

# LETTER OF INTRODUCTION TO ALL EXISTING FAMILY MEDICARE POLICY CUSTOMERS

Date: 28<sup>th</sup> September 2020

## Re: Revision of 'Family Medicare Policy' with effect from 28<sup>th</sup> September 2020

Dear Policyholder,

Hope you and your loved ones are keeping well. At the outset, we wish to thank you for your support and association with United India. As a valued customer covered under the Family Medicare Policy, we are writing to inform you of certain changes to your Family Medicare Policy and how they affect you as a policyholder. However, before we get to that, a brief aside on the current COVID-19 situation.

### COVID-19 AND OUR PREPAREDNESS

We are going through unprecedented times. The novel coronavirus has disrupted the lives of millions around the world. We are in uncharted territory and it requires a united effort from every one of us to get out of this pandemic. We reassure you that United India is firmly committed to the health and safety of all our customers during these uncertain times.

Considering the prevailing situation, we would like to apprise you of some of the steps we have taken:

1. Despite lockdown measures being phased out gradually, social distancing norms shall continue in the foreseeable future and the last thing we want you to worry about is your policy renewal. Therefore, all UIIC policies can be renewed online from the comfort of your home. Kindly log on to [www.uiic.co.in](http://www.uiic.co.in) or use UIIC's mobile app or contact your agent/development officer.
2. Our offices are fully functional and open, and you can rest assured that all safety measures and guidelines issued by the Government are strictly being adhered to.
3. The true test of any insurance policy is at the time of claims and at United India it is always 'U' before 'I'. We would like to stress that our claims settlement process has NOT been hampered in any way due to this pandemic and we continue to process and settle claims with the same speed, diligence, and efficiency as always.

### WHY THE REVISION?

We at United India believe that our customers, many of whom have been with us for decades, deserve the best that is to offer in health insurance. Therefore, to offer you the latest innovations in the market, we have revised the Family Medicare Policy which now comes with a wider cover and fewer exclusions.

Additionally, the existing Family Medicare Policy was last revised in August 2014 and there have been a slew of regulatory changes since then which necessitated this revision. The revised product is now fully compliant with the latest regulations & guidelines issued by Insurance Regulatory and Development Authority of India (IRDAI)

Finally, as you are aware, the premium rates have remained unchanged since August 2014. In view of the performance of the overall portfolio, it was necessary to revise the premium rates to ensure the product's stability and financial viability in the long run. The rate revision, approved by IRDAI is fair and reasonable and is commensurate with the changes made to the product. We have received IRDAI's approval for the revised 'Family Medicare Policy' under revised Unique Identification Number: **UIIHLIP20013V032021**.

### HOW WILL THIS REVISION IMPACT YOU?

The revised policy is scheduled for launch on **28<sup>th</sup> September 2020**. Do not worry however, if your policy runs beyond this date; your Family Medicare policy will continue as such till its expiry after which you have an option for renewing it on new terms and conditions at revised rates.

As per regulatory norms, we are giving all our customers a notice of 90 days from the date of launch, i.e. from **28<sup>th</sup> September 2020** till **26<sup>th</sup> December, 2020**, so that they have ample amount of time to make a

considered decision regarding their policy.

**VERY IMPORTANT INFORMATION – PLEASE READ CAREFULLY**

- **IF YOUR POLICY IS DUE FOR RENEWAL WITHIN THE NOTICE PERIOD (28<sup>th</sup> September 2020 till 26<sup>th</sup> December, 2020)**

You will have an option to EITHER:

- Continue with the erstwhile policy coverage, terms & conditions, and premium rates (up to the date of next renewal) OR
- Immediately opt for revised policy coverage, terms & conditions at the revised premium rates

- **IF YOUR POLICY IS DUE FOR RENEWAL AFTER 26<sup>th</sup> December, 2020**

Your cover will be as per the revised policy terms and conditions at revised premium **ONLY**.

**WHAT ARE THE CHANGES?**

At United India, we listen to our customers! You will be pleased to know that quite a few of the changes were driven by consumer demand for new features.

Broadly speaking, the revised Family Medicare Policy comes with new Sum Insured options, an overall wider coverage, fewer exclusions, attractive optional covers, and revised premium tables.

