

# 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 II: 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	2,458	2,938	3,240	3,660	4,058	4,378	4,971	6,882	8,403	10,307	11,898	14,001
1,50,000	2,890	3,454	3,808	4,302	5,006	5,618	6,532	9,045	11,420	14,009	16,172	19,029
2,00,000	3,240	3,873	4,272	4,826	5,378	6,705	7,931	10,979	14,198	17,417	20,105	23,657
2,50,000	3,542	4,234	4,669	5,275	6,169	7,690	9,217	12,762	16,810	20,621	23,804	28,010
3,00,000	3,810	4,552	5,021	5,672	6,901	8,603	10,423	14,430	19,297	23,672	27,326	32,154
3,50,000	4,051	4,842	5,340	6,032	7,586	9,458	11,565	16,010	21,685	26,601	30,707	36,133
4,00,000	4,273	5,106	5,632	6,361	8,235	10,267	12,653	17,518	23,991	29,429	33,973	39,975
4,50,000	4,478	5,351	5,904	6,668	8,855	11,039	13,700	18,966	26,228	32,173	37,141	43,701
5,00,000	4,672	5,581	6,156	6,955	9,446	11,776	14,708	20,361	28,404	34,843	40,223	47,329
6,00,000	5,059	6,044	6,667	7,531	10,852	14,015	17,708	24,516	32,564	39,947	46,114	54,261
7,00,000	5,409	6,464	7,128	8,054	11,877	15,531	19,817	27,435	36,559	44,847	51,771	60,918
8,00,000	5,730	6,849	7,552	8,531	12,838	16,966	21,829	30,221	40,417	49,579	57,234	67,345
9,00,000	6,029	7,204	7,945	8,975	13,749	18,332	23,760	32,895	44,159	54,169	62,532	73,580
10,00,000	6,308	7,537	8,312	9,390	14,615	19,643	25,623	35,473	47,801	58,637	67,690	79,648
15,00,000	7,497	8,957	9,879	11,160	18,476	25,555	34,165	47,297	58,677	71,316	82,323	97,283
20,00,000	8,464	10,115	11,155	12,602	21,804	30,740	41,805	57,877	68,465	82,729	95,493	1,13,154
25,00,000	9,245	11,048	12,176	13,838	24,513	34,589	47,080	65,365	77,276	92,999	1,07,347	1,27,438

Sum Insured / Age of Oldest Member	Zone II: 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	3,718	4,198	4,499	4,919	5,317	5,638	6,230	8,141	9,663	11,568	13,158	15,261
1,50,000	4,460	5,024	5,378	5,873	6,576	7,189	8,103	10,615	12,991	15,580	17,742	20,599
2,00,000	5,065	5,697	6,096	6,649	7,202	8,529	9,755	12,803	16,021	19,240	21,928	25,480
2,50,000	5,584	6,275	6,709	7,315	8,210	9,731	11,258	14,802	18,852	22,662	25,846	30,051
3,00,000	6,044	6,786	7,255	7,906	9,134	10,837	12,657	16,664	21,530	25,906	29,560	34,388
3,50,000	6,459	7,249	7,747	8,439	9,995	11,865	13,972	18,419	24,092	29,008	33,114	38,540
4,00,000	6,840	7,674	8,200	8,929	10,803	12,835	15,221	20,086	26,558	31,997	36,541	42,543
4,50,000	7,193	8,066	8,619	9,383	11,570	13,754	16,415	21,681	28,943	34,888	39,856	46,416
5,00,000	7,526	8,436	9,010	9,809	12,300	14,631	17,561	23,215	31,258	37,697	43,077	50,183
6,00,000	8,193	9,178	9,800	10,665	13,985	17,148	20,842	27,650	35,699	43,081	49,248	57,395
7,00,000	8,795	9,849	10,514	11,439	15,262	18,917	23,202	30,820	39,944	48,233	55,157	64,304

