

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108
Registered Office: 24 Whites Road, Chennai - 600014



Family Medicare Policy – Premium Tables

Annual Premium (excluding 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 Buddha 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 (Excluding 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	2,083	2,490	2,746	3,102	3,439	3,710	4,213	5,832	7,121	8,735	10,083	11,865
1,50,000	2,449	2,927	3,227	3,646	4,242	4,761	5,536	7,665	9,678	11,872	13,705	16,126
2,00,000	2,746	3,282	3,620	4,090	4,558	5,682	6,721	9,304	12,032	14,760	17,038	20,048
2,50,000	3,002	3,588	3,957	4,470	5,228	6,517	7,811	10,815	14,246	17,475	20,173	23,737
3,00,000	3,229	3,858	4,255	4,807	5,848	7,291	8,833	12,229	16,353	20,061	23,158	27,249
3,50,000	3,433	4,103	4,525	5,112	6,429	8,015	9,801	13,568	18,377	22,543	26,023	30,621
4,00,000	3,621	4,327	4,773	5,391	6,979	8,701	10,723	14,846	20,331	24,940	28,791	33,877
4,50,000	3,795	4,535	5,003	5,651	7,504	9,355	11,610	16,073	22,227	27,265	31,475	37,035
5,00,000	3,959	4,730	5,217	5,894	8,005	9,980	12,464	17,255	24,071	29,528	34,087	40,109
6,00,000	4,287	5,122	5,650	6,382	9,197	11,877	15,007	20,776	27,597	33,853	39,080	45,984
7,00,000	4,584	5,478	6,041	6,825	10,065	13,162	16,794	23,250	30,982	38,006	43,874	51,625
8,00,000	4,856	5,804	6,400	7,230	10,880	14,378	18,499	25,611	34,252	42,016	48,503	57,072
9,00,000	5,109	6,105	6,733	7,606	11,652	15,536	20,136	27,877	37,423	45,906	52,993	62,356
10,00,000	5,346	6,387	7,044	7,958	12,386	16,647	21,714	30,062	40,509	49,692	57,364	67,498
15,00,000	6,353	7,591	8,372	9,458	15,658	21,657	28,953	40,082	49,726	60,437	69,765	82,443
20,00,000	7,173	8,572	9,453	10,680	18,478	26,051	35,428	49,048	58,021	70,109	80,926	95,893
25,00,000	7,835	9,363	10,319	11,727	20,774	29,313	39,898	55,394	65,488	78,813	90,972	1,07,998

Sum Insured / AGE of Oldest Member	Zone II: 1 Adult + 1 Child (Excluding 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	3,151	3,558	3,813	4,169	4,506	4,778	5,280	6,899	8,189	9,803	11,151	12,933
1,50,000	3,780	4,258	4,558	4,977	5,573	6,092	6,867	8,996	11,009	13,203	15,036	17,457
2,00,000	4,292	4,828	5,166	5,635	6,103	7,228	8,267	10,850	13,577	16,305	18,583	21,593
2,50,000	4,732	5,318	5,686	6,199	6,958	8,247	9,541	12,544	15,976	19,205	21,903	25,467
3,00,000	5,122	5,751	6,148	6,700	7,741	9,184	10,726	14,122	18,246	21,954	25,051	29,142
3,50,000	5,474	6,143	6,565	7,152	8,470	10,055	11,841	15,609	20,417	24,583	28,063	32,661
4,00,000	5,797	6,503	6,949	7,567	9,155	10,877	12,899	17,022	22,507	27,116	30,967	36,053
4,50,000	6,096	6,836	7,304	7,952	9,805	11,656	13,911	18,374	24,528	29,566	33,776	39,336
5,00,000	6,378	7,149	7,636	8,313	10,424	12,399	14,882	19,674	26,490	31,947	36,506	42,528
6,00,000	6,943	7,778	8,305	9,038	11,852	14,532	17,663	23,432	30,253	36,509	41,736	48,640

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7,00,000	7,453	8,347	8,910	9,694	12,934	16,031	19,663	26,119	33,851	40,875	46,743	54,495
8,00,000	7,922	8,869	9,466	10,296	13,946	17,444	21,565	28,677	37,317	45,082	51,569	60,138
9,00,000	8,357	9,352	9,980	10,853	14,899	18,784	23,384	31,125	40,670	49,154	56,241	65,604
10,00,000	8,764	9,805	10,462	11,376	15,804	20,065	25,133	33,480	43,927	53,110	60,782	70,916
15,00,000	10,496	11,735	12,516	13,602	19,801	25,801	33,096	44,226	53,870	64,581	73,909	86,586
20,00,000	11,909	13,307	14,189	15,415	23,213	30,786	40,163	53,783	62,756	74,844	85,661	1,00,628
25,00,000	13,004	14,531	15,488	16,896	25,943	34,482	45,066	60,563	70,656	83,981	96,141	1,13,167

