

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



INDIVIDUAL 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 person and will be based on their completed age.
- Premium rates in Section I are for standard healthy individuals. The final premium payable may change post underwriting of proposal based on medical tests (where applicable) and information provided in the proposal form.
- Entry Age:
 - Adults: 18 to 60 years
 - Children: 91 days to 17 years
- Premium rates vary depending on the Proposer's place of residence. In this regard, the country is divided into three geographical zones: **Zone A**, **Zone B**, **Zone C**. The Zones are based on the following districts in India:

Zone	Districts
A	All Districts in NCT of Delhi (incl. Shahdara), Faridabad, Palwal, Gurugram, Rohtak, Jhajjar, Ghaziabad, Gautam Buddh Nagar, Bulandshahr, Ahmedabad, Ahmedabad City, Gandhi Nagar, Vadodara, Surat, Mumbai, Mumbai Suburban, Thane, Raigad (MH), Palghar
B	Ahmed Nagar, Amritsar, Anand, Bengaluru, Bhopal, Chennai, Coimbatore, Dakshina Kannada, Ernakulam, Howrah, Hyderabad, Indore, Jaipur, Jalgaon, Jodhpur, Kanpur Nagar, Kheda, Kolhapur, Kolkata, Kottayam, Krishna, Lucknow, Ludhiana, Nagpur, Nashik, North 24 Parganas, Pune, Rajkot, Ranga Reddy, Solapur, Thiruvananthapuram, Tiruvallur, Valsad, Visakhapatnam.
C	Rest of India

- This product has two plans, namely '**Platinum Plan**' and '**Gold Plan**'. An Insured Person cannot opt for a particular plan, instead, the plan is determined solely based on age of initial entry into this product:
 - Platinum Plan* : Insured Persons whose age of entry ≤ 35 Years
 - Gold Plan* : Insured Persons whose age of entry > 35 Years and ≤ 60 Years

Note: The Insured Person will continue to be in the same plan they started in, till the time they are insured under this product, subject to no break in policy.

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I. BASE COVER PREMIUM RATES (EXCL. GST)

