

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



## SUPERTOP-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	1,270	1,618	2,432	4,466	5,104	5,582	7,178
5 Lakhs	1,754	2,234	3,366	6,160	7,040	7,700	9,900

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,028	1,310	1,964	3,416	3,922	4,428	5,692
5 Lakhs	1,392	1,772	2,712	4,752	5,456	6,160	7,920
7 Lakhs	1,754	2,234	3,366	5,940	6,820	7,700	9,900

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1,046	1,254	2,024	3,718	4,148	5,006	6,436
10 Lakhs	2,036	2,442	4,048	7,294	8,134	9,818	12,622
15 Lakhs	2,860	3,432	5,720	10,296	11,484	13,860	17,820
20 Lakhs	3,432	4,118	6,864	12,356	13,780	16,632	21,384
45 Lakhs	4,720	5,662	9,438	16,988	18,948	22,870	29,404

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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	5,434	6,520	10,868	19,562	21,820	26,334	33,858
95 Lakhs	6,006	7,208	12,012	21,622	24,116	29,106	37,422

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	1,542	1,850	3,066	5,526	6,162	7,438	9,562
15 Lakhs	1,928	2,312	3,832	6,906	7,702	9,296	11,952
20 Lakhs	2,160	2,590	4,292	7,736	8,626	10,412	13,386
40 Lakhs	2,776	3,330	5,520	9,946	11,090	13,386	17,210
65 Lakhs	3,238	3,884	6,440	11,602	12,940	15,618	20,078
90 Lakhs	3,548	4,254	7,052	12,708	14,172	17,106	21,990

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	1,460	1,752	2,904	5,232	5,834	7,042	9,054
35 Lakhs	2,044	2,452	4,064	7,324	8,168	9,858	12,674
60 Lakhs	2,410	2,890	4,790	8,632	9,626	11,620	14,938
85 Lakhs	2,702	3,240	5,372	9,678	10,794	13,028	16,748

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	1,526	1,830	3,036	5,468	6,098	7,362	9,464
30 Lakhs	1,756	2,106	3,490	6,290	7,014	8,466	10,884
55 Lakhs	2,214	2,654	4,400	7,930	8,844	10,674	13,722
80 Lakhs	2,442	2,930	4,856	8,750	9,758	11,778	15,142

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	1,188	1,424	2,360	4,254	4,742	5,724	7,360
50 Lakhs	1,366	1,638	2,714	4,892	5,454	6,584	8,464
75 Lakhs	1,544	1,852	3,068	5,530	6,166	7,442	9,568

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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	2,058	2,618	3,928	6,578	7,590	8,856	11,386
5 Lakhs	2,784	3,542	5,424	9,152	10,560	12,320	15,840

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,634	2,080	3,180	5,088	5,902	7,122	9,158
5 Lakhs	2,238	2,850	4,302	7,012	8,134	9,818	12,622
7 Lakhs	2,784	3,542	5,424	8,800	10,208	12,320	15,840

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1,486	1,980	3,052	5,544	6,468	8,086	10,396
10 Lakhs	2,920	3,894	6,106	10,824	12,628	15,786	20,296
15 Lakhs	4,108	5,478	8,580	15,180	17,710	22,138	28,462
20 Lakhs	4,930	6,574	10,296	18,216	21,252	26,566	34,154
45 Lakhs	6,778	9,038	14,158	25,048	29,222	36,528	46,962
70 Lakhs	7,806	10,408	16,302	28,842	33,650	42,062	54,078
95 Lakhs	8,626	11,504	18,018	31,878	37,192	46,490	59,770

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	2,212	2,950	4,626	8,200	9,566	11,958	15,374
15 Lakhs	2,764	3,688	5,782	10,248	11,958	14,948	19,218
20 Lakhs	3,096	4,130	6,476	11,478	13,392	16,742	21,524
40 Lakhs	3,982	5,310	8,326	14,758	17,218	21,524	27,674
65 Lakhs	4,644	6,194	9,714	17,218	20,088	25,112	32,286
90 Lakhs	5,088	6,784	10,638	18,858	22,002	27,504	35,360

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	2,094	2,794	4,380	7,764	9,058	11,322	14,558
35 Lakhs	2,932	3,910	6,132	10,870	12,680	15,852	20,380
60 Lakhs	3,456	4,608	7,226	12,810	14,944	18,682	24,020

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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	3,874	5,168	8,102	14,362	16,756	20,946	26,932

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	2,190	2,920	4,578	8,116	9,468	11,836	15,218
30 Lakhs	2,518	3,358	5,264	9,332	10,888	13,612	17,500
55 Lakhs	3,174	4,234	6,638	11,768	13,728	17,162	22,066
80 Lakhs	3,502	4,672	7,324	12,984	15,150	18,938	24,348

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	1,702	2,270	3,560	6,312	7,364	9,204	11,834
50 Lakhs	1,958	2,612	4,094	7,258	8,468	10,586	13,610
75 Lakhs	2,214	2,952	4,628	8,204	9,572	11,966	15,384

## 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	2,542	3,234	4,862	8,294	9,570	11,166	14,356
5 Lakhs	3,510	4,466	6,732	11,440	13,200	15,400	19,800

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	2,058	2,618	3,928	6,326	7,338	8,856	11,386
5 Lakhs	2,784	3,542	5,424	8,800	10,208	12,320	15,840
7 Lakhs	3,510	4,466	6,732	11,000	12,760	15,400	19,800

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1,882	2,508	3,796	6,864	8,008	10,010	12,870
10 Lakhs	3,664	4,884	7,590	13,464	15,708	19,636	25,246
15 Lakhs	5,148	6,864	10,726	19,008	22,176	27,720	35,640

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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	6,178	8,236	12,872	22,810	26,612	33,264	42,768
45 Lakhs	8,494	11,326	17,698	31,364	36,590	45,738	58,806
70 Lakhs	9,782	13,042	20,380	36,116	42,134	52,668	67,716
95 Lakhs	10,810	14,414	22,524	39,916	46,570	58,212	74,844

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	2,776	3,700	5,750	10,198	11,898	14,874	19,124
15 Lakhs	3,470	4,624	7,186	12,748	14,874	18,592	23,904
20 Lakhs	3,886	5,180	8,050	14,278	16,658	20,824	26,774
40 Lakhs	4,996	6,660	10,348	18,358	21,418	26,774	34,422
65 Lakhs	5,828	7,770	12,074	21,418	24,988	31,236	40,160
90 Lakhs	6,384	8,510	13,224	23,458	27,368	34,210	43,984

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	2,628	3,504	5,444	9,658	11,266	14,084	18,108
35 Lakhs	3,680	4,904	7,622	13,520	15,774	19,718	25,352
60 Lakhs	4,336	5,780	8,982	15,934	18,590	23,238	29,878
85 Lakhs	4,862	6,480	10,072	17,866	20,844	26,056	33,500

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	2,748	3,662	5,690	10,094	11,778	14,722	18,928
30 Lakhs	3,160	4,212	6,544	11,610	13,544	16,930	21,768
55 Lakhs	3,984	5,310	8,252	14,638	17,078	21,348	27,446
80 Lakhs	4,396	5,860	9,106	16,152	18,844	23,556	30,286

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	2,136	2,848	4,426	7,850	9,160	11,450	14,720
50 Lakhs	2,456	3,276	5,090	9,028	10,534	13,168	16,930
75 Lakhs	2,778	3,702	5,754	10,206	11,908	14,884	19,138

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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**'.