Sum Insured / AGE of Oldest Member	Zone II: 1 Adult + 2 Children (Excluding 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	4,219	4,625	4,881	5,237	5,574	5,846	6,348	7,967	9,256	10,870	12,218	14,000
1,50,000	5,112	5,589	5,890	6,309	6,904	7,423	8,198	10,327	12,340	14,534	16,367	18,788
2,00,000	5,837	6,373	6,711	7,181	7,649	8,773	9,812	12,395	15,123	17,851	20,129	23,139
2,50,000	6,461	7,047	7,416	7,929	8,687	9,977	11,271	14,274	17,705	20,934	23,632	27,196
3,00,000	7,015	7,644	8,041	8,593	9,634	11,077	12,619	16,015	20,139	23,847	26,944	31,035
3,50,000	7,514	8,184	8,606	9,193	10,510	12,096	13,882	17,649	22,458	26,624	30,104	34,702
4,00,000	7,973	8,679	9,125	9,743	11,331	13,053	15,075	19,198	24,683	29,292	33,143	38,229
4,50,000	8,397	9,138	9,605	10,253	12,106	13,957	16,212	20,675	26,829	31,867	36,077	41,637
5,00,000	8,796	9,568	10,055	10,732	12,843	14,818	17,301	22,093	28,909	34,366	38,925	44,947
6,00,000	9,599	10,434	10,961	11,693	14,508	17,188	20,318	26,088	32,909	39,165	44,392	51,296
7,00,000	10,322	11,216	11,780	12,563	15,803	18,900	22,532	28,988	36,721	43,744	49,612	57,364
8,00,000	10,988	11,935	12,532	13,362	17,012	20,510	24,630	31,742	40,383	48,148	54,635	63,204
9,00,000	11,605	12,600	13,228	14,101	18,147	22,032	26,632	34,372	43,918	52,402	59,489	68,852
10,00,000	12,182	13,223	13,881	14,795	19,222	23,483	28,551	36,899	47,345	56,528	64,200	74,334
15,00,000	14,640	15,879	16,660	17,746	23,945	29,945	37,240	48,370	58,013	68,725	78,052	90,730
20,00,000	16,644	18,042	18,924	20,150	27,948	35,521	44,898	58,518	67,492	79,579	90,396	1,05,363
25,00,000	18,173	19,700	20,657	22,065	31,112	39,651	50,235	65,731	75,825	89,150	1,01,309	1,18,335

Sum Insured / Age of Oldest Member	Zone II: 2 Adults (Excluding 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	3,646	4,362	4,620	5,078	6,242	7,296	10,100	11,963	14,675	16,939	19,933
1,50,000	4,286	4,990	5,353	6,036	8,010	9,588	13,275	16,259	19,383	23,024	26,222
2,00,000	4,806	5,490	5,942	6,823	9,560	11,641	16,115	19,913	23,553	28,029	31,851
2,50,000	5,254	5,912	6,444	7,503	10,965	13,529	18,595	22,537	27,549	32,783	37,243
3,00,000	5,645	6,281	6,885	8,109	11,899	15,222	20,521	24,937	30,993	36,905	41,924
3,50,000	6,002	6,610	7,282	8,660	12,721	16,793	22,304	27,163	34,592	41,180	45,822
4,00,000	6,320	6,910	7,644	9,166	13,478	18,015	23,973	29,252	37,298	44,403	49,439
4,50,000	6,547	7,186	7,978	9,638	14,184	19,167	25,550	31,227	39,614	47,156	52,867
5,00,000	6,893	7,590	8,455	10,803	15,143	20,665	27,587	33,106	41,908	49,888	56,134
6,00,000	7,322	8,058	9,036	11,938	16,758	22,919	30,753	36,901	46,384	55,214	62,328
7,00,000	7,685	8,453	9,527	12,897	18,121	24,807	33,408	40,054	50,098	59,633	67,471
8,00,000	7,999	8,795	9,952	13,726	19,302	26,443	35,707	42,785	53,315	63,462	71,925
9,00,000	8,276	9,096	10,328	14,458	20,343	27,886	37,735	45,193	56,153	66,838	75,854
10,00,000	8,524	9,366	10,663	15,114	21,274	29,177	39,548	47,348	58,691	69,859	79,369
15,00,000	9,763	10,716	12,340	18,388	25,931	35,630	48,618	58,122	71,383	84,962	96,942

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20,00,000	10,878	11,930	13,849	21,335	30,124	41,438	56,780	67,818	82,806	98,554	1,12,758
25,00,000	11,881	13,023	15,208	23,987	33,896	46,666	64,127	76,544	93,086	1,10,789	1,26,992

