

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



SUPER TOP-UP MEDICARE POLICY

PREMIUM RATE TABLES

I. IMPORTANT INFORMATION

- All premium rates 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.
- Super Top-Up Medicare Policy is offered on Individual SI basis as well as Floater basis. Relationships allowed are:
 - Individual SI:** Self, Spouse, Dependent Children, Parents and Parents-in-law
 - Floater:** Self, Spouse and Dependent Children
- For Floater policies, Age of the eldest person in the family shall be considered for calculating premium rate.
- Rates are applicable per person for Individual SI policies and per family for Floater policies.

II. PREMIUM RATE TABLES – INDIVIDUAL SI

Threshold	2 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,155	1,471	2,211	4,060	4,640	5,075	6,525
5 Lakhs	1,595	2,031	3,060	5,600	6,400	7,000	9,000

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	935	1,191	1,785	3,105	3,565	4,025	5,175
5 Lakhs	1,265	1,611	2,465	4,320	4,960	5,600	7,200
7 Lakhs	1,595	2,031	3,060	5,400	6,200	7,000	9,000

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	951	1,140	1,840	3,380	3,771	4,551	5,851
10 Lakhs	1,851	2,220	3,680	6,631	7,395	8,925	11,475
15 Lakhs	2,600	3,120	5,200	9,360	10,440	12,600	16,200
20 Lakhs	3,120	3,744	6,240	11,232	12,528	15,120	19,440
45 Lakhs	4,290	5,148	8,580	15,444	17,226	20,790	26,730

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Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
70 Lakhs	4,940	5,928	9,880	17,784	19,836	23,940	30,780
95 Lakhs	5,460	6,552	10,920	19,656	21,924	26,460	34,020

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	1,402	1,682	2,788	5,023	5,601	6,761	8,692
15 Lakhs	1,753	2,102	3,485	6,279	7,002	8,451	10,865
20 Lakhs	1,963	2,354	3,903	7,032	7,842	9,465	12,169
40 Lakhs	2,524	3,027	5,018	9,041	10,082	12,170	15,646
65 Lakhs	2,944	3,531	5,854	10,548	11,763	14,198	18,253
90 Lakhs	3,225	3,868	6,411	11,553	12,883	15,550	19,992

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	1,328	1,592	2,640	4,756	5,304	6,402	8,230
35 Lakhs	1,859	2,229	3,695	6,658	7,425	8,963	11,522
60 Lakhs	2,191	2,627	4,355	7,848	8,751	10,563	13,580
85 Lakhs	2,456	2,946	4,883	8,799	9,812	11,843	15,226

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	1,388	1,664	2,759	4,972	5,544	6,692	8,603
30 Lakhs	1,596	1,914	3,173	5,717	6,376	7,696	9,894
55 Lakhs	2,012	2,414	4,001	7,209	8,039	9,704	12,475
80 Lakhs	2,220	2,663	4,415	7,955	8,871	10,707	13,765

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	1,079	1,294	2,146	3,866	4,312	5,204	6,691
50 Lakhs	1,241	1,489	2,468	4,446	4,959	5,985	7,694
75 Lakhs	1,403	1,683	2,790	5,026	5,605	6,766	8,698

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III. PREMIUM RATE TABLES – FLOATER (2 PERSONS IN A FAMILY)

Threshold	2 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,871	2,380	3,571	5,980	6,900	8,051	10,351
5 Lakhs	2,531	3,220	4,931	8,320	9,600	11,200	14,400

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,485	1,891	2,891	4,625	5,365	6,475	8,325
5 Lakhs	2,035	2,591	3,911	6,375	7,395	8,925	11,475
7 Lakhs	2,531	3,220	4,931	8,000	9,280	11,200	14,400

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1,351	1,800	2,775	5,040	5,880	7,351	9,451
10 Lakhs	2,655	3,540	5,551	9,840	11,480	14,351	18,451
15 Lakhs	3,735	4,980	7,800	13,800	16,100	20,125	25,875
20 Lakhs	4,481	5,976	9,360	16,560	19,320	24,151	31,049
45 Lakhs	6,162	8,217	12,870	22,770	26,565	33,207	42,693
70 Lakhs	7,096	9,462	14,820	26,220	30,590	38,238	49,162
95 Lakhs	7,843	10,458	16,380	28,980	33,810	42,263	54,337

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	2,011	2,682	4,205	7,454	8,696	10,871	13,977
15 Lakhs	2,514	3,352	5,256	9,317	10,870	13,589	17,471
20 Lakhs	2,815	3,754	5,887	10,435	12,175	15,219	19,567
40 Lakhs	3,619	4,827	7,569	13,417	15,653	19,567	25,158
65 Lakhs	4,223	5,631	8,830	15,653	18,262	22,829	29,351
90 Lakhs	4,625	6,168	9,671	17,144	20,001	25,003	32,146

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	1,904	2,539	3,981	7,058	8,234	10,293	13,234
35 Lakhs	2,666	3,555	5,574	9,881	11,528	14,411	18,528
60 Lakhs	3,142	4,190	6,569	11,645	13,586	16,984	21,836

