000	8,796	9,597	10,101	10,802	11,818	13,574	15,336	19,429	24,026	28,407	32,069	36,906
3,00,000	9,550	10,409	10,952	11,706	13,106	15,071	17,173	21,799	27,329	32,360	36,563	42,115
3,50,000	10,228	11,144	11,720	12,522	14,297	16,457	18,891	24,024	30,475	36,128	40,850	47,090
4,00,000	10,854	11,818	12,427	13,271	15,414	17,760	20,515	26,132	33,494	39,748	44,975	51,876
4,50,000	11,431	12,442	13,080	13,965	16,469	18,991	22,064	28,144	36,408	43,243	48,957	56,502
5,00,000	11,973	13,027	13,694	14,618	17,472	20,163	23,546	30,075	39,229	46,635	52,820	60,993
6,00,000	13,065	14,206	14,927	15,928	19,738	23,389	27,654	35,514	44,657	53,146	60,239	69,608
7,00,000	14,050	15,272	16,041	17,112	21,500	25,720	30,668	39,465	49,830	59,361	67,324	77,842
8,00,000	14,955	16,250	17,065	18,199	23,145	27,911	33,525	43,214	54,800	65,337	74,139	85,767
9,00,000	15,795	17,155	18,014	19,206	24,689	29,983	36,250	46,795	59,597	71,109	80,726	93,431
10,00,000	16,581	18,003	18,901	20,151	26,152	31,958	38,862	50,236	64,247	76,708	87,119	1,00,871
15,00,000	19,925	21,619	22,686	24,169	32,580	40,754	50,693	65,857	83,724	93,260	1,05,917	1,23,121
20,00,000	22,652	24,563	25,768	27,443	38,027	48,346	61,122	79,678	91,586	1,07,989	1,22,668	1,42,977
25,00,000	24,734	26,820	28,128	30,051	42,333	53,966	68,387	89,501	1,02,895	1,20,976	1,37,477	1,60,581

Sum Insured / Age of Oldest Member	Zone I: 2 Adults (including 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	4,948	5,919	6,268	6,891	8,471	9,901	13,706	16,234	19,914	22,986	27,049
1,50,000	5,816	6,772	7,264	8,190	10,869	13,011	18,015	22,064	26,302	31,244	35,583
2,00,000	6,522	7,451	8,064	9,258	12,973	15,797	21,868	27,022	31,961	38,036	43,221
2,50,000	7,130	8,023	8,745	10,182	14,880	18,358	25,233	30,583	37,384	44,487	50,539
3,00,000	7,661	8,523	9,343	11,004	16,147	20,656	27,847	33,839	42,058	50,080	56,891
3,50,000	8,146	8,970	9,883	11,750	17,262	22,787	30,267	36,860	46,942	55,881	62,180
4,00,000	8,575	9,376	10,373	12,438	18,290	24,446	32,533	39,695	50,614	60,256	67,090
4,50,000	8,884	9,752	10,827	13,079	19,247	26,010	34,670	42,375	53,755	63,991	71,740
5,00,000	9,354	10,300	11,473	14,660	20,550	28,043	37,437	44,926	56,869	67,698	76,174
6,00,000	9,937	10,935	12,263	16,200	22,741	31,101	41,733	50,076	62,944	74,926	84,580
7,00,000	10,428	11,471	12,929	17,501	24,590	33,664	45,334	54,353	67,983	80,922	91,557
8,00,000	10,855	11,935	13,505	18,626	26,191	35,884	48,454	58,058	72,348	86,118	97,603
9,00,000	11,230	12,344	14,014	19,621	27,605	37,841	51,205	61,328	76,199	90,700	1,02,934
10,00,000	11,566	12,711	14,469	20,508	28,869	39,593	53,668	64,252	79,644	94,799	1,07,703
15,00,000	13,249	14,541	16,745	24,952	35,189	48,351	65,974	78,871	96,867	1,15,293	1,31,551

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20,00,000	14,762	16,190	18,795	28,951	40,878	56,232	77,050	92,029	1,12,367	1,33,739	1,53,013
25,00,000	16,124	17,673	20,638	32,550	45,998	63,326	87,020	1,03,871	1,26,318	1,50,340	1,72,328

