

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108  
Registered Office: 24 Whites Road, Chennai – 600014  
IRDAI REG NO.545



## Yuvaan 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 member (unless explicitly specified) and will be based on their completed age.
- Premium rates in Section I are for standard healthy individuals. These may change post underwriting of proposal based on medical tests (where applicable) and information provided in the proposal form.
- Minimum, Maximum Entry Age:
  - Adults: 18 to 45 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

- Co-payment:** Co-payment shall be applied under the following circumstances:
  - If the insured has paid the premium for Zone C, a co-payment of 15% will apply for each and every claim amount for treatment taken in Zone A.
  - If the insured has paid the premium for Zone B, a co-payment of 10% will apply for each and every claim amount for treatment taken in Zone A.
  - Above co-payment can be waived off by paying the premium rate for Zone A.**

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## I. BASE COVER PREMIUM RATES (EXCL. GST)

Zone A Premium by Age Band (in Years)													
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	Above 75
5,00,000	2,943	4,966	5,517	6,621	8,046	11,694	14,076	17,275	24,805	34,230	41,818	47,214	54,465
10,00,000	3,511	5,924	6,583	7,899	9,600	13,953	16,796	20,499	29,435	42,887	52,395	59,155	68,240
15,00,000	3,806	6,420	7,135	8,563	10,405	15,126	18,207	22,099	31,732	46,323	56,593	63,895	73,705
20,00,000	4,018	6,780	7,533	9,040	10,987	15,972	19,224	23,334	33,506	48,959	59,814	67,532	77,902

Zone B Premium by Age Band (in Years)													
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	Above 75
5,00,000	2,513	4,242	4,713	5,655	6,872	9,988	12,023	14,756	21,187	29,239	35,720	40,329	46,523
10,00,000	2,999	5,061	5,623	6,747	8,200	11,918	14,346	17,510	25,142	36,634	44,754	50,529	58,289
15,00,000	3,251	5,485	6,094	7,314	8,887	12,919	15,552	18,877	27,105	39,568	48,340	54,577	62,958
20,00,000	3,432	5,792	6,435	7,722	9,384	13,642	16,420	19,931	28,619	41,821	51,091	57,684	66,542

Zone C Premium by Age Band (in Years)													
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	Above 75
5,00,000	2,330	3,931	4,368	5,241	6,369	9,258	11,144	13,677	19,637	27,099	33,106	37,378	43,118
10,00,000	2,779	4,690	5,212	6,253	7,600	11,047	13,297	16,229	23,303	33,953	41,479	46,831	54,023
15,00,000	3,013	5,083	5,648	6,779	8,237	11,976	14,414	17,496	25,121	36,672	44,802	50,583	58,350
20,00,000	3,181	5,367	5,964	7,157	8,698	12,645	15,220	18,474	26,525	38,760	47,352	53,463	61,672

**Note for all premium tables:** Premium for ages 46 years and above are applicable only for Renewals.

## II. OPTIONAL COVER PREMIUM RATES (EXCL. GST)

### Daily Cash Allowance on Hospitalisation

The rates are irrespective of Zone and Age of Insured Persons.

Daily Allowance (Rs.)	Premium (Rs.)
500	120
1,000	240
2,000	480

## III. DISCOUNTS

- **Family Discount:** A discount of 5% is offered on the total premium if a policy is issued on Individual Sum Insured basis and covers more than one person in the family.
- **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. For online renewals of such policies also, this discount is offered.

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## ■ No Claim Rewards (NCR):

- For every claim free year, the policy holder is entitled for NCR either as a No Claim Discount (max up to 20%) or a Cumulative Bonus (max up to 100%).

**Note:** No Claim Rewards is not applicable on Optional Cover premium rates.

Please refer to policy wordings/prospectus for details.

- **Floater Discount:** For floater policies, a floater discount is offered on the premium of each and every member of the family as follows:

Family Composition	Floater Discount
1 Adult + any no. of Children	15%
2 Adults	25%
2 Adults + any no. of Children	25%

## 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).

The loadings are applicable on individual ailments only. In case of loading on two or more ailments, the loadings shall apply in conjunction on additive basis.

### **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.