

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



## FAMILY MEDICARE 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 (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.
- 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

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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+
1,00,000	2,071	3,495	3,883	4,660	5,663	5,796	6,932	8,340	11,975	12,361	15,139	17,092	19,717
1,50,000	2,472	4,172	4,636	5,564	6,762	7,038	8,417	10,127	14,542	16,482	20,185	22,790	26,290
2,00,000	2,873	4,848	5,389	6,467	7,860	8,280	9,903	11,914	17,108	20,602	25,232	28,487	32,862
2,50,000	3,259	5,500	6,112	7,335	8,914	9,936	11,883	14,297	20,529	24,723	30,278	34,185	39,434
3,00,000	3,645	6,151	6,835	8,202	9,968	11,592	13,864	16,680	23,951	28,843	35,324	39,882	46,007
3,50,000	3,816	6,439	7,154	8,585	10,433	13,012	15,562	18,718	26,877	32,349	39,618	44,730	51,599
4,00,000	3,986	6,726	7,474	8,969	10,899	14,432	17,261	20,756	29,803	35,855	43,912	49,578	57,191
4,50,000	4,156	7,014	7,793	9,352	11,365	15,852	18,959	22,793	32,729	39,361	48,205	54,425	62,784
5,00,000	4,327	7,301	8,113	9,735	11,831	17,272	20,658	24,831	35,655	42,867	52,499	59,273	68,376
6,00,000	4,538	7,658	8,508	10,210	12,408	18,119	21,670	26,044	37,396	45,770	56,055	63,287	73,007
7,00,000	4,749	8,014	8,904	10,685	12,985	18,965	22,682	27,257	39,138	48,673	59,610	67,302	77,637
8,00,000	4,960	8,370	9,300	11,160	13,562	19,812	23,695	28,470	40,880	51,577	63,165	71,316	82,268
9,00,000	5,171	8,726	9,696	11,635	14,140	20,658	24,707	29,683	42,622	54,480	66,721	75,330	86,899
10,00,000	5,382	9,082	10,092	12,110	14,717	21,504	25,719	30,896	44,363	57,383	70,276	79,344	91,529
15,00,000	6,055	10,218	11,353	13,624	16,556	24,193	28,934	34,758	49,909	64,556	79,061	89,262	102,971
20,00,000	6,509	10,984	12,204	14,645	17,798	26,007	31,104	37,365	53,652	69,397	84,991	95,957	110,693
25,00,000	6,834	11,533	12,815	15,378	18,688	27,307	32,660	39,233	56,334	72,867	89,240	100,755	116,228

  

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+
1,00,000	1,769	2,985	3,317	3,981	4,837	4,951	5,921	7,124	10,229	10,559	12,931	14,600	16,842
1,50,000	2,112	3,563	3,960	4,752	5,776	6,011	7,190	8,650	12,421	14,078	17,242	19,466	22,456
2,00,000	2,454	4,141	4,603	5,524	6,714	7,072	8,458	10,177	14,613	17,598	21,552	24,333	28,070
2,50,000	2,784	4,698	5,221	6,265	7,614	8,487	10,150	12,212	17,535	21,117	25,862	29,199	33,684
3,00,000	3,114	5,254	5,838	7,006	8,514	9,901	11,842	14,248	20,458	24,637	30,173	34,066	39,297
3,50,000	3,259	5,500	6,111	7,333	8,912	11,114	13,293	15,988	22,957	27,632	33,840	38,207	44,074
4,00,000	3,405	5,745	6,384	7,661	9,310	12,327	14,743	17,729	25,457	30,626	37,508	42,348	48,851
4,50,000	3,550	5,991	6,657	7,988	9,708	13,540	16,194	19,469	27,956	33,621	41,175	46,488	53,628
5,00,000	3,696	6,237	6,930	8,315	10,106	14,753	17,645	21,210	30,455	36,616	44,843	50,629	58,404
6,00,000	3,876	6,541	7,268	8,721	10,599	15,476	18,510	22,246	31,943	39,096	47,880	54,058	62,360
7,00,000	4,056	6,845	7,606	9,127	11,092	16,199	19,375	23,282	33,430	41,575	50,917	57,487	66,315
8,00,000	4,237	7,149	7,944	9,532	11,585	16,922	20,239	24,318	34,918	44,055	53,954	60,916	70,271
9,00,000	4,417	7,454	8,282	9,938	12,078	17,645	21,104	25,354	36,406	46,535	56,991	64,344	74,226
10,00,000	4,597	7,758	8,620	10,344	12,571	18,368	21,969	26,390	37,894	49,015	60,028	67,773	78,181
15,00,000	5,172	8,728	9,697	11,637	14,142	20,664	24,715	29,689	42,630	55,141	67,531	76,245	87,954
20,00,000	5,560	9,382	10,425	12,510	15,203	22,214	26,568	31,916	45,828	59,277	72,596	81,963	94,551
25,00,000	5,838	9,851	10,946	13,135	15,963	23,325	27,897	33,511	48,119	62,241	76,226	86,061	99,278

