

INDIVIDUAL HEALTH INSURANCE POLICY

PREMIUM RATE TABLES – ZONE I

IMPORTANT INFORMATION:

- Premium rates vary depending on the Proposer's place of residence. In this regard, the country is divided into two geographical zones: **Zone I** and **Zone II**.

Zone I: Address of the proposer is 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

- The premium charts presented in this document are applicable to **Zone I ONLY**
- All premium rates in this document are **Annual Premium Rates in INR (₹)** and are **exclusive of Goods & Service Tax (GST) & Cess (if any)**. GST as applicable will be charged extra.

I. ANNUAL PREMIUM RATES (Excl. GST) FOR FRESH PROPOSALS

The premium charts presented in this section only apply to customers who are buying the Individual Health Insurance Policy for the first time.

Platinum Plan			
Age Band / Sum Insured	91 days – 25 Years	26 – 30 Years	31 – 35 Years
2,00,000	3,036	3,628	4,002
3,00,000	3,569	4,264	4,703
5,00,000	4,375	5,228	5,767
8,00,000	5,368	6,414	7,074
10,00,000	5,908	7,059	7,786
15,00,000	7,021	8,391	9,254
20,00,000	7,929	9,474	10,449

Gold Plan					
Age Band / Sum Insured	36 – 40 Years	41 – 45 Years	46 – 50 Years	51 – 55 Years	56 – 60 Years
2,00,000	4,520	4,934	6,151	7,275	10,072
3,00,000	5,313	6,330	7,892	9,561	13,237
5,00,000	6,514	8,666	10,803	13,491	18,678
8,00,000	7,992	11,778	15,564	20,025	27,723
10,00,000	8,796	13,407	18,020	23,505	32,542

Senior Citizen Plan	
Age Band / Sum Insured	61 – 65 Years
2,00,000	12,634
3,00,000	17,171
5,00,000	25,275

United India Insurance Company Limited

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II. ANNUAL PREMIUM RATES (Excl. GST) FOR RENEWALS

The premium charts presented in this section only apply to existing customers of Individual Health Insurance Policy.

Platinum Plan								
Age Band / Sum Insured	91 days – 25 Years	26 – 30 Years	31 – 35 Years	36 – 40 Years	41 – 45 Years	46 – 50 Years	51 – 55 Years	56 – 60 Years
50,000	1,746	2,087	2,302	2,600	2,611	2,623	2,858	3,956
75,000	2,053	2,453	2,706	3,057	3,211	3,365	3,756	5,200
1,00,000	2,303	2,752	3,035	3,428	3,722	4,016	4,560	6,313
1,25,000	2,517	3,007	3,317	3,747	4,177	4,607	5,299	7,337
1,50,000	2,707	3,235	3,567	4,030	4,592	5,153	5,992	8,297
1,75,000	2,878	3,440	3,794	4,285	4,725	5,666	6,649	9,205
2,00,000	3,036	3,628	4,002	4,520	4,934	6,151	7,275	10,072
2,25,000	3,182	3,802	4,194	4,738	5,304	6,613	7,876	10,904
2,50,000	3,318	3,966	4,373	4,940	5,660	7,055	8,456	11,706
2,75,000	3,447	4,119	4,543	5,132	6,001	7,480	9,017	12,483
3,00,000	3,569	4,264	4,703	5,313	6,330	7,892	9,561	13,237
3,25,000	3,684	4,403	4,856	5,485	6,650	8,290	10,092	13,971
3,50,000	3,795	4,535	5,001	5,650	6,959	8,676	10,609	14,687
3,75,000	3,901	4,662	5,141	5,808	7,261	9,052	11,113	15,387
4,00,000	4,003	4,783	5,275	5,959	7,555	9,419	11,608	16,070
4,25,000	4,100	4,900	5,404	6,105	7,842	9,777	12,092	16,740
4,50,000	4,195	5,013	5,529	6,245	8,123	10,126	12,567	17,399
4,75,000	4,287	5,122	5,649	6,382	8,397	10,469	13,034	18,044
5,00,000	4,375	5,228	5,767	6,514	8,666	10,803	13,491	18,678
5,25,000	4,470	5,341	5,891	6,655	9,204	11,754	14,724	20,385
5,50,000	4,562	5,451	6,012	6,791	9,459	12,128	15,239	21,097
5,75,000	4,652	5,558	6,130	6,925	9,709	12,495	15,746	21,798
6,00,000	4,739	5,662	6,244	7,054	9,955	12,856	16,245	22,490
6,25,000	4,824	5,763	6,357	7,181	10,197	13,212	16,738	23,172
6,50,000	4,907	5,862	6,466	7,304	10,433	13,562	17,224	23,846
6,75,000	4,988	5,960	6,573	7,425	10,666	13,907	17,704	24,510
7,00,000	5,066	6,054	6,677	7,543	10,895	14,247	18,179	25,167
7,25,000	5,144	6,147	6,780	7,659	11,121	14,583	18,648	25,817
7,50,000	5,220	6,238	6,880	7,771	11,343	14,914	19,112	26,459
7,75,000	5,294	6,326	6,977	7,882	11,562	15,241	19,571	27,094
8,00,000	5,368	6,414	7,074	7,992	11,778	15,564	20,025	27,723
8,25,000	5,439	6,500	7,168	8,098	11,990	15,883	20,474	28,346
8,50,000	5,509	6,584	7,261	8,203	12,200	16,198	20,919	28,961
8,75,000	5,579	6,666	7,352	8,306	12,408	16,510	21,360	29,572
9,00,000	5,647	6,747	7,441	8,406	12,613	16,818	21,797	30,176
9,25,000	5,714	6,827	7,530	8,506	12,815	17,123	22,230	30,776
9,50,000	5,779	6,906	7,617	8,604	13,015	17,425	22,659	31,370
9,75,000	5,844	6,984	7,702	8,700	13,212	17,724	23,084	31,958
10,00,000	5,908	7,059	7,786	8,796	13,407	18,020	23,505	32,542
15,00,000	7,021	8,391	9,254	10,454	16,949	23,443	31,340	43,388
20,00,000	7,929	9,474	10,449	11,804	20,001	28,200	38,350	53,093