Zone A													
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+
50,000	1,149	1,939	2,154	2,585	3,141	3,141	3,758	4,510	6,476	6,832	7,770	8,772	10,119
75,000	1,532	2,585	2,872	3,446	4,188	4,188	5,011	6,013	8,635	9,110	10,360	11,696	13,493
1,00,000	1,915	3,231	3,590	4,308	5,235	5,235	6,264	7,517	10,793	11,387	12,949	14,620	16,866
1,25,000	2,100	3,544	3,938	4,725	5,743	5,796	6,935	8,322	11,950	13,285	15,108	17,057	19,677
1,50,000	2,285	3,856	4,286	5,143	6,250	6,357	7,606	9,127	13,106	15,183	17,266	19,494	22,488
1,75,000	2,471	4,169	4,634	5,561	6,758	6,918	8,277	9,933	14,262	17,081	19,424	21,931	25,298
2,00,000	2,656	4,482	4,982	5,978	7,266	7,479	8,948	10,738	15,419	18,978	21,582	24,367	28,109
2,25,000	2,834	4,783	5,316	6,379	7,753	8,227	9,843	11,812	16,961	20,876	23,741	26,804	30,920
2,50,000	3,013	5,084	5,650	6,780	8,240	8,975	10,738	12,886	18,503	22,774	25,899	29,241	33,731
2,75,000	3,191	5,385	5,984	7,181	8,727	9,722	11,633	13,959	20,044	24,672	28,057	31,677	36,542
3,00,000	3,370	5,686	6,318	7,582	9,214	10,470	12,528	15,033	21,586	26,570	30,215	34,114	39,353
3,25,000	3,427	5,783	6,426	7,711	9,371	11,031	13,199	15,839	22,743	27,993	31,834	35,942	41,461
3,50,000	3,485	5,880	6,533	7,840	9,528	11,592	13,870	16,644	23,899	29,416	33,453	37,769	43,570
3,75,000	3,542	5,977	6,641	7,969	9,685	12,153	14,541	17,449	25,055	30,840	35,071	39,597	45,678
4,00,000	3,599	6,074	6,749	8,099	9,842	12,714	15,212	18,255	26,212	32,263	36,690	41,424	47,786
4,25,000	3,657	6,171	6,857	8,228	9,999	13,275	15,883	19,060	27,368	33,687	38,309	43,252	49,894
4,50,000	3,714	6,268	6,964	8,357	10,156	13,836	16,555	19,865	28,525	35,110	39,928	45,079	52,002
4,75,000	3,772	6,365	7,072	8,486	10,313	14,397	17,226	20,671	29,681	36,533	41,546	46,907	54,111
5,00,000	3,829	6,462	7,180	8,616	10,470	14,958	17,897	21,476	30,838	37,957	43,165	48,735	56,219
5,25,000	3,887	6,559	7,287	8,745	10,627	15,182	18,165	21,798	31,300	38,716	44,028	49,709	57,343
5,50,000	3,944	6,656	7,395	8,874	10,784	15,406	18,434	22,120	31,763	39,475	44,891	50,684	58,468
5,75,000	4,001	6,752	7,503	9,003	10,941	15,631	18,702	22,443	32,225	40,234	45,755	51,659	59,592
6,00,000	4,059	6,849	7,610	9,132	11,099	15,855	18,971	22,765	32,688	40,993	46,618	52,633	60,716
6,25,000	4,116	6,946	7,718	9,262	11,256	16,079	19,239	23,087	33,150	41,752	47,481	53,608	61,841
6,50,000	4,174	7,043	7,826	9,391	11,413	16,304	19,507	23,409	33,613	42,512	48,345	54,583	62,965
6,75,000	4,231	7,140	7,933	9,520	11,570	16,528	19,776	23,731	34,075	43,271	49,208	55,557	64,089
7,00,000	4,289	7,237	8,041	9,649	11,727	16,752	20,044	24,053	34,538	44,030	50,071	56,532	65,214
7,25,000	4,346	7,334	8,149	9,779	11,884	16,977	20,313	24,375	35,001	44,789	50,935	57,507	66,338
7,50,000	4,404	7,431	8,257	9,908	12,041	17,201	20,581	24,698	35,463	45,548	51,798	58,481	67,463
7,75,000	4,461	7,528	8,364	10,037	12,198	17,426	20,850	25,020	35,926	46,307	52,661	59,456	68,587
8,00,000	4,518	7,625	8,472	10,166	12,355	17,650	21,118	25,342	36,388	47,066	53,524	60,431	69,711
8,25,000	4,576	7,722	8,580	10,296	12,512	17,874	21,387	25,664	36,851	47,825	54,388	61,406	70,836
8,50,000	4,633	7,819	8,687	10,425	12,669	18,099	21,655	25,986	37,313	48,585	55,251	62,380	71,960
8,75,000	4,691	7,916	8,795	10,554	12,826	18,323	21,924	26,308	37,776	49,344	56,114	63,355	73,084
9,00,000	4,748	8,012	8,903	10,683	12,983	18,547	22,192	26,630	38,239	50,103	56,978	64,330	74,209
9,25,000	4,806	8,109	9,010	10,813	13,140	18,772	22,460	26,953	38,701	50,862	57,841	65,304	75,333
9,50,000	4,863	8,206	9,118	10,942	13,297	18,996	22,729	27,275	39,164	51,621	58,704	66,279	76,458
9,75,000	4,920	8,303	9,226	11,071	13,454	19,220	22,997	27,597	39,626	52,380	59,568	67,254	77,582
10,00,000	4,978	8,400	9,334	11,200	13,611	19,445	23,266	27,919	40,089	53,139	60,431	68,228	78,706
15,00,000	5,600	9,450	10,500	12,600	15,313	21,875	26,174	31,409	45,100	59,782	67,985	76,757	88,545
20,00,000	6,020	10,159	11,288	13,545	16,461	23,516	28,137	33,765	48,482	64,265	73,084	82,514	95,185

