

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 inclusive of Goods & Service Tax (GST) & Cess (if any).
- 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	1,363	1,736	2,609	4,791	5,475	5,989	7,700
5 Lakhs	1,882	2,397	3,611	6,608	7,552	8,260	10,620

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,103	1,405	2,106	3,664	4,207	4,750	6,107
5 Lakhs	1,493	1,901	2,909	5,098	5,853	6,608	8,496
7 Lakhs	1,882	2,397	3,611	6,372	7,316	8,260	10,620

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1122	1,345	2,171	3,988	4,450	5,370	6,904
10 Lakhs	2,184	2,620	4,342	7,825	8,726	10,532	13,541
15 Lakhs	3,068	3,682	6,136	11,045	12,319	14,868	19,116
20 Lakhs	3,682	4,418	7,363	13,254	14,783	17,842	22,939
45 Lakhs	5,062	6,075	10,124	18,224	20,327	24,532	31,541

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
70 Lakhs	5,829	6,995	11,658	20,985	23,406	28,249	36,320
95 Lakhs	6,443	7,731	12,886	23,194	25,870	31,223	40,144

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	1,654	1,985	3,290	5,927	6,609	7,978	10,257
15 Lakhs	2,069	2,480	4,112	7,409	8,262	9,972	12,821
20 Lakhs	2,316	2,778	4,606	8,298	9,254	11,169	14,359
40 Lakhs	2,978	3,572	5,921	10,668	11,897	14,361	18,462
65 Lakhs	3,474	4,167	6,908	12,447	13,880	16,754	21,539
90 Lakhs	3,806	4,564	7,565	13,633	15,202	18,349	23,591

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	1,567	1,879	3,115	5,612	6,259	7,554	9,711
35 Lakhs	2,194	2,630	4,360	7,856	8,762	10,576	13,596
60 Lakhs	2,585	3,100	5,139	9,261	10,326	12,464	16,024
85 Lakhs	2,898	3,476	5,762	10,383	11,578	13,975	17,967

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	1,638	1,964	3,256	5,867	6,542	7,897	10,152
30 Lakhs	1,883	2,259	3,744	6,746	7,524	9,081	11,675
55 Lakhs	2,374	2,849	4,721	8,507	9,486	11,451	14,721
80 Lakhs	2,620	3,142	5,210	9,387	10,468	12,634	16,243

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	1,273	1,527	2,532	4,562	5,088	6,141	7,895
50 Lakhs	1,464	1,757	2,912	5,246	5,852	7,062	9,079
75 Lakhs	1,656	1,986	3,292	5,931	6,614	7,984	10,264

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



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	2,208	2,808	4,214	7,056	8,142	9,500	12,214
5 Lakhs	2,987	3,800	5,819	9,818	11,328	13,216	16,992

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,752	2,231	3,411	5,458	6,331	7,641	9,824
5 Lakhs	2,401	3,057	4,615	7,523	8,726	10,532	13,541
7 Lakhs	2,987	3,800	5,819	9,440	10,950	13,216	16,992

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1,594	2,124	3,275	5,947	6,938	8,674	11,152
10 Lakhs	3,133	4,177	6,550	11,611	13,546	16,934	21,772
15 Lakhs	4,407	5,876	9,204	16,284	18,998	23,748	30,533
20 Lakhs	5,288	7,052	11,045	19,541	22,798	28,498	36,638
45 Lakhs	7,271	9,696	15,187	26,869	31,347	39,184	50,378
70 Lakhs	8,373	11,165	17,488	30,940	36,096	45,121	58,011
95 Lakhs	9,255	12,340	19,328	34,196	39,896	49,870	64,118

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	2,373	3,165	4,962	8,796	10,261	12,828	16,493
15 Lakhs	2,967	3,955	6,202	10,994	12,827	16,035	20,616
20 Lakhs	3,322	4,430	6,947	12,313	14,367	17,958	23,089
40 Lakhs	4,270	5,696	8,931	15,832	18,471	23,089	29,686
65 Lakhs	4,983	6,645	10,419	18,471	21,549	26,938	34,634
90 Lakhs	5,458	7,278	11,412	20,230	23,601	29,504	37,932