### Family Medicare Policy – Premium Tables – Zone II

UIN: UIIHLIP20013V032021

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8,00,000	9,348	10,465	11,170	12,149	16,456	20,584	25,447	33,839	44,034	53,197	60,851	70,963
9,00,000	9,861	11,035	11,776	12,807	17,581	22,165	27,593	36,728	47,991	58,002	66,364	77,413
10,00,000	10,342	11,570	12,345	13,424	18,649	23,677	29,657	39,506	51,834	62,670	71,723	83,681
15,00,000	12,385	13,847	14,769	16,050	23,365	30,445	39,053	52,187	63,567	76,206	87,213	1,02,171
20,00,000	14,053	15,702	16,743	18,190	27,391	36,327	47,392	63,464	74,052	88,316	1,01,080	1,18,741
25,00,000	15,345	17,147	18,276	19,937	30,613	40,689	53,178	71,464	83,374	99,098	1,13,446	1,33,537

Sum Insured / Age of Oldest Member	Zone II: 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	4,978	5,458	5,760	6,180	6,577	6,898	7,491	9,401	10,922	12,827	14,417	16,520
1,50,000	6,032	6,595	6,950	7,445	8,147	8,759	9,674	12,186	14,561	17,150	19,313	22,170
2,00,000	6,888	7,520	7,919	8,474	9,026	10,352	11,578	14,626	17,845	21,064	23,752	27,304
2,50,000	7,624	8,315	8,751	9,356	10,251	11,773	13,300	16,843	20,892	24,702	27,886	32,091
3,00,000	8,278	9,020	9,488	10,140	11,368	13,071	14,890	18,898	23,764	28,139	31,794	36,621
3,50,000	8,867	9,657	10,155	10,848	12,402	14,273	16,381	20,826	26,500	31,416	35,523	40,948
4,00,000	9,408	10,241	10,768	11,497	13,371	15,403	17,789	22,654	29,126	34,565	39,109	45,110
4,50,000	9,908	10,783	11,334	12,099	14,285	16,469	19,130	24,397	31,658	37,603	42,571	49,132
5,00,000	10,379	11,290	11,865	12,664	15,155	17,485	20,415	26,070	34,113	40,552	45,932	53,037
6,00,000	11,327	12,312	12,934	13,798	17,119	20,282	23,975	30,784	38,833	46,215	52,383	60,529
7,00,000	12,180	13,235	13,900	14,824	18,648	22,302	26,588	34,206	43,331	51,618	58,542	67,690
8,00,000	12,966	14,083	14,788	15,767	20,074	24,202	29,063	37,456	47,652	56,815	64,469	74,581
9,00,000	13,694	14,868	15,609	16,639	21,413	25,998	31,426	40,559	51,823	61,834	70,197	81,245
10,00,000	14,375	15,603	16,380	17,458	22,682	27,710	33,690	43,541	55,867	66,703	75,756	87,714
15,00,000	17,275	18,737	19,659	20,940	28,255	35,335	43,943	57,077	68,455	81,096	92,101	1,07,061
20,00,000	19,640	21,290	22,330	23,777	32,979	41,915	52,980	69,051	79,641	93,903	1,06,667	1,24,328
25,00,000	21,444	23,246	24,375	26,037	36,712	46,788	59,277	77,563	89,474	1,05,197	1,19,545	1,39,635

