

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



SUPER TOP-UP MEDICARE POLICY

PREMIUM RATE TABLES

I. IMPORTANT INFORMATION

- All premium rates in this document are Annual Premium Rates in INR (₹) and are inclusive of Goods & Service Tax (GST) & Cess (if any).
- 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	1,499	1,909	2,870	5,270	6,023	6,587	8,470
5 Lakhs	2,070	2,636	3,972	7,269	8,307	9,086	11,682

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,213	1,546	2,318	4,031	4,628	5,225	6,717
5 Lakhs	1,643	2,091	3,200	5,607	6,438	7,269	9,346
7 Lakhs	2,070	2,636	3,972	7,009	8,048	9,086	11,682

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1,234	1,480	2,388	4,387	4,895	5,907	7,594
10 Lakhs	2,402	2,882	4,777	8,607	9,598	11,585	14,894
15 Lakhs	3,375	4,050	6,750	12,149	13,551	16,355	21,028
20 Lakhs	4,050	4,859	8,100	14,580	16,260	19,626	25,233
45 Lakhs	5,570	6,681	11,137	20,046	22,359	26,987	34,697

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Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
70 Lakhs	6,412	7,694	12,824	23,083	25,748	31,074	39,952
95 Lakhs	7,087	8,505	14,174	25,514	28,457	34,345	44,158

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	1,820	2,183	3,618	6,521	7,271	8,777	11,283
15 Lakhs	2,275	2,728	4,522	8,149	9,088	10,969	14,103
20 Lakhs	2,549	3,056	5,065	9,128	10,179	12,286	15,795
40 Lakhs	3,276	3,929	6,514	11,736	13,086	15,795	20,308
65 Lakhs	3,821	4,583	7,599	13,690	15,269	18,429	23,692
90 Lakhs	4,187	5,020	8,321	14,995	16,723	20,185	25,948

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	1,723	2,067	3,427	6,174	6,884	8,310	10,684
35 Lakhs	2,412	2,893	4,796	8,642	9,638	11,632	14,955
60 Lakhs	2,844	3,410	5,652	10,186	11,359	13,712	17,627
85 Lakhs	3,188	3,823	6,339	11,420	12,737	15,373	19,763

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	1,801	2,159	3,582	6,452	7,196	8,687	11,168
30 Lakhs	2,072	2,485	4,118	7,422	8,277	9,990	12,843
55 Lakhs	2,613	3,132	5,192	9,357	10,436	12,595	16,192
80 Lakhs	2,882	3,457	5,730	10,325	11,514	13,898	17,868

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	1,402	1,680	2,785	5,020	5,596	6,754	8,685
50 Lakhs	1,612	1,933	3,203	5,773	6,436	7,769	9,988
75 Lakhs	1,822	2,185	3,620	6,525	7,276	8,782	11,290

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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	2,428	3,089	4,635	7,762	8,956	10,450	13,435
5 Lakhs	3,285	4,180	6,400	10,799	12,461	14,538	18,691

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	1,928	2,454	3,752	6,004	6,964	8,404	10,806
5 Lakhs	2,641	3,363	5,076	8,274	9,598	11,585	14,894
7 Lakhs	3,285	4,180	6,400	10,384	12,045	14,538	18,691

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	1,753	2,336	3,601	6,542	7,632	9,541	12,267
10 Lakhs	3,446	4,595	7,205	12,772	14,901	18,627	23,949
15 Lakhs	4,847	6,464	10,124	17,912	20,898	26,123	33,585
20 Lakhs	5,817	7,757	12,149	21,495	25,077	31,348	40,302
45 Lakhs	7,998	10,665	16,706	29,557	34,482	43,103	55,415
70 Lakhs	9,211	12,281	19,236	34,034	39,707	49,633	63,812
95 Lakhs	10,179	13,575	21,261	37,616	43,887	54,858	70,529

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	2,610	3,481	5,459	9,676	11,288	14,110	18,141
15 Lakhs	3,262	4,352	6,823	12,093	14,110	17,639	22,677
20 Lakhs	3,653	4,873	7,642	13,544	15,803	19,756	25,398
40 Lakhs	4,699	6,266	9,825	17,414	20,317	25,398	32,655
65 Lakhs	5,480	7,309	11,463	20,317	23,704	29,632	38,097
90 Lakhs	6,004	8,005	12,553	22,252	25,962	32,455	41,725