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Gold Plan									
Age Band / Sum Insured	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
50,000	2,600	2,611	2,623	2,858	3,956	4,425	5,427	6,265	7,373
75,000	3,057	3,211	3,365	3,756	5,200	6,013	7,377	8,517	10,020
1,00,000	3,428	3,722	4,016	4,560	6,313	7,477	9,172	10,587	12,458
1,25,000	3,747	4,177	4,607	5,299	7,337	8,853	10,859	12,535	14,750
1,50,000	4,030	4,592	5,153	5,992	8,297	10,162	12,466	14,390	16,932
1,75,000	4,285	4,725	5,666	6,649	9,205	11,419	14,008	16,171	19,027
2,00,000	4,520	4,934	6,151	7,275	10,072	12,634	15,498	17,890	21,050
2,25,000	4,738	5,304	6,613	7,876	10,904	13,812	16,943	19,558	23,014
2,50,000	4,940	5,660	7,055	8,456	11,706	14,958	18,349	21,182	24,924
2,75,000	5,132	6,001	7,480	9,017	12,483	16,077	19,721	22,766	26,788
3,00,000	5,313	6,330	7,892	9,561	13,237	17,171	21,064	24,316	28,611
3,25,000	5,485	6,650	8,290	10,092	13,971	18,243	22,379	25,834	30,399
3,50,000	5,650	6,959	8,676	10,609	14,687	19,296	23,670	27,324	32,152
3,75,000	5,808	7,261	9,052	11,113	15,387	20,330	24,939	28,789	33,875
4,00,000	5,959	7,555	9,419	11,608	16,070	21,348	26,187	30,231	35,571
4,25,000	6,105	7,842	9,777	12,092	16,740	22,350	27,417	31,649	37,240
4,50,000	6,245	8,123	10,126	12,567	17,399	23,338	28,628	33,049	38,887
4,75,000	6,382	8,397	10,469	13,034	18,044	24,313	29,824	34,428	40,511
5,00,000	6,514	8,666	10,803	13,491	18,678	25,275	31,004	35,791	42,114
5,25,000	6,655	9,204	11,754	14,724	20,385	26,320	32,288	37,273	43,857
5,50,000	6,791	9,459	12,128	15,239	21,097	27,355	33,556	38,737	45,579
5,75,000	6,925	9,709	12,495	15,746	21,798	28,377	34,810	40,185	47,284
6,00,000	7,054	9,955	12,856	16,245	22,490	29,388	36,051	41,617	48,969
6,25,000	7,181	10,197	13,212	16,738	23,172	30,390	37,279	43,035	50,637
6,50,000	7,304	10,433	13,562	17,224	23,846	31,381	38,496	44,439	52,290
6,75,000	7,425	10,666	13,907	17,704	24,510	32,364	39,702	45,830	53,927
7,00,000	7,543	10,895	14,247	18,179	25,167	33,338	40,895	47,209	55,550
7,25,000	7,659	11,121	14,583	18,648	25,817	34,304	42,080	48,576	57,158
7,50,000	7,771	11,343	14,914	19,112	26,459	35,260	43,254	49,932	58,753
7,75,000	7,882	11,562	15,241	19,571	27,094	36,209	44,418	51,277	60,335
8,00,000	7,992	11,778	15,564	20,025	27,723	37,152	45,574	52,610	61,905
8,25,000	8,098	11,990	15,883	20,474	28,346	38,087	46,721	53,934	63,463
8,50,000	8,203	12,200	16,198	20,919	28,961	39,015	47,859	55,248	65,009
8,75,000	8,306	12,408	16,510	21,360	29,572	39,936	48,990	56,553	66,545
9,00,000	8,406	12,613	16,818	21,797	30,176	40,851	50,112	57,849	68,069
9,25,000	8,506	12,815	17,123	22,230	30,776	41,760	51,227	59,136	69,584
9,50,000	8,604	13,015	17,425	22,659	31,370	42,663	52,335	60,415	71,088
9,75,000	8,700	13,212	17,724	23,084	31,958	43,560	53,436	61,685	72,583
10,00,000	8,796	13,407	18,020	23,505	32,542	44,452	54,529	62,948	74,068