Sum Insured / Age of Oldest Member	Zone II: 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	4,302	5,147	5,452	5,992	7,366	8,609	11,918	14,116	17,317	19,988	23,521
1,50,000	5,057	5,888	6,317	7,122	9,452	11,314	15,665	19,186	22,872	27,168	30,942
2,00,000	5,671	6,478	7,012	8,051	11,281	13,736	19,016	23,497	27,793	33,074	37,584
2,50,000	6,200	6,976	7,604	8,854	12,939	15,964	21,942	26,594	32,508	38,684	43,947
3,00,000	6,661	7,412	8,124	9,569	14,041	17,962	24,215	29,426	36,572	43,548	49,470
3,50,000	7,082	7,800	8,593	10,219	15,011	19,816	26,319	32,052	40,819	48,592	54,070
4,00,000	7,458	8,154	9,020	10,816	15,904	21,258	28,288	34,517	44,012	52,396	58,338
4,50,000	7,725	8,479	9,414	11,373	16,737	22,617	30,149	36,848	46,745	55,644	62,383
5,00,000	8,134	8,956	9,977	12,748	17,869	24,385	32,553	39,065	49,451	58,868	66,238
6,00,000	8,640	9,508	10,662	14,087	19,774	27,044	36,289	43,543	54,733	65,153	73,547
7,00,000	9,068	9,975	11,242	15,218	21,383	29,272	39,421	47,264	59,116	70,367	79,616
8,00,000	9,439	10,378	11,743	16,197	22,776	31,203	42,134	50,486	62,912	74,885	84,872
9,00,000	9,766	10,733	12,187	17,060	24,005	32,905	44,527	53,328	66,261	78,869	89,508
10,00,000	10,058	11,052	12,582	17,835	25,103	34,429	46,667	55,871	69,255	82,434	93,655
15,00,000	11,520	12,645	14,561	21,698	30,599	42,043	57,369	68,584	84,232	1,00,255	1,14,392
20,00,000	12,836	14,077	16,342	25,175	35,546	48,897	67,000	80,025	97,711	1,16,294	1,33,054
25,00,000	14,020	15,367	17,945	28,305	39,997	55,066	75,670	90,322	1,09,841	1,30,731	1,49,851

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Sum Insured / Age of Oldest Member	Zone II: 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	5,563	6,407	6,712	7,252	8,626	9,870	13,178	15,377	18,577	21,248	24,781
1,50,000	6,628	7,459	7,887	8,693	11,022	12,884	17,235	20,756	24,443	28,739	32,513
2,00,000	7,494	8,301	8,835	9,874	13,104	15,559	20,839	25,320	29,616	34,897	39,407
2,50,000	8,241	9,018	9,645	10,895	14,980	18,006	23,984	28,635	34,549	40,725	45,988
3,00,000	8,896	9,645	10,358	11,802	16,275	20,196	26,450	31,659	38,805	45,782	51,704
3,50,000	9,490	10,208	11,000	12,626	17,418	22,223	28,727	34,460	43,226	51,001	56,477
4,00,000	10,024	10,721	11,588	13,384	18,472	23,825	30,856	37,084	46,579	54,963	60,906
4,50,000	10,442	11,195	12,130	14,089	19,452	25,332	32,864	39,563	49,460	58,359	65,099
5,00,000	10,987	11,811	12,831	15,602	20,723	27,239	35,407	41,920	52,306	61,721	69,093
6,00,000	11,774	12,641	13,797	17,221	22,907	30,179	39,423	46,677	57,867	68,287	76,681
7,00,000	12,454	13,360	14,627	18,604	24,768	32,659	42,807	50,649	62,501	73,752	83,001
8,00,000	13,056	13,996	15,361	19,815	26,393	34,821	45,751	54,103	66,530	78,502	88,489
9,00,000	13,597	14,566	16,020	20,893	27,836	36,738	48,359	57,160	70,092	82,701	93,340
10,00,000	14,092	15,085	16,616	21,868	29,137	38,462	50,700	59,904	73,289	86,468	97,689
15,00,000	16,410	17,534	19,451	26,588	35,489	46,932	62,258	73,473	89,122	1,05,145	1,19,281
20,00,000	18,423	19,665	21,930	30,763	41,134	54,484	72,589	85,613	1,03,298	1,21,881	1,38,642
25,00,000	20,119	21,467	24,045	34,404	46,097	61,164	81,768	96,421	1,15,940	1,36,829	1,55,950

