

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 **inclusive of Goods & Service Tax (GST) & Cess (if any)**.

I. ANNUAL PREMIUM RATES (Incl. 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	3,582	4,281	4,722
3,00,000	4,211	5,032	5,550
5,00,000	5,163	6,169	6,805
8,00,000	6,334	7,569	8,347
10,00,000	6,971	8,330	9,187
15,00,000	8,285	9,901	10,920
20,00,000	9,356	11,179	12,330

Gold Plan					
Age Band / Sum Insured	36 – 40 Years	41 – 45 Years	46 – 50 Years	51 – 55 Years	56 – 60 Years
2,00,000	5,334	5,822	7,258	8,585	11,885
3,00,000	6,269	7,469	9,313	11,282	15,620
5,00,000	7,687	10,226	12,748	15,919	22,040
8,00,000	9,431	13,898	18,366	23,630	32,713
10,00,000	10,379	15,820	21,264	27,736	38,400

Senior Citizen Plan	
Age Band / Sum Insured	61 – 65 Years
2,00,000	14,908
3,00,000	20,262
5,00,000	29,825

United India Insurance Company Limited

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II. ANNUAL PREMIUM RATES (Incl. 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	2,060	2,463	2,716	3,068	3,081	3,095	3,372	4,668
75,000	2,423	2,895	3,193	3,607	3,789	3,971	4,432	6,136
1,00,000	2,718	3,247	3,581	4,045	4,392	4,739	5,381	7,449
1,25,000	2,970	3,548	3,914	4,421	4,929	5,436	6,253	8,658
1,50,000	3,194	3,817	4,209	4,755	5,419	6,081	7,071	9,790
1,75,000	3,396	4,059	4,477	5,056	5,576	6,686	7,846	10,862
2,00,000	3,582	4,281	4,722	5,334	5,822	7,258	8,585	11,885
2,25,000	3,755	4,486	4,949	5,591	6,259	7,803	9,294	12,867
2,50,000	3,915	4,680	5,160	5,829	6,679	8,325	9,978	13,813
2,75,000	4,067	4,860	5,361	6,056	7,081	8,826	10,640	14,730
3,00,000	4,211	5,032	5,550	6,269	7,469	9,313	11,282	15,620
3,25,000	4,347	5,196	5,730	6,472	7,847	9,782	11,909	16,486
3,50,000	4,478	5,351	5,901	6,667	8,212	10,238	12,519	17,331
3,75,000	4,603	5,501	6,066	6,853	8,568	10,681	13,113	18,157
4,00,000	4,724	5,644	6,225	7,032	8,915	11,114	13,697	18,963
4,25,000	4,838	5,782	6,377	7,204	9,254	11,537	14,269	19,753
4,50,000	4,950	5,915	6,524	7,369	9,585	11,949	14,829	20,531
4,75,000	5,059	6,044	6,666	7,531	9,908	12,353	15,380	21,292
5,00,000	5,163	6,169	6,805	7,687	10,226	12,748	15,919	22,040
5,25,000	5,275	6,302	6,951	7,853	10,861	13,870	17,374	24,054
5,50,000	5,383	6,432	7,094	8,013	11,162	14,311	17,982	24,894
5,75,000	5,489	6,558	7,233	8,172	11,457	14,744	18,580	25,722
6,00,000	5,592	6,681	7,368	8,324	11,747	15,170	19,169	26,538
6,25,000	5,692	6,800	7,501	8,474	12,032	15,590	19,751	27,343
6,50,000	5,790	6,917	7,630	8,619	12,311	16,003	20,324	28,138
6,75,000	5,886	7,033	7,756	8,762	12,586	16,410	20,891	28,922
7,00,000	5,978	7,144	7,879	8,901	12,856	16,811	21,451	29,697
7,25,000	6,070	7,253	8,000	9,038	13,123	17,208	22,005	30,464
7,50,000	6,160	7,361	8,118	9,170	13,385	17,599	22,552	31,222
7,75,000	6,247	7,465	8,233	9,301	13,643	17,984	23,094	31,971
8,00,000	6,334	7,569	8,347	9,431	13,898	18,366	23,630	32,713
8,25,000	6,418	7,670	8,458	9,556	14,148	18,742	24,159	33,448
8,50,000	6,501	7,769	8,568	9,680	14,396	19,114	24,684	34,174
8,75,000	6,583	7,866	8,675	9,801	14,641	19,482	25,205	34,895
9,00,000	6,663	7,961	8,780	9,919	14,883	19,845	25,720	35,608
9,25,000	6,743	8,056	8,885	10,037	15,122	20,205	26,231	36,316
9,50,000	6,819	8,149	8,988	10,153	15,358	20,562	26,738	37,017
9,75,000	6,896	8,241	9,088	10,266	15,590	20,914	27,239	37,710
10,00,000	6,971	8,330	9,187	10,379	15,820	21,264	27,736	38,400
15,00,000	8,285	9,901	10,920	12,336	20,000	27,663	36,981	51,198
20,00,000	9,356	11,179	12,330	13,929	23,601	33,276	45,253	62,650