Sum Insured/ Age of Oldest Member	Zone II: 2 Adults + 1 Child (Excluding 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	4,714	5,430	5,688	6,146	7,310	8,364	11,168	13,031	15,743	18,007	21,001
1,50,000	5,617	6,321	6,684	7,367	9,341	10,919	14,606	17,590	20,714	24,355	27,553
2,00,000	6,351	7,035	7,487	8,368	11,105	13,186	17,660	21,458	25,098	29,574	33,396
2,50,000	6,984	7,642	8,174	9,233	12,695	15,259	20,325	24,267	29,279	34,513	38,973
3,00,000	7,539	8,174	8,778	10,002	13,792	17,115	22,415	26,830	32,886	38,798	43,817
3,50,000	8,042	8,651	9,322	10,700	14,761	18,833	24,345	29,203	36,632	43,221	47,862
4,00,000	8,495	9,086	9,820	11,342	15,654	20,191	26,149	31,427	39,474	46,579	51,615
4,50,000	8,849	9,487	10,280	11,940	16,485	21,468	27,851	33,528	41,915	49,457	55,169
5,00,000	9,311	10,009	10,874	13,222	17,562	23,084	30,006	35,525	44,327	52,306	58,553
6,00,000	9,978	10,713	11,692	14,594	19,413	25,575	33,409	39,557	49,040	57,870	64,984
7,00,000	10,554	11,322	12,396	15,766	20,990	27,677	36,277	42,923	52,967	62,502	70,340
8,00,000	11,064	11,861	13,018	16,792	22,367	29,509	38,772	45,850	56,381	66,527	74,991
9,00,000	11,523	12,344	13,576	17,706	23,590	31,134	40,982	48,441	59,400	70,086	79,102
10,00,000	11,942	12,784	14,081	18,532	24,692	32,595	42,966	50,766	62,109	73,278	82,787
15,00,000	13,907	14,859	16,484	22,532	30,075	39,773	52,761	62,265	75,527	89,106	1,01,086
20,00,000	15,613	16,665	18,585	26,070	34,859	46,173	61,516	72,553	87,541	1,03,289	1,17,493
25,00,000	17,050	18,192	20,377	29,156	39,065	51,834	69,295	81,713	98,254	1,15,957	1,32,161

Sum Insured/Age of Oldest Member	Zone II: 2 Adults + 2 Children (Excluding 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	5,781	6,497	6,755	7,213	8,377	9,431	12,235	14,098	16,810	19,074	22,068
1,50,000	6,948	7,652	8,015	8,698	10,672	12,250	15,937	18,921	22,045	25,686	28,884
2,00,000	7,897	8,581	9,033	9,914	12,651	14,732	19,206	23,004	26,644	31,120	34,942
2,50,000	8,713	9,371	9,903	10,962	14,424	16,988	22,054	25,996	31,008	36,242	40,702
3,00,000	9,432	10,067	10,671	11,895	15,686	19,008	24,308	28,723	34,779	40,691	45,710
3,50,000	10,083	10,691	11,362	12,740	16,801	20,874	26,385	31,243	38,672	45,261	49,902
4,00,000	10,671	11,262	11,995	13,518	17,830	22,367	28,325	33,603	41,650	48,755	53,791
4,50,000	11,150	11,788	12,581	14,241	18,786	23,769	30,152	35,829	44,216	51,759	57,470
5,00,000	11,730	12,428	13,292	15,641	19,981	25,503	32,425	37,944	46,746	54,725	60,972
6,00,000	12,633	13,369	14,348	17,250	22,069	28,231	36,065	42,213	51,695	60,526	67,639
7,00,000	13,423	14,191	15,266	18,635	23,859	30,546	39,147	45,792	55,836	65,372	73,209
8,00,000	14,130	14,927	16,083	19,857	25,433	32,574	41,838	48,916	59,446	69,593	78,057
9,00,000	14,771	15,592	16,823	20,954	26,838	34,382	44,230	51,689	62,648	73,334	82,350
10,00,000	15,360	16,203	17,499	21,950	28,110	36,013	46,384	54,184	65,527	76,696	86,205
15,00,000	18,051	19,003	20,627	26,676	34,219	43,917	56,905	66,409	79,670	93,250	1,05,230
20,00,000	20,348	21,400	23,320	30,805	39,594	50,908	66,251	77,288	92,276	1,08,025	1,22,228
25,00,000	22,219	23,360	25,545	34,324	44,233	57,003	74,464	86,882	1,03,423	1,21,126	1,37,329