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Zone B													
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+
50,000	981	1,656	1,840	2,208	2,683	2,683	3,210	3,852	5,531	5,836	6,637	7,493	8,644
75,000	1,308	2,208	2,453	2,944	3,577	3,577	4,280	5,136	7,375	7,781	8,849	9,991	11,525
1,00,000	1,635	2,760	3,066	3,680	4,472	4,472	5,350	6,420	9,219	9,726	11,061	12,488	14,406
1,25,000	1,794	3,027	3,364	4,036	4,905	4,951	5,924	7,108	10,207	11,347	12,905	14,570	16,807
1,50,000	1,952	3,294	3,661	4,393	5,339	5,430	6,497	7,796	11,195	12,969	14,748	16,651	19,208
1,75,000	2,110	3,561	3,958	4,750	5,772	5,909	7,070	8,484	12,182	14,590	16,592	18,732	21,609
2,00,000	2,269	3,828	4,255	5,106	6,206	6,388	7,643	9,172	13,170	16,211	18,435	20,814	24,010
2,25,000	2,421	4,085	4,541	5,449	6,622	7,027	8,408	10,089	14,487	17,832	20,279	22,895	26,411
2,50,000	2,573	4,343	4,826	5,791	7,038	7,666	9,172	11,007	15,804	19,453	22,122	24,976	28,812
2,75,000	2,726	4,600	5,111	6,134	7,454	8,305	9,936	11,924	17,121	21,074	23,966	27,058	31,213
3,00,000	2,878	4,857	5,397	6,476	7,870	8,943	10,701	12,841	18,438	22,695	25,809	29,139	33,614
3,25,000	2,927	4,940	5,489	6,586	8,004	9,422	11,274	13,529	19,426	23,911	27,192	30,700	35,415
3,50,000	2,976	5,023	5,581	6,697	8,138	9,902	11,847	14,217	20,414	25,127	28,574	32,261	37,216
3,75,000	3,025	5,105	5,673	6,807	8,273	10,381	12,421	14,905	21,402	26,342	29,957	33,822	39,016
4,00,000	3,074	5,188	5,765	6,918	8,407	10,860	12,994	15,593	22,389	27,558	31,340	35,383	40,817
4,25,000	3,124	5,271	5,857	7,028	8,541	11,339	13,567	16,280	23,377	28,774	32,722	36,944	42,618
4,50,000	3,173	5,354	5,949	7,138	8,675	11,818	14,140	16,968	24,365	29,990	34,105	38,505	44,419
4,75,000	3,222	5,437	6,041	7,249	8,809	12,297	14,714	17,656	25,353	31,206	35,487	40,066	46,219
5,00,000	3,271	5,519	6,133	7,359	8,943	12,776	15,287	18,344	26,340	32,421	36,870	41,627	48,020
5,25,000	3,320	5,602	6,225	7,470	9,078	12,968	15,516	18,619	26,735	33,070	37,607	42,460	48,981
5,50,000	3,369	5,685	6,317	7,580	9,212	13,160	15,745	18,895	27,131	33,718	38,345	43,293	49,941
5,75,000	3,418	5,768	6,409	7,690	9,346	13,351	15,975	19,170	27,526	34,367	39,082	44,125	50,901
6,00,000	3,467	5,851	6,501	7,801	9,480	13,543	16,204	19,445	27,921	35,015	39,820	44,958	51,862
6,25,000	3,516	5,933	6,593	7,911	9,614	13,734	16,433	19,720	28,316	35,664	40,557	45,790	52,822
6,50,000	3,565	6,016	6,685	8,021	9,748	13,926	16,663	19,995	28,711	36,312	41,294	46,623	53,783
6,75,000	3,614	6,099	6,777	8,132	9,882	14,118	16,892	20,270	29,106	36,960	42,032	47,455	54,743
7,00,000	3,663	6,182	6,869	8,242	10,017	14,309	17,121	20,545	29,501	37,609	42,769	48,288	55,703
7,25,000	3,712	6,264	6,961	8,353	10,151	14,501	17,351	20,821	29,896	38,257	43,507	49,120	56,664
7,50,000	3,761	6,347	7,052	8,463	10,285	14,693	17,580	21,096	30,291	38,906	44,244	49,953	57,624
7,75,000	3,810	6,430	7,144	8,573	10,419	14,884	17,809	21,371	30,687	39,554	44,981	50,785	58,585
8,00,000	3,859	6,513	7,236	8,684	10,553	15,076	18,038	21,646	31,082	40,202	45,719	51,618	59,545
8,25,000	3,909	6,596	7,328	8,794	10,687	15,268	18,268	21,921	31,477	40,851	46,456	52,451	60,505
8,50,000	3,958	6,678	7,420	8,905	10,821	15,459	18,497	22,196	31,872	41,499	47,194	53,283	61,466
8,75,000	4,007	6,761	7,512	9,015	10,956	15,651	18,726	22,472	32,267	42,148	47,931	54,116	62,426
9,00,000	4,056	6,844	7,604	9,125	11,090	15,843	18,956	22,747	32,662	42,796	48,668	54,948	63,387
9,25,000	4,105	6,927	7,696	9,236	11,224	16,034	19,185	23,022	33,057	43,445	49,406	55,781	64,347
9,50,000	4,154	7,010	7,788	9,346	11,358	16,226	19,414	23,297	33,452	44,093	50,143	56,613	65,308
9,75,000	4,203	7,092	7,880	9,456	11,492	16,417	19,644	23,572	33,847	44,741	50,881	57,446	66,268
10,00,000	4,252	7,175	7,972	9,567	11,626	16,609	19,873	23,847	34,242	45,390	51,618	58,278	67,228
15,00,000	4,783	8,072	8,969	10,763	13,080	18,685	22,357	26,828	38,523	51,064	58,070	65,563	75,632
20,00,000	5,142	8,677	9,642	11,570	14,061	20,087	24,034	28,841	41,412	54,893	62,426	70,480	81,304

