

# 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 inclusive of Goods & Service Tax (GST) & Cess (if any).
- 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	3,221	5,436	6,042	7,250	8,811	9,282	11,101	13,356	19,178	24,872	31,427	35,482	40,931
3,00,000	4,087	6,896	7,662	9,195	11,174	12,994	15,541	18,698	26,849	34,820	43,998	49,675	57,303
4,00,000	4,469	7,541	8,378	10,054	12,218	16,178	19,349	23,267	33,409	43,285	54,693	61,751	71,234
5,00,000	4,851	8,185	9,095	10,913	13,263	19,362	23,157	27,835	39,968	51,750	65,389	73,827	85,164
6,00,000	5,087	8,584	9,538	11,446	13,910	20,311	24,292	29,195	41,921	55,254	69,818	78,826	90,932
7,00,000	5,324	8,984	9,982	11,978	14,557	21,260	25,427	30,555	43,873	58,759	74,246	83,826	96,700
8,00,000	5,561	9,383	10,426	12,511	15,204	22,209	26,562	31,914	45,826	62,264	78,675	88,826	1,02,467
9,00,000	5,797	9,782	10,869	13,043	15,851	23,158	27,696	33,274	47,778	65,769	83,103	93,826	1,08,235
10,00,000	6,034	10,182	11,313	13,575	16,498	24,106	28,831	34,634	49,730	69,273	87,531	98,826	1,14,002
15,00,000	6,788	11,454	12,727	15,272	18,560	27,120	32,435	38,963	55,947	77,932	98,473	1,11,179	1,28,253
20,00,000	7,297	12,313	13,681	16,418	19,952	29,154	34,868	41,885	60,143	83,777	1,05,858	1,19,517	1,37,872
25,00,000	7,662	12,929	14,365	17,238	20,949	30,611	36,611	43,979	63,150	87,966	1,11,151	1,25,493	1,44,765

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	2,752	4,643	5,161	6,193	7,526	7,928	9,482	11,408	16,381	21,245	26,844	30,308	34,962
3,00,000	3,491	5,890	6,545	7,854	9,544	11,099	13,275	15,972	22,933	29,742	37,581	42,430	48,946
4,00,000	3,817	6,441	7,157	8,588	10,436	13,819	16,527	19,874	28,537	36,973	46,717	52,745	60,845
5,00,000	4,143	6,992	7,768	9,322	11,329	16,539	19,780	23,776	34,140	44,203	55,853	63,060	72,745
6,00,000	4,345	7,333	8,147	9,777	11,881	17,349	20,749	24,937	35,807	47,197	59,636	67,331	77,671
7,00,000	4,548	7,674	8,526	10,231	12,434	18,160	21,719	26,099	37,475	50,190	63,419	71,602	82,598
8,00,000	4,750	8,015	8,905	10,686	12,987	18,970	22,688	27,260	39,143	53,184	67,201	75,872	87,524
9,00,000	4,952	8,356	9,284	11,141	13,539	19,781	23,657	28,422	40,810	56,177	70,984	80,143	92,451
10,00,000	5,154	8,697	9,663	11,596	14,092	20,591	24,627	29,583	42,478	59,171	74,766	84,414	97,377
15,00,000	5,798	9,784	10,871	13,045	15,853	23,165	27,705	33,281	47,788	66,567	84,112	94,965	1,09,549
20,00,000	6,233	10,518	11,686	14,023	17,042	24,902	29,783	35,777	51,372	71,560	90,421	1,02,088	1,17,765
25,00,000	6,545	11,044	12,271	14,725	17,894	26,147	31,272	37,566	53,940	75,138	94,942	1,07,192	1,23,654

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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	2,550	4,303	4,783	5,740	6,976	7,348	8,788	10,574	15,183	19,690	24,880	28,090	32,404
3,00,000	3,235	5,459	6,066	7,279	8,846	10,287	12,303	14,803	21,255	27,566	34,831	39,326	45,365
4,00,000	3,538	5,970	6,633	7,959	9,673	12,808	15,318	18,420	26,449	34,267	43,299	48,886	56,393
5,00,000	3,840	6,480	7,200	8,640	10,500	15,329	18,333	22,036	31,642	40,969	51,767	58,446	67,422
6,00,000	4,028	6,796	7,551	9,061	11,012	16,080	19,231	23,113	33,187	43,743	55,273	62,404	71,988
7,00,000	4,215	7,112	7,902	9,483	11,524	16,831	20,130	24,189	34,733	46,518	58,778	66,363	76,554
8,00,000	4,402	7,428	8,254	9,904	12,036	17,582	21,028	25,266	36,279	49,292	62,284	70,321	81,120
9,00,000	4,589	7,744	8,605	10,326	12,549	18,333	21,926	26,342	37,824	52,067	65,790	74,279	85,686
10,00,000	4,777	8,061	8,956	10,747	13,061	19,084	22,825	27,419	39,370	54,841	69,296	78,237	90,252
15,00,000	5,374	9,068	10,076	12,091	14,693	21,470	25,678	30,846	44,291	61,696	77,958	88,017	1,01,534
20,00,000	5,777	9,748	10,831	12,997	15,795	23,080	27,604	33,159	47,613	66,324	83,805	94,618	1,09,148
25,00,000	6,066	10,235	11,373	13,647	16,585	24,234	28,984	34,817	49,994	69,640	87,995	99,349	1,14,606

## II. OPTIONAL COVER PREMIUM RATES (EXCL. GST)

### III. 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	142	283	566

## IV. 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 each and 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.

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- **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%

**Note:**

Floater Discount is not applicable on Optional Cover premium rates.

## V. LOADINGS

We may apply risk loading to the premium payable (excluding statutory levies and 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.