Sum Insured / Age of Oldest Member	Zone I: 2 Adults + 1 Child (including 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	6,397	7,368	7,717	8,340	9,920	11,350	15,155	17,683	21,363	24,435	28,498
1,50,000	7,623	8,579	9,071	9,997	12,676	14,817	19,822	23,870	28,109	33,051	37,389
2,00,000	8,619	9,547	10,161	11,355	15,070	17,894	23,965	29,119	34,058	40,133	45,318
2,50,000	9,477	10,370	11,092	12,529	17,227	20,705	27,580	32,930	39,731	46,834	52,886
3,00,000	10,229	11,092	11,912	13,574	18,716	23,226	30,416	36,408	44,626	52,649	59,460
3,50,000	10,914	11,740	12,651	14,519	20,031	25,556	33,035	39,628	49,710	58,650	64,948
4,00,000	11,527	12,330	13,326	15,392	21,244	27,400	35,485	42,648	53,567	63,208	70,042
4,50,000	12,007	12,875	13,949	16,201	22,370	29,132	37,792	45,497	56,878	67,115	74,863
5,00,000	12,637	13,582	14,756	17,942	23,831	31,324	40,719	48,208	60,152	70,981	79,456
6,00,000	13,541	14,539	15,866	19,804	26,345	34,705	45,337	53,679	66,547	78,530	88,184
7,00,000	14,322	15,365	16,822	21,395	28,484	37,558	49,228	58,246	71,877	84,816	95,451
8,00,000	15,016	16,094	17,666	22,787	30,352	40,044	52,614	62,219	76,509	90,278	1,01,762
9,00,000	15,637	16,751	18,421	24,028	32,012	42,249	55,612	65,735	80,606	95,107	1,07,341
10,00,000	16,205	17,350	19,108	25,147	33,507	44,231	58,306	68,891	84,282	99,437	1,12,342
15,00,000	18,872	20,164	22,369	30,575	40,811	53,973	71,597	84,495	1,02,490	1,20,916	1,37,174
20,00,000	21,187	22,615	25,220	35,378	47,304	62,657	83,477	98,454	1,18,793	1,40,164	1,59,438
25,00,000	23,137	24,687	27,652	39,564	53,012	70,340	94,034	1,10,885	1,33,332	1,57,354	1,79,342

Sum Insured / Age of Oldest Member	Zone I: 2 Adults + 2 Children (including 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	7,846	8,817	9,166	9,789	11,369	12,799	16,604	19,133	22,812	25,884	29,947
1,50,000	9,429	10,385	10,877	11,804	14,482	16,624	21,628	25,677	29,915	34,857	39,196
2,00,000	10,717	11,645	12,259	13,453	17,168	19,992	26,063	31,217	36,156	42,231	47,416
2,50,000	11,824	12,717	13,439	14,876	19,574	23,052	29,927	35,277	42,078	49,181	55,233
3,00,000	12,798	13,661	14,481	16,142	21,285	25,795	32,985	38,977	47,196	55,218	62,029
3,50,000	13,683	14,508	15,419	17,288	22,800	28,325	35,805	42,397	52,479	61,419	67,718
4,00,000	14,480	15,282	16,278	18,344	24,196	30,352	38,437	45,600	56,520	66,161	72,995
4,50,000	15,129	15,997	17,071	19,324	25,493	32,254	40,915	48,620	60,001	70,237	77,986
5,00,000	15,918	16,865	18,037	21,225	27,114	34,607	44,001	51,490	63,433	74,263	82,739
6,00,000	17,144	18,143	19,470	23,408	29,948	38,309	48,941	57,283	70,151	82,134	91,787
7,00,000	18,216	19,258	20,716	25,287	32,378	41,451	53,121	62,140	75,770	88,710	99,344
8,00,000	19,175	20,255	21,825	26,946	34,511	44,204	56,775	66,379	80,668	94,438	1,05,923
9,00,000	20,045	21,159	22,828	28,436	36,420	46,656	60,020	70,143	85,013	99,514	1,11,748
10,00,000	20,844	21,987	23,746	29,786	38,146	48,870	62,945	73,528	88,920	1,04,076	1,16,980
15,00,000	24,494	25,788	27,992	36,199	46,435	59,597	77,220	90,118	1,08,113	1,26,538	1,42,797
20,00,000	27,613	29,040	31,645	41,803	53,729	69,082	89,902	1,04,881	1,25,218	1,46,590	1,65,864
25,00,000	30,151	31,701	34,666	46,578	60,025	77,354	1,01,048	1,17,899	1,40,346	1,64,368	1,86,356

Zone I: 2 Adults + 3 Children (including GST)											
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United India Insurance Company Limited