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	2,471	3,297	5,168	9,162	10,688	13,360	17,178
35 Lakhs	3,460	4,614	7,236	12,827	14,962	18,705	24,048
60 Lakhs	4,078	5,437	8,527	15,116	17,634	22,045	28,344

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Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
85 Lakhs	4,571	6,098	9,560	16,947	19,772	24,716	31,780

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	2,584	3,446	5,402	9,577	11,172	13,966	17,957
30 Lakhs	2,971	3,962	6,212	11,012	12,848	16,062	20,650
55 Lakhs	3,745	4,996	7,833	13,886	16,199	20,251	26,038
80 Lakhs	4,132	5,513	8,642	15,321	17,877	22,347	28,731

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	2,008	2,679	4,201	7,448	8,690	10,861	13,964
50 Lakhs	2,310	3,082	4,831	8,564	9,992	12,491	16,060
75 Lakhs	2,613	3,483	5,461	9,681	11,295	14,120	18,153

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	3,000	3,816	5,737	9,787	11,293	13,176	16,940
5 Lakhs	4,142	5,270	7,944	13,499	15,576	18,172	23,364

Threshold	3 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
3 Lakhs	2,428	3,089	4,635	7,465	8,659	10,450	13,435
5 Lakhs	3,285	4,180	6,400	10,384	12,045	14,538	18,691
7 Lakhs	4,142	5,270	7,944	12,980	15,057	18,172	23,364

Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
5 Lakhs	2,221	2,959	4,479	8,100	9,449	11,812	15,187
10 Lakhs	4,324	5,763	8,956	15,888	18,535	23,170	29,790
15 Lakhs	6,075	8,100	12,657	22,429	26,168	32,710	42,055

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Threshold	5 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	7,290	9,718	15,189	26,916	31,402	39,252	50,466
45 Lakhs	10,023	13,365	20,884	37,010	43,176	53,971	69,391
70 Lakhs	11,543	15,390	24,048	42,617	49,718	62,148	79,905
95 Lakhs	12,756	17,009	26,578	47,101	54,953	68,690	88,316

Threshold	10 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
10 Lakhs	3,276	4,366	6,785	12,034	14,040	17,551	22,566
15 Lakhs	4,095	5,456	8,479	15,043	17,551	21,939	28,207
20 Lakhs	4,585	6,112	9,499	16,848	19,656	24,572	31,593
40 Lakhs	5,895	7,859	12,211	21,662	25,273	31,593	40,618
65 Lakhs	6,877	9,169	14,247	25,273	29,486	36,858	47,389
90 Lakhs	7,533	10,042	15,604	27,680	32,294	40,368	51,901

Threshold	15 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
15 Lakhs	3,101	4,135	6,424	11,396	13,294	16,619	21,367
35 Lakhs	4,342	5,787	8,994	15,954	18,613	23,267	29,915
60 Lakhs	5,116	6,820	10,599	18,802	21,936	27,421	35,256
85 Lakhs	5,737	7,646	11,885	21,082	24,596	30,746	39,530

Threshold	20 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
20 Lakhs	3,243	4,321	6,714	11,911	13,898	17,372	22,335
30 Lakhs	3,729	4,970	7,722	13,700	15,982	19,977	25,686
55 Lakhs	4,701	6,266	9,737	17,273	20,152	25,191	32,386
80 Lakhs	5,187	6,915	10,745	19,059	22,236	27,796	35,737

Threshold	25 Lakhs						
Sum Insured/Age Band	0-35	36-45	46-60	61-65	66-70	71-75	75+
25 Lakhs	2,520	3,361	5,223	9,263	10,809	13,511	17,370
50 Lakhs	2,898	3,866	6,006	10,653	12,430	15,538	19,977
75 Lakhs	3,278	4,368	6,790	12,043	14,051	17,563	22,583

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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	11	42	86	150	215	301	375
	5 Lakhs	21	65	107	247	365	472	537
	> 5 Lakhs	32	97	194	386	558	687	858
Floater	< 5 Lakhs	65	86	150	268	365	514	643
	5 Lakhs	86	118	215	301	472	579	687
	> 5 Lakhs	107	150	278	365	643	815	965

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**'.