Sum Insured / Age of Oldest Member	Zone II: 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	6,822	7,666	7,971	8,511	9,885	11,129	14,437	16,636	19,836	22,507	26,040
1,50,000	8,199	9,029	9,458	10,264	12,593	14,455	18,806	22,327	26,013	30,309	34,083
2,00,000	9,318	10,126	10,659	11,699	14,928	17,384	22,663	27,145	31,440	36,722	41,232
2,50,000	10,281	11,058	11,686	12,935	17,020	20,046	26,024	30,675	36,589	42,766	48,028
3,00,000	11,130	11,879	12,592	14,036	18,509	22,429	28,683	33,893	41,039	48,015	53,938
3,50,000	11,898	12,615	13,407	15,033	19,825	24,631	31,134	36,867	45,633	53,408	58,884
4,00,000	12,592	13,289	14,154	15,951	21,039	26,393	33,424	39,652	49,147	57,531	63,473
4,50,000	13,157	13,910	14,846	16,804	22,167	28,047	35,579	42,278	52,175	61,076	67,815
5,00,000	13,841	14,665	15,685	18,456	23,578	30,094	38,262	44,774	55,160	64,576	71,947
6,00,000	14,907	15,775	16,931	20,355	26,041	33,313	42,557	49,811	61,000	71,421	79,814
7,00,000	15,839	16,745	18,014	21,989	28,154	36,044	46,193	54,035	65,886	77,139	86,387
8,00,000	16,673	17,614	18,978	23,431	30,011	38,437	49,369	57,721	70,146	82,120	92,107
9,00,000	17,430	18,399	19,851	24,726	31,669	40,571	52,191	60,993	73,925	86,534	97,173
10,00,000	18,125	19,120	20,649	25,901	33,170	42,495	54,733	63,937	77,322	90,501	1,01,722
15,00,000	21,300	22,424	24,340	31,478	40,378	51,822	67,148	78,363	94,011	1,10,035	1,24,171
20,00,000	24,011	25,252	27,518	36,350	46,721	60,071	78,176	91,200	1,08,886	1,27,470	1,44,229
25,00,000	26,218	27,565	30,143	40,502	52,195	67,264	87,868	1,02,521	1,22,039	1,42,929	1,62,048

Sum Insured / Age of Oldest Member	Zone II: 2 Adults + 3 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	8,082	8,927	9,231	9,772	11,145	12,389	15,698	17,896	21,096	23,768	27,300
1,50,000	9,770	10,601	11,029	11,835	14,165	16,027	20,377	23,899	27,585	31,881	35,655
2,00,000	11,142	11,949	12,482	13,522	16,751	19,207	24,486	28,968	33,263	38,545	43,055

## Family Medicare Policy – Premium Tables – Zone II

UIN: UIIHLIP20013V032021

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2,50,000	12,323	13,099	13,727	14,977	19,062	22,087	28,065	32,717	38,631	44,807	50,070
3,00,000	13,364	14,113	14,827	16,270	20,743	24,663	30,917	36,127	43,274	50,249	56,172
3,50,000	14,305	15,023	15,816	17,442	22,234	27,039	33,542	39,275	48,041	55,815	61,293
4,00,000	15,159	15,857	16,722	18,519	23,606	28,961	35,991	42,219	51,715	60,099	66,041
4,50,000	15,872	16,625	17,561	19,520	24,883	30,763	38,295	44,993	54,890	63,791	70,530
5,00,000	16,696	17,519	18,539	21,311	26,431	32,948	41,116	47,628	58,015	67,430	74,801
6,00,000	18,041	18,910	20,064	23,488	29,176	36,445	45,691	52,944	64,134	74,554	82,948
7,00,000	19,226	20,131	21,399	25,375	31,539	39,430	49,579	57,421	69,272	80,524	89,772
8,00,000	20,291	21,232	22,596	27,049	33,629	42,055	52,987	61,339	73,764	85,738	95,724
9,00,000	21,262	22,231	23,684	28,558	35,501	44,402	56,024	64,826	77,757	90,367	1,01,006
10,00,000	22,158	23,153	24,682	29,934	37,204	46,529	58,766	67,970	81,355	94,535	1,05,755
15,00,000	26,189	27,313	29,230	36,366	45,267	56,712	72,038	83,253	98,901	1,14,924	1,29,060
20,00,000	29,598	30,840	33,105	41,937	52,308	65,659	83,763	96,787	1,14,473	1,33,057	1,49,816
25,00,000	32,317	33,664	36,243	46,602	58,294	73,363	93,967	1,08,620	1,28,139	1,49,028	1,68,148

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

Sum Insured	Zone II																
	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	1,260	1,571	1,823	2,041	2,234	2,407	2,568	2,715	2,854	3,134	3,385	3,618	3,833	4,033	4,890	5,587	6,099

**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

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.

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## 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)
≤ 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

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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.**