

## INDIVIDUAL HEALTH INSURANCE POLICY

### PREMIUM RATE TABLES – ZONE II

#### 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 II 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	2,746	3,282	3,620
3,00,000	3,229	3,858	4,255
5,00,000	3,959	4,730	5,217
8,00,000	4,856	5,804	6,400
10,00,000	5,346	6,387	7,044
15,00,000	6,353	7,591	8,372
20,00,000	7,173	8,572	9,453

Gold Plan					
Age Band / Sum Insured	36 – 40 Years	41 – 45 Years	46 – 50 Years	51 – 55 Years	56 – 60 Years
2,00,000	4,090	4,464	5,565	6,583	9,112
3,00,000	4,807	5,728	7,140	8,651	11,977
5,00,000	5,894	7,840	9,775	12,207	16,900
8,00,000	7,230	10,656	14,082	18,117	25,083
10,00,000	7,958	12,131	16,304	21,267	29,442

Senior Citizen Plan	
Age Band / Sum Insured	61 – 65 Years
2,00,000	11,430
3,00,000	15,535
5,00,000	22,867

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



## 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	1,580	1,889	2,082	2,352	2,363	2,373	2,586	3,580
75,000	1,857	2,219	2,448	2,765	2,905	3,045	3,398	4,704
1,00,000	2,083	2,490	2,746	3,102	3,368	3,634	4,126	5,711
1,25,000	2,277	2,721	3,001	3,391	3,779	4,169	4,795	6,639
1,50,000	2,449	2,927	3,227	3,646	4,154	4,663	5,422	7,507
1,75,000	2,604	3,112	3,432	3,877	4,275	5,126	6,015	8,329
2,00,000	2,746	3,282	3,620	4,090	4,464	5,565	6,583	9,112
2,25,000	2,879	3,440	3,794	4,286	4,798	5,983	7,126	9,866
2,50,000	3,002	3,588	3,957	4,470	5,121	6,383	7,650	10,592
2,75,000	3,119	3,727	4,111	4,644	5,429	6,768	8,159	11,295
3,00,000	3,229	3,858	4,255	4,807	5,728	7,140	8,651	11,977
3,25,000	3,334	3,983	4,394	4,963	6,016	7,500	9,130	12,641
3,50,000	3,433	4,103	4,525	5,112	6,297	7,850	9,599	13,289
3,75,000	3,529	4,218	4,651	5,254	6,569	8,190	10,055	13,921
4,00,000	3,621	4,327	4,773	5,391	6,835	8,522	10,502	14,540
4,25,000	3,710	4,434	4,890	5,523	7,096	8,845	10,940	15,146
4,50,000	3,795	4,535	5,003	5,651	7,349	9,162	11,371	15,742
4,75,000	3,879	4,634	5,111	5,774	7,597	9,472	11,792	16,326
5,00,000	3,959	4,730	5,217	5,894	7,840	9,775	12,207	16,900
5,25,000	4,044	4,833	5,330	6,021	8,328	10,634	13,322	18,443
5,50,000	4,128	4,931	5,440	6,145	8,559	10,973	13,787	19,087
5,75,000	4,209	5,028	5,546	6,265	8,785	11,305	14,246	19,722
6,00,000	4,287	5,122	5,650	6,382	9,007	11,632	14,697	20,348
6,25,000	4,364	5,215	5,751	6,497	9,225	11,954	15,144	20,966
6,50,000	4,439	5,304	5,850	6,608	9,439	12,270	15,584	21,575
6,75,000	4,513	5,392	5,947	6,717	9,650	12,583	16,018	22,176
7,00,000	4,584	5,478	6,041	6,825	9,857	12,891	16,447	22,771
7,25,000	4,654	5,561	6,134	6,929	10,061	13,195	16,872	23,359
7,50,000	4,722	5,644	6,224	7,031	10,263	13,494	17,292	23,939
7,75,000	4,790	5,724	6,313	7,132	10,460	13,789	17,707	24,514
8,00,000	4,856	5,804	6,400	7,230	10,656	14,082	18,117	25,083
8,25,000	4,921	5,881	6,486	7,326	10,848	14,371	18,524	25,646
8,50,000	4,985	5,957	6,569	7,421	11,038	14,656	18,927	26,203
8,75,000	5,047	6,032	6,652	7,515	11,226	14,938	19,326	26,756
9,00,000	5,109	6,105	6,733	7,606	11,411	15,216	19,721	27,302
9,25,000	5,170	6,177	6,812	7,696	11,595	15,493	20,112	27,845
9,50,000	5,229	6,248	6,891	7,784	11,775	15,765	20,501	28,382
9,75,000	5,288	6,318	6,968	7,872	11,954	16,036	20,886	28,914
10,00,000	5,346	6,387	7,044	7,958	12,131	16,304	21,267	29,442
15,00,000	6,353	7,591	8,372	9,458	15,335	21,211	28,356	39,256
20,00,000	7,173	8,572	9,453	10,680	18,097	25,514	34,698	48,037

