

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



SPECTRA HEALTH INSURANCE POLICY

PREMIUM RATE TABLES

IMPORTANT INFORMATION

- All premium rates shown 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.
- Premium rates are applicable per individual insured person (unless explicitly specified) and will be based on their completed age.
- Premium rates in Section I are for standard healthy individuals. These may change post-underwriting of the proposal based on medical tests (where applicable) and information provided in the proposal form.
- Entry Age:
 - Adults: 18 and above
 - Children: 91 days to 17 years
- Premium rates vary depending on the Proposer's place of residence. In this regard, the country is divided into three geographical zones: **Zone A, Zone B, Zone C**. The Zones are based on the following districts in India:

Zone	Districts
A	All Districts in NCT of Delhi (incl. Shahdara), Faridabad, Palwal, Gurugram, Rohtak, Jhajjar, Ghaziabad, Gautam Buddh Nagar, Bulandshahr, Ahmedabad, Ahmedabad City, Gandhi Nagar, Vadodara, Surat, Mumbai, Mumbai Suburban, Thane, Raigad (MH), Palghar
B	Ahmed Nagar, Amritsar, Anand, Bengaluru, Bhopal, Chennai, Coimbatore, Dakshina Kannada, Ernakulam, Howrah, Hyderabad, Indore, Jaipur, Jalgaon, Jodhpur, Kanpur Nagar, Kheda, Kolhapur, Kolkata, Kottayam, Krishna, Lucknow, Ludhiana, Nagpur, Nashik, North 24 Parganas, Pune, Rajkot, Ranga Reddy, Solapur, Thiruvananthapuram, Tiruvallur, Valsad, Visakhapatnam.
C	Rest of India

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I. BASE COVER PREMIUM RATES (EXCL. GST)

ZONE A													
SI	0-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	75+
2,00,000	2,729	4,606	5,120	6,144	7,467	7,865	9,407	11,318	16,252	21,077	26,633	30,069	34,687
3,00,000	3,463	5,844	6,493	7,792	9,469	11,012	13,170	15,846	22,753	29,508	37,286	42,097	48,561
4,00,000	3,787	6,390	7,100	8,520	10,354	13,710	16,397	19,717	28,312	36,682	46,350	52,331	60,367
5,00,000	4,110	6,936	7,707	9,248	11,239	16,408	19,624	23,589	33,871	43,855	55,414	62,565	72,173
6,00,000	4,311	7,274	8,083	9,699	11,787	17,212	20,586	24,741	35,526	46,825	59,167	66,802	77,060
7,00,000	4,511	7,613	8,459	10,151	12,336	18,016	21,548	25,893	37,180	49,795	62,920	71,039	81,948
8,00,000	4,712	7,951	8,835	10,602	12,884	18,821	22,509	27,046	38,835	52,766	66,673	75,276	86,836
9,00,000	4,912	8,290	9,211	11,053	13,432	19,625	23,471	28,198	40,489	55,736	70,426	79,513	91,724
10,00,000	5,113	8,628	9,587	11,504	13,981	20,429	24,433	29,350	42,144	58,706	74,179	83,750	96,612
15,00,000	5,752	9,707	10,785	12,942	15,728	22,982	27,487	33,019	47,412	66,044	83,451	94,219	1,08,688
20,00,000	6,183	10,435	11,594	13,913	16,908	24,706	29,548	35,495	50,968	70,997	89,710	1,01,285	1,16,840
25,00,000	6,493	10,956	12,174	14,608	17,753	25,941	31,026	37,270	53,516	74,547	94,195	1,06,350	1,22,682

ZONE B													
SI	0-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	75+
2,00,000	2,331	3,934	4,373	5,248	6,378	6,718	8,035	9,668	13,882	18,003	22,749	25,684	29,628
3,00,000	2,958	4,991	5,546	6,655	8,088	9,406	11,249	13,535	19,435	25,205	31,848	35,958	41,480
4,00,000	3,234	5,458	6,064	7,277	8,844	11,711	14,006	16,842	24,183	31,332	39,591	44,699	51,564
5,00,000	3,511	5,925	6,583	7,899	9,600	14,015	16,762	20,149	28,932	37,460	47,333	53,441	61,647
6,00,000	3,682	6,214	6,904	8,285	10,068	14,702	17,584	21,133	30,345	39,997	50,539	57,060	65,822
7,00,000	3,853	6,503	7,225	8,670	10,537	15,389	18,405	22,117	31,758	42,534	53,744	60,679	69,998
8,00,000	4,025	6,792	7,546	9,056	11,005	16,076	19,227	23,102	33,171	45,071	56,950	64,298	74,173
9,00,000	4,196	7,081	7,868	9,441	11,473	16,763	20,048	24,086	34,585	47,607	60,155	67,917	78,348
10,00,000	4,367	7,370	8,189	9,826	11,942	17,450	20,870	25,070	35,998	50,144	63,361	71,537	82,523
15,00,000	4,913	8,291	9,212	11,055	13,435	19,631	23,478	28,204	40,498	56,412	71,281	80,479	92,838
20,00,000	5,282	8,913	9,903	11,884	14,442	21,103	25,239	30,319	43,535	60,643	76,627	86,515	99,801
25,00,000	5,546	9,358	10,398	12,478	15,164	22,158	26,501	31,835	45,712	63,676	80,459	90,840	1,04,791