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Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
85 Lakhs	3,522	4,697	7,366	13,057	15,233	19,043	24,483

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	1,990	2,654	4,162	7,378	8,607	10,760	13,834
30 Lakhs	2,289	3,052	4,786	8,484	9,899	12,374	15,909
55 Lakhs	2,886	3,849	6,035	10,698	12,481	15,602	20,059
80 Lakhs	3,184	4,247	6,659	11,804	13,772	17,216	22,134

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	1,548	2,064	3,237	5,738	6,694	8,368	10,759
50 Lakhs	1,780	2,374	3,722	6,598	7,698	9,623	12,373
75 Lakhs	2,012	2,683	4,208	7,459	8,702	10,878	13,986

IV. PREMIUM RATE TABLES – FLOATER (MORE THAN 2 PERSONS IN A FAMILY)

Threshold	2 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	2,311	2,940	4,420	7,540	8,700	10,151	13,051
5 Lakhs	3,191	4,060	6,120	10,400	12,000	14,000	18,000

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,871	2,380	3,571	5,751	6,671	8,051	10,351
5 Lakhs	2,531	3,220	4,931	8,000	9,280	11,200	14,400
7 Lakhs	3,191	4,060	6,120	10,000	11,600	14,000	18,000

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1,711	2,280	3,451	6,240	7,280	9,100	11,700
10 Lakhs	3,331	4,440	6,900	12,240	14,280	17,851	22,951
15 Lakhs	4,680	6,240	9,751	17,280	20,160	25,200	32,400

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Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	5,616	7,488	11,701	20,736	24,192	30,240	38,880
45 Lakhs	7,722	10,296	16,089	28,512	33,264	41,580	53,460
70 Lakhs	8,892	11,856	18,527	32,832	38,304	47,880	61,560
95 Lakhs	9,828	13,104	20,477	36,288	42,336	52,920	68,040

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	2,523	3,363	5,227	9,272	10,817	13,522	17,385
15 Lakhs	3,154	4,204	6,533	11,590	13,521	16,903	21,732
20 Lakhs	3,532	4,709	7,317	12,981	15,144	18,931	24,339
40 Lakhs	4,542	6,054	9,408	16,689	19,471	24,340	31,294
65 Lakhs	5,299	7,063	10,976	19,471	22,716	28,396	36,509
90 Lakhs	5,803	7,736	12,022	21,325	24,879	31,101	39,986

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	2,389	3,185	4,949	8,779	10,242	12,804	16,462
35 Lakhs	3,345	4,458	6,929	12,291	14,339	17,925	23,046
60 Lakhs	3,942	5,255	8,166	14,486	16,900	21,126	27,162
85 Lakhs	4,420	5,892	9,156	16,242	18,949	23,687	30,454

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	2,497	3,329	5,173	9,177	10,707	13,384	17,208
30 Lakhs	2,872	3,828	5,949	10,554	12,313	15,392	19,789
55 Lakhs	3,621	4,827	7,501	13,307	15,525	19,407	24,952
80 Lakhs	3,996	5,326	8,277	14,684	17,131	21,415	27,533

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	1,942	2,589	4,023	7,137	8,327	10,409	13,383
50 Lakhs	2,234	2,977	4,627	8,208	9,576	11,970	15,390
75 Lakhs	2,525	3,366	5,230	9,278	10,825	13,531	17,397

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V. PREMIUM RATES – DAILY CASH ALLOWANCE ON HOSPITALISATION [OPTIONAL COVER]

Policy Type	Threshold	0-35	36-45	46-60	61-65	66-70	71-75	75+
Individual	< 5 Lakhs	9	36	73	127	182	255	318
	5 Lakhs	18	55	91	209	309	400	455
	> 5 Lakhs	27	82	164	327	473	582	727
Floater	< 5 Lakhs	55	73	127	227	309	436	545
	5 Lakhs	73	100	182	255	400	491	582
	> 5 Lakhs	91	127	236	309	545	691	818

VI. DISCOUNTS

- **Family Discount for Individual SI policies:** A discount of 5% is offered on the total premium if a policy is taken on Individual SI basis and covers more than one person in the family.
- **Online Discount:** An online discount of 10% will be applicable for fresh policies purchased online through the Company's website. For renewals, the same discount of 10% shall be offered provided the original policy was purchased either directly from our office without any intermediary or online through the Company's website and all subsequent renewals are only made through the Company's website.
- **Staff Discount:** A Discount of 15% is applicable for fresh and renewal policies purchased directly from office for all the working and retired employees of United India Insurance Co. Ltd

Note:

- a) Family discount of 5% will not be applicable for the Optional Cover: '**Daily Cash Allowance on Hospitalisation**'.
- b) Since policies for UIIC staff are issued directly from our operating offices and not by any other distribution channel, Staff Discount and Online Discount will not apply in conjunction.

VII. 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: Loadings will not be applicable for the Optional Cover: '**Daily Cash Allowance on Hospitalisation**'.