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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	2,352	2,363	2,373	2,586	3,580	4,003	4,911	5,669	6,671
75,000	2,765	2,905	3,045	3,398	4,704	5,441	6,675	7,705	9,066
1,00,000	3,102	3,368	3,634	4,126	5,711	6,765	8,298	9,579	11,272
1,25,000	3,391	3,779	4,169	4,795	6,639	8,009	9,825	11,341	13,346
1,50,000	3,646	4,154	4,663	5,422	7,507	9,194	11,278	13,020	15,320
1,75,000	3,877	4,275	5,126	6,015	8,329	10,331	12,674	14,631	17,215
2,00,000	4,090	4,464	5,565	6,583	9,112	11,430	14,022	16,186	19,046
2,25,000	4,286	4,798	5,983	7,126	9,866	12,496	15,329	17,696	20,822
2,50,000	4,470	5,121	6,383	7,650	10,592	13,534	16,601	19,164	22,550
2,75,000	4,644	5,429	6,768	8,159	11,295	14,545	17,843	20,598	24,236
3,00,000	4,807	5,728	7,140	8,651	11,977	15,535	19,058	22,000	25,887
3,25,000	4,963	6,016	7,500	9,130	12,641	16,505	20,247	23,374	27,503
3,50,000	5,112	6,297	7,850	9,599	13,289	17,458	21,416	24,722	29,090
3,75,000	5,254	6,569	8,190	10,055	13,921	18,394	22,563	26,047	30,649
4,00,000	5,391	6,835	8,522	10,502	14,540	19,314	23,693	27,351	32,183
4,25,000	5,523	7,096	8,845	10,940	15,146	20,222	24,805	28,635	33,694
4,50,000	5,651	7,349	9,162	11,371	15,742	21,116	25,902	29,901	35,183
4,75,000	5,774	7,597	9,472	11,792	16,326	21,997	26,984	31,150	36,653
5,00,000	5,894	7,840	9,775	12,207	16,900	22,867	28,052	32,383	38,104
5,25,000	6,021	8,328	10,634	13,322	18,443	23,814	29,213	33,723	39,681
5,50,000	6,145	8,559	10,973	13,787	19,087	24,749	30,360	35,047	41,239
5,75,000	6,265	8,785	11,305	14,246	19,722	25,675	31,494	36,357	42,780
6,00,000	6,382	9,007	11,632	14,697	20,348	26,590	32,617	37,653	44,305
6,25,000	6,497	9,225	11,954	15,144	20,966	27,496	33,729	38,937	45,815
6,50,000	6,608	9,439	12,270	15,584	21,575	28,393	34,830	40,207	47,310
6,75,000	6,717	9,650	12,583	16,018	22,176	29,282	35,920	41,466	48,791
7,00,000	6,825	9,857	12,891	16,447	22,771	30,163	37,001	42,713	50,260
7,25,000	6,929	10,061	13,195	16,872	23,359	31,037	38,072	43,950	51,714
7,50,000	7,031	10,263	13,494	17,292	23,939	31,902	39,134	45,176	53,157
7,75,000	7,132	10,460	13,789	17,707	24,514	32,761	40,188	46,393	54,589
8,00,000	7,230	10,656	14,082	18,117	25,083	33,614	41,234	47,600	56,009
8,25,000	7,326	10,848	14,371	18,524	25,646	34,459	42,271	48,798	57,419
8,50,000	7,421	11,038	14,656	18,927	26,203	35,299	43,301	49,986	58,817
8,75,000	7,515	11,226	14,938	19,326	26,756	36,132	44,324	51,167	60,207
9,00,000	7,606	11,411	15,216	19,721	27,302	36,961	45,340	52,339	61,587
9,25,000	7,696	11,595	15,493	20,112	27,845	37,782	46,349	53,504	62,957
9,50,000	7,784	11,775	15,765	20,501	28,382	38,599	47,351	54,661	64,318
9,75,000	7,872	11,954	16,036	20,886	28,914	39,412	48,346	55,811	65,671
10,00,000	7,958	12,131	16,304	21,267	29,442	40,218	49,335	56,953	67,014

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Senior Citizen Plan				
Age Band / Sum Insured	61 – 65 Years	66 – 70 Years	71 – 75 Years	>75 Years
50,000	4,003	4,911	5,669	6,671
75,000	5,441	6,675	7,705	9,066
1,00,000	6,765	8,298	9,579	11,272
1,25,000	8,009	9,825	11,341	13,346
1,50,000	9,194	11,278	13,020	15,320
1,75,000	10,331	12,674	14,631	17,215
2,00,000	11,430	14,022	16,186	19,046
2,25,000	12,496	15,329	17,696	20,822
2,50,000	13,534	16,601	19,164	22,550
2,75,000	14,545	17,843	20,598	24,236
3,00,000	15,535	19,058	22,000	25,887
3,25,000	16,505	20,247	23,374	27,503
3,50,000	17,458	21,416	24,722	29,090
3,75,000	18,394	22,563	26,047	30,649
4,00,000	19,314	23,693	27,351	32,183
4,25,000	20,222	24,805	28,635	33,694
4,50,000	21,116	25,902	29,901	35,183
4,75,000	21,997	26,984	31,150	36,653
5,00,000	22,867	28,052	32,383	38,104

### 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.