

## SAMAVESHI SURAKSHA 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 member.
- Premium will be based on the completed age of the individual insured member.
- Premium at renewal may change due to a change in age or changes in the applicable tax rate.
- Minimum, Maximum Entry Age:
  - Adults: 18 to 65 years
  - Children: 0 to 17 years
- This policy is specially designed for covering:
  - **Disability:** Persons with Disability as per *The Rights of Persons with Disabilities Act, 2016*. This policy is available for persons with the following disability/disabilities as defined under the Act and any subsequent additions/modifications to the list in the Act.

Blindness	Muscular Dystrophy	Low Vision
Chronic Neurological Conditions	Leprosy Cured Persons	Specific Learning Disabilities
Hearing Impairment (deaf and hard of hearing)	Multiple Sclerosis	Locomotor Disability
Speech and Language disability	Dwarfism	Thalassemia
Intellectual Disability	Haemophilia	Mental Illness
Sickle Cell Disease	Autism Spectrum Disorder	Multiple Disabilities including deaf/blindness
Cerebral Palsy	Acid Attack Victim	Parkinson's Disease

**Note:** Disability for the purpose of this policy means a person with **40% or more** of a specified disability as per the Act, where, specified disability has not been defined in measurable terms and includes an Insured Person with disability where specified disability has been defined in measurable terms, as certified by the Certifying Authority.

- **HIV/AIDS:** Persons diagnosed with HIV/AIDS by a duly qualified Medical Practitioner as defined under *Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017* and with CD4 count above 350 before the inception of the policy.
- A 20% co-payment is applicable on all admissible claims unless the Insured Person opts for waiving this co-payment. For rates with 20% co-payment, refer to 'Table A' and for rates without 20% co-payment, refer to 'Table B'.

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



## I. PREMIUM RATES (EXCL. OF GST)

Table A: With 20% co-payment													
Sum Insured	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+
4 Lakhs	2,435	4,110	4,566	5,480	6,659	8,602	10,397	12,476	17,915	23,888	29,183	32,949	38,008
5 Lakhs	2,591	4,372	4,858	5,830	7,085	10,121	12,232	14,678	21,076	28,104	34,333	38,763	44,716

Table B: Premium including "Waiver of Co-Payment" add-on													
Sum Insured	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+
4 Lakhs	2,988	5,043	5,603	6,724	8,171	10,555	12,757	15,308	21,981	29,310	35,807	40,428	46,636
5 Lakhs	3,179	5,365	5,961	7,153	8,693	12,418	15,008	18,010	25,860	34,483	42,126	47,562	54,866

*Note for Table A & B: Premium for 66 years and above age are applicable only for Renewals.*

## II. DIGITAL/DIRECT DISCOUNT

A discount of 2.5% will be applicable if a fresh policy is purchased directly from United India's office without any agent/intermediary. For renewals, this discount shall be offered, provided the policy is renewed online through UIIC website or directly from United India's office without any agent/intermediary.

## III. 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).

**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 as mentioned in Policy Terms and Conditions shall be applied on illness/condition, as applicable.