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Senior Citizen Plan				
Age Band / Sum Insured	61 – 65 Years	66 – 70 Years	71 – 75 Years	>75 Years
50,000	4,425	5,427	6,265	7,373
75,000	6,013	7,377	8,517	10,020
1,00,000	7,477	9,172	10,587	12,458
1,25,000	8,853	10,859	12,535	14,750
1,50,000	10,162	12,466	14,390	16,932
1,75,000	11,419	14,008	16,171	19,027
2,00,000	12,634	15,498	17,890	21,050
2,25,000	13,812	16,943	19,558	23,014
2,50,000	14,958	18,349	21,182	24,924
2,75,000	16,077	19,721	22,766	26,788
3,00,000	17,171	21,064	24,316	28,611
3,25,000	18,243	22,379	25,834	30,399
3,50,000	19,296	23,670	27,324	32,152
3,75,000	20,330	24,939	28,789	33,875
4,00,000	21,348	26,187	30,231	35,571
4,25,000	22,350	27,417	31,649	37,240
4,50,000	23,338	28,628	33,049	38,887
4,75,000	24,313	29,824	34,428	40,511
5,00,000	25,275	31,004	35,791	42,114

III. OPTIONAL COVER RATES (EXCL. GST)

- **Road Ambulance Cover:** Rs. 100 per Insured Person

- **Daily Cash Allowance on Hospitalisation:**

Allowance per Day	Premium per Insured Person
Rs. 250/-	Rs. 150
Rs. 500/-	Rs. 300

Please note that the Optional Cover Rates do not vary by Zone.

Additionally, Loadings & Discounts do not apply to Optional Cover Rates. However, Online Discount of 10% for purchasing Policy online through UIIC website shall be applicable for Optional Cover rates as well.

IV. DISCOUNTS (APPLICABLE FOR ALL PLANS)

- **Family Discount:** In case the 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
- **Online Discount:** A discount of 10% (subject to a maximum of Rs. 2000 per policy) will be applicable if the policy is purchased online through UIIC website; this is applicable for new policies only

V. LOADINGS (APPLICABLE FOR ALL PLANS)

- **Loadings:** For Pre-Existing Disease of Diabetes and Hypertension, premium will be loaded by 10% each.