

# 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 inclusive of Goods & Service Tax (GST) & Cess (if any).
- 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 Buddha 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 (INCL. 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	75+
5,00,000	3,473	5,860	6,511	7,813	9,494	13,798	16,610	20,385	29,269	40,392	49,346	55,712	64,269
10,00,000	4,143	6,990	7,767	9,321	11,328	16,465	19,820	24,189	34,733	50,607	61,827	69,803	80,524
15,00,000	4,492	7,576	8,419	10,105	12,277	17,848	21,485	26,077	37,444	54,661	66,779	75,397	86,971
20,00,000	4,742	8,000	8,889	10,668	12,965	18,846	22,684	27,534	39,538	57,771	70,580	79,688	91,924

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	75+
5,00,000	2,965	5,006	5,561	6,673	8,108	11,786	14,187	17,412	25,001	34,503	42,150	47,589	54,897
10,00,000	3,539	5,971	6,635	7,961	9,676	14,064	16,928	20,662	29,668	43,228	52,810	59,625	68,781
15,00,000	3,837	6,473	7,190	8,630	10,487	15,245	18,352	22,275	31,983	46,690	57,042	64,401	74,290
20,00,000	4,050	6,834	7,593	9,112	11,074	16,098	19,376	23,519	33,771	49,349	60,287	68,068	78,520

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	75+
5,00,000	2,750	4,639	5,154	6,185	7,515	10,924	13,150	16,139	23,171	31,977	39,066	44,106	50,880
10,00,000	3,279	5,534	6,150	7,379	8,968	13,035	15,691	19,151	27,497	40,065	48,945	55,261	63,747
15,00,000	3,555	5,997	6,664	7,999	9,719	14,132	17,008	20,646	29,643	43,272	52,866	59,687	68,854
20,00,000	3,753	6,333	7,038	8,445	10,264	14,921	17,960	21,800	31,299	45,736	55,876	63,087	72,772

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

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

### Daily Cash Allowance on Hospitalisation

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

All Zones, All Ages	
Daily Allowance (Rs.)	Premium (Rs.)
500	142
1,000	283
2,000	566

## 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.

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- 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.

## ■ 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.