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	2,247	2,996	4,698	8,328	9,716	12,146	15,616
35 Lakhs	3,146	4,195	6,577	11,660	13,603	17,005	21,863
60 Lakhs	3,708	4,944	7,751	13,741	16,031	20,041	25,766

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G0I000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
85 Lakhs	4,156	5,542	8,692	15,407	17,975	22,471	28,890

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	2,348	3,132	4,911	8,706	10,156	12,697	16,324
30 Lakhs	2,701	3,601	5,647	10,011	11,681	14,601	18,773
55 Lakhs	3,405	4,542	7,121	12,624	14,728	18,410	23,670
80 Lakhs	3,757	5,011	7,858	13,929	16,251	20,315	26,118

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	1,827	2,436	3,820	6,771	7,899	9,874	12,696
50 Lakhs	2,100	2,801	4,392	7,786	9,084	11,355	14,600
75 Lakhs	2,374	3,166	4,965	8,802	10,268	12,836	16,503

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	2,727	3,469	5,216	8,897	10,266	11,978	15,400
5 Lakhs	3,765	4,791	7,222	12,272	14,160	16,520	21,240

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	2,208	2,808	4,214	6,786	7,872	9,500	12,214
5 Lakhs	2,987	3,800	5,819	9,440	10,950	13,216	16,992
7 Lakhs	3,765	4,791	7,222	11,800	13,688	16,520	21,240

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	2,019	2,690	4,072	7,363	8,590	10,738	13,806
10 Lakhs	3,931	5,239	8,142	14,443	16,850	21,064	27,082
15 Lakhs	5,522	7,363	11,506	20,390	23,789	29,736	38,232

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G0I000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	6,627	8,836	13,807	24,468	28,547	35,683	45,878
45 Lakhs	9,112	12,149	18,985	33,644	39,252	49,064	63,083
70 Lakhs	10,493	13,990	21,862	38,742	45,199	56,498	72,641
95 Lakhs	11,597	15,463	24,163	42,820	49,956	62,446	80,287

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	2,977	3,968	6,168	10,941	12,764	15,956	20,514
15 Lakhs	3,722	4,961	7,709	13,676	15,955	19,946	25,644
20 Lakhs	4,168	5,557	8,634	15,318	17,870	22,339	28,720
40 Lakhs	5,360	7,144	11,101	19,693	22,976	28,721	36,927
65 Lakhs	6,253	8,334	12,952	22,976	26,805	33,507	43,081
90 Lakhs	6,848	9,128	14,186	25,164	29,357	36,699	47,183

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	2,819	3,758	5,840	10,359	12,086	15,109	19,425
35 Lakhs	3,947	5,260	8,176	14,503	16,920	21,152	27,194
60 Lakhs	4,652	6,201	9,636	17,093	19,942	24,929	32,051
85 Lakhs	5,216	6,953	10,804	19,166	22,360	27,951	35,936

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	2,946	3,928	6,104	10,829	12,634	15,793	20,305
30 Lakhs	3,389	4,517	7,020	12,454	14,529	18,163	23,351
55 Lakhs	4,273	5,696	8,851	15,702	18,320	22,900	29,443
80 Lakhs	4,715	6,285	9,767	17,327	20,215	25,270	32,489

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	2,292	3,055	4,747	8,422	9,826	12,283	15,792
50 Lakhs	2,636	3,513	5,460	9,685	11,300	14,125	18,160
75 Lakhs	2,980	3,972	6,171	10,948	12,774	15,967	20,528

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



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	11	42	86	150	215	301	375
	5 Lakhs	21	65	107	247	365	472	537
	> 5 Lakhs	32	97	194	386	558	687	858
Floater	< 5 Lakhs	65	86	150	268	365	514	643
	5 Lakhs	86	118	215	301	472	579	687
	> 5 Lakhs	107	150	278	365	643	815	965

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**'.