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Zone C													
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+
50,000	909	1,535	1,705	2,046	2,487	2,487	2,975	3,570	5,127	5,409	6,151	6,945	8,011
75,000	1,213	2,046	2,274	2,728	3,316	3,316	3,967	4,761	6,836	7,212	8,201	9,260	10,682
1,00,000	1,516	2,558	2,842	3,410	4,144	4,144	4,959	5,951	8,545	9,015	10,252	11,574	13,352
1,25,000	1,662	2,805	3,117	3,741	4,546	4,589	5,490	6,588	9,460	10,517	11,960	13,504	15,577
1,50,000	1,809	3,053	3,393	4,072	4,948	5,033	6,022	7,226	10,376	12,020	13,669	15,433	17,803
1,75,000	1,956	3,301	3,668	4,402	5,350	5,477	6,553	7,863	11,291	13,522	15,377	17,362	20,028
2,00,000	2,103	3,548	3,944	4,733	5,752	5,921	7,084	8,501	12,207	15,025	17,086	19,291	22,253
2,25,000	2,244	3,787	4,208	5,050	6,138	6,513	7,793	9,351	13,427	16,527	18,795	21,220	24,479
2,50,000	2,385	4,025	4,473	5,367	6,523	7,105	8,501	10,201	14,648	18,029	20,503	23,149	26,704
2,75,000	2,526	4,263	4,737	5,685	6,909	7,697	9,209	11,051	15,868	19,532	22,212	25,078	28,929
3,00,000	2,668	4,502	5,002	6,002	7,294	8,289	9,918	11,901	17,089	21,034	23,921	27,007	31,155
3,25,000	2,713	4,578	5,087	6,104	7,419	8,733	10,449	12,539	18,005	22,161	25,202	28,454	32,824
3,50,000	2,759	4,655	5,172	6,207	7,543	9,177	10,980	13,177	18,920	23,288	26,483	29,901	34,493
3,75,000	2,804	4,732	5,258	6,309	7,667	9,621	11,512	13,814	19,836	24,415	27,765	31,347	36,162
4,00,000	2,850	4,809	5,343	6,411	7,792	10,065	12,043	14,452	20,751	25,542	29,046	32,794	37,831
4,25,000	2,895	4,885	5,428	6,514	7,916	10,509	12,574	15,089	21,667	26,669	30,328	34,241	39,500
4,50,000	2,940	4,962	5,513	6,616	8,040	10,953	13,106	15,727	22,582	27,795	31,609	35,688	41,169
4,75,000	2,986	5,039	5,599	6,718	8,165	11,397	13,637	16,364	23,498	28,922	32,891	37,135	42,838
5,00,000	3,031	5,115	5,684	6,821	8,289	11,841	14,168	17,002	24,413	30,049	34,172	38,582	44,507
5,25,000	3,077	5,192	5,769	6,923	8,413	12,019	14,381	17,257	24,779	30,650	34,856	39,353	45,397
5,50,000	3,122	5,269	5,854	7,025	8,538	12,197	14,593	17,512	25,145	31,251	35,539	40,125	46,287
5,75,000	3,168	5,346	5,940	7,128	8,662	12,374	14,806	17,767	25,512	31,852	36,223	40,896	47,177
6,00,000	3,213	5,422	6,025	7,230	8,786	12,552	15,018	18,022	25,878	32,453	36,906	41,668	48,067
6,25,000	3,259	5,499	6,110	7,332	8,911	12,730	15,231	18,277	26,244	33,054	37,589	42,440	48,957
6,50,000	3,304	5,576	6,195	7,435	9,035	12,907	15,443	18,532	26,610	33,655	38,273	43,211	49,847
6,75,000	3,350	5,653	6,281	7,537	9,159	13,085	15,656	18,787	26,976	34,256	38,956	43,983	50,737