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Sum Insured/Age of Oldest Member	Zone II: 2 Adults + 3 Children (Excluding 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	6,849	7,565	7,823	8,281	9,445	10,499	13,303	15,166	17,878	20,142	23,136
1,50,000	8,280	8,984	9,347	10,030	12,004	13,582	17,269	20,253	23,377	27,018	30,216
2,00,000	9,442	10,126	10,578	11,459	14,196	16,277	20,751	24,549	28,189	32,665	36,487
2,50,000	10,443	11,101	11,633	12,692	16,154	18,718	23,784	27,726	32,738	37,972	42,432
3,00,000	11,325	11,960	12,565	13,788	17,579	20,901	26,201	30,616	36,673	42,584	47,603
3,50,000	12,123	12,731	13,403	14,781	18,842	22,914	28,425	33,284	40,713	47,301	51,943
4,00,000	12,847	13,438	14,171	15,694	20,005	24,543	30,501	35,779	43,826	50,931	55,967
4,50,000	13,451	14,089	14,882	16,542	21,087	26,070	32,453	38,130	46,517	54,060	59,771
5,00,000	14,149	14,847	15,711	18,060	22,399	27,922	34,844	40,363	49,165	57,144	63,391
6,00,000	15,289	16,025	17,003	19,905	24,725	30,886	38,721	44,868	54,351	63,181	70,295
7,00,000	16,293	17,060	18,135	21,504	26,728	33,415	42,016	48,662	58,705	68,241	76,078
8,00,000	17,196	17,993	19,149	22,923	28,499	35,640	44,904	51,982	62,512	72,659	81,122
9,00,000	18,019	18,840	20,071	24,202	30,086	37,629	47,478	54,937	65,896	76,582	85,598
10,00,000	18,778	19,621	20,917	25,368	31,529	39,431	49,802	57,602	68,945	80,114	89,623
15,00,000	22,194	23,147	24,771	30,819	38,362	48,061	61,049	70,553	83,814	97,393	1,09,373
20,00,000	25,083	26,136	28,055	35,540	44,329	55,643	70,986	82,023	97,011	1,12,760	1,26,963
25,00,000	27,387	28,529	30,714	39,493	49,402	62,172	79,633	92,051	1,08,592	1,26,295	1,42,498

Premium Rate per Additional Child on Family Floater Sum Insured Basis:

Zone II																	
Sum Insured	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	1,068	1,331	1,545	1,730	1,893	2,040	2,176	2,301	2,419	2,656	2,869	3,066	3,248	3,418	4,144	4,735	5,169

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

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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.

Optional Covers

1. Sum Insured Restore Cover (Premium in INR; excluding GST):

Rate per Family (Sum Insured is Floater Type)		Rate per Member (Sum Insured is on Individual Basis)	
Age of Oldest Member	Premium	Age of Member	Premium
Upto 40 years	25	Up to 40 years	15
41 to 50 years	50	41 to 50 years	25
51 to 60 years	150	51 to 60 years	75
Above 60 years	300	Above 60 years	150

2. Maternity & New Born Baby Cover (Premium in INR; excluding GST):

Base Sum Insured	Limits for Maternity	Limits for New Born Baby	Premium per Annum
3,50,000	35,000	35,000	12,000
4,00,000	40,000	40,000	13,750
4,50,000	40,000 (Normal), 45,000 (Caesarean)	45,000	15,500
5,00,000	40,000 (Normal), 50,000 (Caesarean)	50,000	17,000
6,00,000	40,000 (Normal), 60,000 (Caesarean)	60,000	20,350
7,00,000		70,000	20,600
8,00,000		80,000	20,850
9,00,000		90,000	21,000
10,00,000		1,00,000	21,200
15,00,000		1,50,000	22,000
20,00,000		2,00,000	23,000
25,00,000		2,50,000	23,500

3. Daily Cash Allowance on Hospitalization Cover (Premium in INR; excluding 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	300	600	1,200
51 to 60 Years	400	800	1,600
> 60 Years	500	1,000	2,000

(b) When the policy is taken on Floater SI basis the following rates are applicable, for the whole family:

Age of Oldest Member (Floater SI Basis)	Base SI ≤ 5 Lakhs (Daily Benefit Rs.500)	Base SI >5 & ≤15 Lakhs (Daily Benefit Rs.1000)	Base SI > 15 Lakhs (Daily Benefit Rs.2000)
≤ 50 Years	400	800	1,600
51 to 60 Years	500	1,000	2,000
> 60 Years	600	1,200	2,400

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai - 600014



4. **Loadings and Discounts are not applicable to Optional Covers. However, 10% discount for purchasing & renewing policy through UIC website shall be applicable to Optional Covers as well.**
5. **Rates for Optional Covers do not vary by Zone.**