The salient modifications are summarised in the table below:

Sr. No.	Feature		
1	Now available on Individual Sum Insured Basis as well as on Family Floater basis. Rates provided for 1 Adult as well.		
2	Rates now vary according to place of residence of the Proposer. <b>Zone I</b> covers the following districts: All districts in NCT of Delhi, Faridabad, Gurugram, Palwal, Rohtak, Jhajjar, Gautam Buddh Nagar, Ghaziabad, Bulandshahr, Mumbai City, Mumbai Suburban, Thane, Raigad, Palghar, Ahmedabad, Vadodara, Gandhinagar, Surat <b>Zone II:</b> Rest of India		
3	New Sum Insured (SI) options of Rs. 15 Lacs, 20 Lacs and 25 Lacs offered. SI options for fresh proposals now range from Rs. 3 Lacs to 25 Lacs, going up in multiples of 1 Lac up to 10 Lacs and in multiples of 5 Lacs from 10 Lacs onwards		
4	Unani and Homeopathic treatments included to the existing Ayurvedic cover, However, with sub-limits now.		
5	Co-payment of 10% will now apply <b>ONLY</b> to persons with age of entry > 60 years		
6	<b>Room Rent, ICU Limits revised:</b>	<b>Room Rent</b> SI < 5 Lacs: 1% of Sum Insured SI ≥ 5 Lacs: 1% of Sum Insured or Single Occupancy Standard Air-Conditioned Room Charges, <b>whichever is higher</b>	<b>ICU</b> SI < 5 Lacs: 2% of Sum Insured SI ≥ 5 Lacs: <b>Actuals</b>
7	Sub-limit for <b>Cataract</b> improved to 10% of Sum Insured subject to a maximum of Rs. 50,000 per eye; <b>No Sub-limits for Hernia, Hysterectomy anymore.</b>		
8	<b>All Day Care procedures</b> as per the standard definition given in Policy Wordings are covered		
9	<b>Road Ambulance Charges:</b> Now forms a <b>part of Base Cover</b> up to 0.5%/1% of SI per event/policy period respectively subject to maximum Rs. 2500/Rs. 5000 respectively		
10	<b>12 Modern Treatment Methods</b> & advancement in Technologies covered with sub-limits;		
11	<b>Organ Donor Benefit</b> (where Insured is Donor) added to the base cover.		
12	<b>New Optional Covers:</b> <ul style="list-style-type: none"> <li>● Restoration of SI;</li> <li>● Maternity Expenses and New Born Baby Cover</li> </ul>		
13	Optional Cover: Daily Cash Allowance: Limits revised and are now linked with the Sum Insured opted for as follows: <b>Up to 5 Lacs:</b> 500 per day subject to a max of 5,000 <b>Above 5 Lacs and upto 15 Lacs:</b> 1,000 per day subject to a max of 10,000 <b>Above 15 Lacs and upto 25 Lacs:</b> 2,000 per day subject to a max of 20,000.		

	<b>Time Deductible:</b> reduced to 24 hours only as against 48 hours in old policy
14	Remote Second Medical Opinion feature is <b>no more available</b>
15	<b>Health Check-Up:</b> After 3 Claim Free Years upto 1% of average SI of preceding 3 years' subject to a maximum of Rs. 5,000 per person in case of policies issued on Individual SI basis / 10,000 per policy in case of floater policies.
16	No need to wait till 3 continuous claim free years to avail <b>No Claim Discount (NCD)</b> under Family Medicare Policy. NCD of <b>5% for every claim-free year</b> subject to a maximum of 15%
17	Proportionate payment clause in place of entitled category clause to bring more clarity
18	IRDAI prescribed Standard Exclusion wordings & Standard Terms & Conditions introduced
19	Removed exclusions for HIV/AIDS; Genetic disorders; Psychiatric and psychosomatic disorders
20	Revised the list of conditions/illnesses/treatments for which 2/ 4 years waiting periods apply.
21	Premium Rates for all combinations of Age, Sum Insured, and Family Compositions are revised.

**Note:** The above information is indicative in nature. Please refer to the Policy wordings for more details on terms and conditions or visit our website at [www.uiic.co.in](http://www.uiic.co.in) / our nearest office for further details including the revised premium chart.

### **WHAT IS THE OPTION?**

The Family Medicare Policy is our most comprehensive health product; therefore, we would not recommend opting out of this product. However, if you are still not convinced of the benefits of the revised Family Medicare Policy, you can opt for migration to our other similar health products for a Sum Insured equal to that of your current Family Medicare Policy. The premium and all the guidelines, terms and conditions of the chosen product shall be applicable. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.

Given the wide coverage offered by this product, the vast network of 8000+ hospitals, our hassle-free claims settlement process and our long and demonstrated history in customer satisfaction, we hope that you will continue your association with Us by opting for the revised policy and renewing it.

We look forward for your continuous support for a long and mutually beneficial relationship.

In case of any query kindly contact your policy underwriting office or please e-mail / write to:

**(POLICY ISSUING OFFICE EMAIL ADDRESS)**

We assure you of our best services always,

Warm Regards,

United India Insurance Company Ltd.