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Registered Office: 24 Whites Road, Chennai – 600014



Sum Insured / Age of Oldest Member	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	9,295	10,266	10,615	11,238	12,818	14,249	18,053	20,582	24,261	27,334	31,396
1,50,000	11,236	12,192	12,684	13,610	16,289	18,430	23,435	27,483	31,722	36,664	41,003
2,00,000	12,814	13,742	14,356	15,550	19,265	22,088	28,160	33,314	38,253	44,328	49,513
2,50,000	14,171	15,064	15,786	17,223	21,921	25,400	32,274	37,624	44,425	51,528	57,580
3,00,000	15,367	16,230	17,051	18,711	23,854	28,364	35,553	41,545	49,765	57,787	64,599
3,50,000	16,452	17,278	18,189	20,056	25,568	31,094	38,573	45,166	55,248	64,187	70,486
4,00,000	17,433	18,235	19,232	21,297	27,148	33,304	41,390	48,552	59,472	69,114	75,947
4,50,000	18,252	19,120	20,193	22,447	28,615	35,378	44,038	51,743	63,123	73,359	81,108
5,00,000	19,201	20,147	21,320	24,507	30,397	37,890	47,284	54,773	66,716	77,545	86,021
6,00,000	20,748	21,746	23,074	27,011	33,552	41,912	52,544	60,887	73,755	85,738	95,391
7,00,000	22,108	23,152	24,609	29,181	36,271	45,345	57,015	66,034	79,664	92,603	1,03,238
8,00,000	23,336	24,415	25,986	31,107	38,672	48,365	60,934	70,539	84,829	98,598	1,10,082
9,00,000	24,452	25,566	27,236	32,842	40,827	51,063	64,427	74,550	89,420	1,03,921	1,16,156
10,00,000	25,482	26,626	28,385	34,424	42,784	53,508	67,583	78,167	93,559	1,08,715	1,21,619
15,00,000	30,117	31,410	33,615	41,822	52,058	65,220	82,843	95,740	1,13,737	1,32,162	1,48,419
20,00,000	34,038	35,466	38,072	48,228	60,154	75,508	96,327	1,11,306	1,31,643	1,53,015	1,72,289
25,00,000	37,165	38,715	41,680	53,592	67,039	84,368	1,08,062	1,24,912	1,47,360	1,71,382	1,93,370

Premium Rate per Additional Child on Family Floater Sum Insured Basis: (including GST)

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	1,449	1,807	2,097	2,347	2,569	2,768	2,952	3,122	3,283	3,604	3,894	4,161	4,407	4,639	5,623	6,425	7,014

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

Discounts

1. No Claim Discount (NCD) of 5% on premium is offered for each claim-free year, subject to a maximum of 15%.
2. 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.
3. 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

Family Medicare Policy – Premium Tables – Zone I
UIN: UIIHLIP22070V042122

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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 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; including GST)

<i>Rate per Family (Sum Insured is Floater Type)</i>		<i>Rate per Member (Sum Insured is on Individual Basis)</i>	
Age of Oldest Member	Premium	Age of Oldest Member	Premium
Up to 40 years	30	Up to 40 years	18
41 to 50 years	59	41 to 50 years	30
51 to 60 years	177	51 to 60 years	89
Above 60 years	354	Above 60 years	177

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

Base Sum Insured	Limits for Maternity	Limits for New Born Baby	Premium per Annum
3,50,000	35,000	35,000	14,160
4,00,000	40,000	40,000	16,225
4,50,000	40,000 (Normal), 45,000 (Caesarean)	45,000	18,290
5,00,000	40,000 (Normal), 50,000 (Caesarean)	50,000	20,060
6,00,000	40,000 (Normal), 60,000 (Caesarean)	60,000	24,013
7,00,000		70,000	24,308
8,00,000		80,000	24,603
9,00,000		90,000	24,780
10,00,000		1,00,000	25,016
15,00,000		1,50,000	25,960
20,00,000		2,00,000	27,140
25,00,000		2,50,000	27,730

3. Daily Cash Allowance on Hospitalization Cover (Premium in INR; including 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)
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United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108
Registered Office: 24 Whites Road, Chennai – 600014



≤ 50 Years	354	708	1,416
51 to 60 Years	472	944	1,888
> 60 Years	590	1,180	2,360

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

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	472	944	1,888
51 to 60 Years	590	1,180	2,360
> 60 Years	708	1,416	2,832

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

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