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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	3,068	3,081	3,095	3,372	4,668	5,222	6,404	7,393	8,700
75,000	3,607	3,789	3,971	4,432	6,136	7,095	8,705	10,050	11,824
1,00,000	4,045	4,392	4,739	5,381	7,449	8,823	10,823	12,493	14,700
1,25,000	4,421	4,929	5,436	6,253	8,658	10,447	12,814	14,791	17,405
1,50,000	4,755	5,419	6,081	7,071	9,790	11,991	14,710	16,980	19,980
1,75,000	5,056	5,576	6,686	7,846	10,862	13,474	16,529	19,082	22,452
2,00,000	5,334	5,822	7,258	8,585	11,885	14,908	18,288	21,110	24,839
2,25,000	5,591	6,259	7,803	9,294	12,867	16,298	19,993	23,078	27,157
2,50,000	5,829	6,679	8,325	9,978	13,813	17,650	21,652	24,995	29,410
2,75,000	6,056	7,081	8,826	10,640	14,730	18,971	23,271	26,864	31,610
3,00,000	6,269	7,469	9,313	11,282	15,620	20,262	24,856	28,693	33,761
3,25,000	6,472	7,847	9,782	11,909	16,486	21,527	26,407	30,484	35,871
3,50,000	6,667	8,212	10,238	12,519	17,331	22,769	27,931	32,242	37,939
3,75,000	6,853	8,568	10,681	13,113	18,157	23,989	29,428	33,971	39,973
4,00,000	7,032	8,915	11,114	13,697	18,963	25,191	30,901	35,673	41,974
4,25,000	7,204	9,254	11,537	14,269	19,753	26,373	32,352	37,346	43,943
4,50,000	7,369	9,585	11,949	14,829	20,531	27,539	33,781	38,998	45,887
4,75,000	7,531	9,908	12,353	15,380	21,292	28,689	35,192	40,625	47,803
5,00,000	7,687	10,226	12,748	15,919	22,040	29,825	36,585	42,233	49,695
5,25,000	7,853	10,861	13,870	17,374	24,054	31,058	38,100	43,982	51,751
5,50,000	8,013	11,162	14,311	17,982	24,894	32,279	39,596	45,710	53,783
5,75,000	8,172	11,457	14,744	18,580	25,722	33,485	41,076	47,418	55,795
6,00,000	8,324	11,747	15,170	19,169	26,538	34,678	42,540	49,108	57,783
6,25,000	8,474	12,032	15,590	19,751	27,343	35,860	43,989	50,781	59,752
6,50,000	8,619	12,311	16,003	20,324	28,138	37,030	45,425	52,438	61,702
6,75,000	8,762	12,586	16,410	20,891	28,922	38,190	46,848	54,079	63,634
7,00,000	8,901	12,856	16,811	21,451	29,697	39,339	48,256	55,707	65,549
7,25,000	9,038	13,123	17,208	22,005	30,464	40,479	49,654	57,320	67,446
7,50,000	9,170	13,385	17,599	22,552	31,222	41,607	51,040	58,920	69,329
7,75,000	9,301	13,643	17,984	23,094	31,971	42,727	52,413	60,507	71,195
8,00,000	9,431	13,898	18,366	23,630	32,713	43,839	53,777	62,080	73,048
8,25,000	9,556	14,148	18,742	24,159	33,448	44,943	55,131	63,642	74,886
8,50,000	9,680	14,396	19,114	24,684	34,174	46,038	56,474	65,193	76,711
8,75,000	9,801	14,641	19,482	25,205	34,895	47,124	57,808	66,733	78,523
9,00,000	9,919	14,883	19,845	25,720	35,608	48,204	59,132	68,262	80,321
9,25,000	10,037	15,122	20,205	26,231	36,316	49,277	60,448	69,780	82,109
9,50,000	10,153	15,358	20,562	26,738	37,017	50,342	61,755	71,290	83,884
9,75,000	10,266	15,590	20,914	27,239	37,710	51,401	63,054	72,788	85,648
10,00,000	10,379	15,820	21,264	27,736	38,400	52,453	64,344	74,279	87,400

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Senior Citizen Plan				
Age Band / Sum Insured	61 – 65 Years	66 – 70 Years	71 – 75 Years	>75 Years
50,000	5,222	6,404	7,393	8,700
75,000	7,095	8,705	10,050	11,824
1,00,000	8,823	10,823	12,493	14,700
1,25,000	10,447	12,814	14,791	17,405
1,50,000	11,991	14,710	16,980	19,980
1,75,000	13,474	16,529	19,082	22,452
2,00,000	14,908	18,288	21,110	24,839
2,25,000	16,298	19,993	23,078	27,157
2,50,000	17,650	21,652	24,995	29,410
2,75,000	18,971	23,271	26,864	31,610
3,00,000	20,262	24,856	28,693	33,761
3,25,000	21,527	26,407	30,484	35,871
3,50,000	22,769	27,931	32,242	37,939
3,75,000	23,989	29,428	33,971	39,973
4,00,000	25,191	30,901	35,673	41,974
4,25,000	26,373	32,352	37,346	43,943
4,50,000	27,539	33,781	38,998	45,887
4,75,000	28,689	35,192	40,625	47,803
5,00,000	29,825	36,585	42,233	49,695

III. OPTIONAL COVER RATES (EXCL. GST)

- **Road Ambulance Cover** : Rs. 118 per Insured Person

- **Daily Cash Allowance on Hospitalisation:**

Allowance per Day	Premium per Insured Person
Rs. 250/-	Rs. 177
Rs. 500/-	Rs. 354

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.