

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 **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	3,240	3,873	4,272
3,00,000	3,810	4,552	5,021
5,00,000	4,672	5,581	6,156
8,00,000	5,730	6,849	7,552
10,00,000	6,308	7,537	8,312
15,00,000	7,497	8,957	9,879
20,00,000	8,464	10,115	11,155

Gold Plan					
Age Band / Sum Insured	36 – 40 Years	41 – 45 Years	46 – 50 Years	51 – 55 Years	56 – 60 Years
2,00,000	4,826	5,268	6,567	7,768	10,752
3,00,000	5,672	6,759	8,425	10,208	14,133
5,00,000	6,955	9,251	11,535	14,404	19,942
8,00,000	8,531	12,574	16,617	21,378	29,598
10,00,000	9,390	14,315	19,239	25,095	34,742

Senior Citizen Plan	
Age Band / Sum Insured	61 – 65 Years
2,00,000	13,487
3,00,000	18,331
5,00,000	26,983

United India Insurance Company Limited

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IRDAI REG NO.545



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	1,864	2,229	2,457	2,775	2,788	2,800	3,051	4,224
75,000	2,191	2,618	2,889	3,263	3,428	3,593	4,010	5,551
1,00,000	2,458	2,938	3,240	3,660	3,974	4,288	4,869	6,739
1,25,000	2,687	3,211	3,541	4,001	4,459	4,919	5,658	7,834
1,50,000	2,890	3,454	3,808	4,302	4,902	5,502	6,398	8,858
1,75,000	3,073	3,672	4,050	4,575	5,045	6,049	7,098	9,828
2,00,000	3,240	3,873	4,272	4,826	5,268	6,567	7,768	10,752
2,25,000	3,397	4,059	4,477	5,057	5,662	7,060	8,409	11,642
2,50,000	3,542	4,234	4,669	5,275	6,043	7,532	9,027	12,499
2,75,000	3,680	4,398	4,851	5,480	6,406	7,986	9,628	13,328
3,00,000	3,810	4,552	5,021	5,672	6,759	8,425	10,208	14,133
3,25,000	3,934	4,700	5,185	5,856	7,099	8,850	10,773	14,916
3,50,000	4,051	4,842	5,340	6,032	7,430	9,263	11,327	15,681
3,75,000	4,164	4,977	5,488	6,200	7,751	9,664	11,865	16,427
4,00,000	4,273	5,106	5,632	6,361	8,065	10,056	12,392	17,157
4,25,000	4,378	5,232	5,770	6,517	8,373	10,437	12,909	17,872
4,50,000	4,478	5,351	5,904	6,668	8,672	10,811	13,418	18,576
4,75,000	4,577	5,468	6,031	6,813	8,964	11,177	13,915	19,265
5,00,000	4,672	5,581	6,156	6,955	9,251	11,535	14,404	19,942
5,25,000	4,772	5,703	6,289	7,105	9,827	12,548	15,720	21,763
5,50,000	4,871	5,819	6,419	7,251	10,100	12,948	16,269	22,523
5,75,000	4,967	5,933	6,544	7,393	10,366	13,340	16,810	23,272
6,00,000	5,059	6,044	6,667	7,531	10,628	13,726	17,342	24,011
6,25,000	5,150	6,154	6,786	7,666	10,886	14,106	17,870	24,740
6,50,000	5,238	6,259	6,903	7,797	11,138	14,479	18,389	25,459
6,75,000	5,325	6,363	7,017	7,926	11,387	14,848	18,901	26,168
7,00,000	5,409	6,464	7,128	8,054	11,631	15,211	19,407	26,870
7,25,000	5,492	6,562	7,238	8,176	11,872	15,570	19,909	27,564
7,50,000	5,572	6,660	7,344	8,297	12,110	15,923	20,405	28,248
7,75,000	5,652	6,754	7,449	8,416	12,343	16,271	20,894	28,927
8,00,000	5,730	6,849	7,552	8,531	12,574	16,617	21,378	29,598
8,25,000	5,807	6,940	7,653	8,645	12,801	16,958	21,858	30,262
8,50,000	5,882	7,029	7,751	8,757	13,025	17,294	22,334	30,920
8,75,000	5,955	7,118	7,849	8,868	13,247	17,627	22,805	31,572
9,00,000	6,029	7,204	7,945	8,975	13,465	17,955	23,271	32,216
9,25,000	6,101	7,289	8,038	9,081	13,682	18,282	23,732	32,857
9,50,000	6,170	7,373	8,131	9,185	13,895	18,603	24,191	33,491
9,75,000	6,240	7,455	8,222	9,289	14,106	18,922	24,645	34,119
10,00,000	6,308	7,537	8,312	9,390	14,315	19,239	25,095	34,742
15,00,000	7,497	8,957	9,879	11,160	18,095	25,029	33,460	46,322
20,00,000	8,464	10,115	11,155	12,602	21,354	30,107	40,944	56,684