7,00,000	3,395	5,729	6,366	7,639	9,284	13,262	15,868	19,042	27,343	34,857	39,640	44,755	51,628
7,25,000	3,441	5,806	6,451	7,741	9,408	13,440	16,081	19,297	27,709	35,458	40,323	45,526	52,518
7,50,000	3,486	5,883	6,536	7,844	9,532	13,618	16,294	19,552	28,075	36,059	41,007	46,298	53,408
7,75,000	3,532	5,960	6,622	7,946	9,657	13,795	16,506	19,807	28,441	36,660	41,690	47,069	54,298
8,00,000	3,577	6,036	6,707	8,048	9,781	13,973	16,719	20,062	28,807	37,261	42,374	47,841	55,188
8,25,000	3,623	6,113	6,792	8,151	9,905	14,150	16,931	20,317	29,174	37,862	43,057	48,613	56,078
8,50,000	3,668	6,190	6,877	8,253	10,030	14,328	17,144	20,572	29,540	38,463	43,740	49,384	56,968
8,75,000	3,713	6,266	6,963	8,355	10,154	14,506	17,356	20,827	29,906	39,064	44,424	50,156	57,859
9,00,000	3,759	6,343	7,048	8,458	10,278	14,683	17,569	21,082	30,272	39,665	45,107	50,928	58,749
9,25,000	3,804	6,420	7,133	8,560	10,403	14,861	17,781	21,337	30,638	40,266	45,791	51,699	59,639
9,50,000	3,850	6,497	7,219	8,662	10,527	15,039	17,994	21,592	31,005	40,867	46,474	52,471	60,529
9,75,000	3,895	6,573	7,304	8,765	10,651	15,216	18,206	21,847	31,371	41,468	47,158	53,243	61,419
10,00,000	3,941	6,650	7,389	8,867	10,776	15,394	18,419	22,103	31,737	42,069	47,841	54,014	62,309
15,00,000	4,433	7,481	8,313	9,975	12,123	17,318	20,721	24,865	35,704	47,327	53,821	60,766	70,098
20,00,000	4,766	8,043	8,936	10,723	13,032	18,617	22,275	26,730	38,382	50,877	57,858	65,323	75,355

Note for all premium tables: Premium for ages 61 years and above are applicable only for renewals.

II. OPTIONAL COVER PREMIUM RATES (EXCL. GST)

Individual Health Insurance Policy – Premium Rates (excl. GST)

UIN: UIIHLIP26047V072526

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



Daily Cash Allowance on Hospitalisation

All Zones, All Ages	
Daily Allowance (Rs.)	Premium (Rs.)
500	70
1,000	140
2,000	280

III. DISCOUNTS

- **Family Discount:** In case a single policy covers more than one member of the family, a discount of 5% is offered on the premium of each and every member of the family.
Note: Family Discount is not applicable on Optional Cover premium rates.
- **Direct Channel Discount:** A discount is applicable for fresh policies purchased online through the Company's website or directly from United India's office, without any agent or an intermediary. For renewals, the discount shall be offered provided that both the renewing policy and expiring policy are without any agent or an intermediary.

IV. 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.
- Loadings are not applicable on Optional Cover premium rates.