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ZONE C													
SI	0-17	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	75+
2,00,000	2,161	3,646	4,053	4,864	5,911	6,227	7,447	8,960	12,866	16,686	21,084	23,805	27,460
3,00,000	2,741	4,626	5,140	6,168	7,496	8,718	10,426	12,544	18,013	23,361	29,518	33,327	38,445
4,00,000	2,998	5,059	5,621	6,745	8,197	10,854	12,981	15,609	22,414	29,040	36,694	41,428	47,791
5,00,000	3,254	5,491	6,101	7,321	8,898	12,990	15,536	18,674	26,815	34,719	43,870	49,530	57,137
6,00,000	3,413	5,759	6,399	7,679	9,332	13,626	16,297	19,587	28,125	37,070	46,841	52,885	61,006
7,00,000	3,571	6,027	6,697	8,036	9,766	14,263	17,059	20,499	29,434	39,421	49,812	56,239	64,876
8,00,000	3,730	6,295	6,994	8,393	10,200	14,900	17,820	21,411	30,744	41,773	52,783	59,593	68,745
9,00,000	3,889	6,563	7,292	8,750	10,634	15,536	18,581	22,323	32,054	44,124	55,754	62,948	72,615
10,00,000	4,048	6,831	7,589	9,107	11,068	16,173	19,343	23,236	33,364	46,475	58,725	66,302	76,484
15,00,000	4,554	7,684	8,538	10,246	12,452	18,194	21,760	26,140	37,534	52,285	66,065	74,590	86,045
20,00,000	4,895	8,261	9,179	11,014	13,385	19,559	23,392	28,101	40,350	56,206	71,020	80,184	92,498
25,00,000	5,140	8,674	9,637	11,565	14,055	20,537	24,562	29,506	42,367	59,016	74,571	84,193	97,123

II. OPTIONAL COVER PREMIUM RATES (EXCL. GST)

Daily Cash Allowance on Hospitalisation

Premium rates (Rs.) per Insured Person			
Age of Insured Person	Base SI ≤ 5 Lakhs	5 Lakhs < Base SI ≤ 15 Lakhs	Base SI > 15 Lakhs
All age bands	120	240	480

III. DISCOUNTS

- **Family Discount:** In case a single policy covers more than one member of the family, a discount of 5% is offered on the premium of every member of the family. This discount is only applicable for policies taken on Individual Sum Insured basis.
Note: Family Discount is not applicable on Optional Cover premium rates.
- **Direct Channel Discount:** A discount is applicable for fresh policies purchased online through the Company's website or directly from United India's office, without any agent or an intermediary. For renewals, the discount shall be offered provided that both the renewing policy and expiring policy are without any agent or an intermediary.
- **No Claim Rewards (NCR):** For every claim free year, the policy holder is entitled for NCR either as a No Claim Discount (max up to 5%) or a Cumulative Bonus (max up to 20%).
Note: No Claim Rewards is not applicable on Optional Cover premium rates.
Please refer to policy wordings/prospectus for details.
- **Floater Discount:** For policies taken on floater basis, a floater discount is offered on the premium of each and every member of the family as follows:

No of Members	Discount
2 Members	15%
3 Members	20%
More than 3 Members	25%

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Note:

Floater Discount is not applicable on Optional Cover premium rates.

IV. LOADINGS

We may apply a risk loading on the premium payable (excluding statutory levies & taxes) based on information declared in the proposal form and the health status of the persons proposed for insurance. Loadings will be applied from the Inception Date of the first Policy including subsequent renewal(s).

Note:

- The application of loading does not mean that the illness/condition for which loading has been applied, would be covered from inception. Any waiting period or Permanent Exclusion, as mentioned in Policy Terms and Conditions shall be applied on illness/condition, as applicable.
- Loadings are not applicable on Optional Cover premium rates.