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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	2,775	2,788	2,800	3,051	4,224	4,724	5,795	6,689	7,872
75,000	3,263	3,428	3,593	4,010	5,551	6,420	7,877	9,092	10,698
1,00,000	3,660	3,974	4,288	4,869	6,739	7,983	9,792	11,303	13,301
1,25,000	4,001	4,459	4,919	5,658	7,834	9,451	11,594	13,382	15,748
1,50,000	4,302	4,902	5,502	6,398	8,858	10,849	13,308	15,364	18,078
1,75,000	4,575	5,045	6,049	7,098	9,828	12,191	14,955	17,265	20,314
2,00,000	4,826	5,268	6,567	7,768	10,752	13,487	16,546	19,099	22,474
2,25,000	5,057	5,662	7,060	8,409	11,642	14,745	18,088	20,881	24,570
2,50,000	5,275	6,043	7,532	9,027	12,499	15,970	19,589	22,614	26,609
2,75,000	5,480	6,406	7,986	9,628	13,328	17,163	21,055	24,306	28,598
3,00,000	5,672	6,759	8,425	10,208	14,133	18,331	22,488	25,960	30,547
3,25,000	5,856	7,099	8,850	10,773	14,916	19,476	23,891	27,581	32,454
3,50,000	6,032	7,430	9,263	11,327	15,681	20,600	25,271	29,172	34,326
3,75,000	6,200	7,751	9,664	11,865	16,427	21,705	26,624	30,735	36,166
4,00,000	6,361	8,065	10,056	12,392	17,157	22,791	27,958	32,274	37,976
4,25,000	6,517	8,373	10,437	12,909	17,872	23,862	29,270	33,789	39,759
4,50,000	6,668	8,672	10,811	13,418	18,576	24,917	30,564	35,283	41,516
4,75,000	6,813	8,964	11,177	13,915	19,265	25,956	31,841	36,757	43,251
5,00,000	6,955	9,251	11,535	14,404	19,942	26,983	33,101	38,212	44,963
5,25,000	7,105	9,827	12,548	15,720	21,763	28,101	34,471	39,793	46,824
5,50,000	7,251	10,100	12,948	16,269	22,523	29,204	35,825	41,355	48,662
5,75,000	7,393	10,366	13,340	16,810	23,272	30,297	37,163	42,901	50,480
6,00,000	7,531	10,628	13,726	17,342	24,011	31,376	38,488	44,431	52,280
6,25,000	7,666	10,886	14,106	17,870	24,740	32,445	39,800	45,946	54,062
6,50,000	7,797	11,138	14,479	18,389	25,459	33,504	41,099	47,444	55,826
6,75,000	7,926	11,387	14,848	18,901	26,168	34,553	42,386	48,930	57,573
7,00,000	8,054	11,631	15,211	19,407	26,870	35,592	43,661	50,401	59,307
7,25,000	8,176	11,872	15,570	19,909	27,564	36,624	44,925	51,861	61,023
7,50,000	8,297	12,110	15,923	20,405	28,248	37,644	46,178	53,308	62,725
7,75,000	8,416	12,343	16,271	20,894	28,927	38,658	47,422	54,744	64,415
8,00,000	8,531	12,574	16,617	21,378	29,598	39,665	48,656	56,168	66,091
8,25,000	8,645	12,801	16,958	21,858	30,262	40,662	49,880	57,582	67,754
8,50,000	8,757	13,025	17,294	22,334	30,920	41,653	51,095	58,983	69,404
8,75,000	8,868	13,247	17,627	22,805	31,572	42,636	52,302	60,377	71,044
9,00,000	8,975	13,465	17,955	23,271	32,216	43,614	53,501	61,760	72,673
9,25,000	9,081	13,682	18,282	23,732	32,857	44,583	54,692	63,135	74,289
9,50,000	9,185	13,895	18,603	24,191	33,491	45,547	55,874	64,500	75,895
9,75,000	9,289	14,106	18,922	24,645	34,119	46,506	57,048	65,857	77,492
10,00,000	9,390	14,315	19,239	25,095	34,742	47,457	58,215	67,205	79,077

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Senior Citizen Plan				
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50,000	4,724	5,795	6,689	7,872
75,000	6,420	7,877	9,092	10,698
1,00,000	7,983	9,792	11,303	13,301
1,25,000	9,451	11,594	13,382	15,748
1,50,000	10,849	13,308	15,364	18,078
1,75,000	12,191	14,955	17,265	20,314
2,00,000	13,487	16,546	19,099	22,474
2,25,000	14,745	18,088	20,881	24,570
2,50,000	15,970	19,589	22,614	26,609
2,75,000	17,163	21,055	24,306	28,598
3,00,000	18,331	22,488	25,960	30,547
3,25,000	19,476	23,891	27,581	32,454
3,50,000	20,600	25,271	29,172	34,326
3,75,000	21,705	26,624	30,735	36,166
4,00,000	22,791	27,958	32,274	37,976
4,25,000	23,862	29,270	33,789	39,759
4,50,000	24,917	30,564	35,283	41,516
4,75,000	25,956	31,841	36,757	43,251
5,00,000	26,983	33,101	38,212	44,963

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.

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