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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+
1,00,000	1,640	2,767	3,074	3,689	4,484	4,588	5,488	6,603	9,481	9,786	11,985	13,531	15,609
1,50,000	1,957	3,303	3,670	4,405	5,353	5,572	6,664	8,017	11,512	13,048	15,980	18,042	20,813
2,00,000	2,275	3,838	4,266	5,120	6,222	6,555	7,839	9,432	13,544	16,310	19,975	22,552	26,016
2,50,000	2,580	4,354	4,839	5,807	7,057	7,866	9,407	11,319	16,252	19,572	23,970	27,063	31,219
3,00,000	2,886	4,870	5,411	6,493	7,891	9,177	10,975	13,205	18,961	22,834	27,965	31,573	36,422
3,50,000	3,021	5,097	5,664	6,797	8,260	10,301	12,320	14,818	21,277	25,610	31,364	35,411	40,849
4,00,000	3,156	5,325	5,917	7,100	8,629	11,425	13,665	16,431	23,594	28,385	34,763	39,249	45,276
4,50,000	3,290	5,553	6,170	7,404	8,997	12,550	15,009	18,045	25,910	31,161	38,163	43,087	49,704
5,00,000	3,425	5,780	6,422	7,707	9,366	13,674	16,354	19,658	28,227	33,937	41,562	46,925	54,131
6,00,000	3,592	6,062	6,736	8,083	9,823	14,344	17,155	20,618	29,606	36,235	44,377	50,103	57,797
7,00,000	3,760	6,344	7,049	8,459	10,280	15,014	17,957	21,578	30,984	38,533	47,191	53,280	61,463
8,00,000	3,927	6,626	7,362	8,835	10,737	15,684	18,758	22,539	32,363	40,832	50,006	56,458	65,129
9,00,000	4,094	6,908	7,676	9,211	11,194	16,354	19,560	23,499	33,742	43,130	52,821	59,636	68,795
10,00,000	4,261	7,190	7,989	9,587	11,651	17,024	20,361	24,459	35,121	45,428	55,635	62,814	72,461
15,00,000	4,793	8,089	8,988	10,785	13,107	19,152	22,906	27,517	39,511	51,107	62,590	70,666	81,518
20,00,000	5,153	8,696	9,662	11,594	14,090	20,589	24,624	29,580	42,474	54,940	67,284	75,966	87,632
25,00,000	5,411	9,130	10,145	12,174	14,795	21,618	25,855	31,059	44,598	57,687	70,648	79,764	92,014

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

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

### 1. Maternity & New Born Baby Cover

All Zones, All Ages	
Base Sum Insured	Premium rate (Rs.) per family
3,50,000	12,000
4,00,000	13,750
4,50,000	15,500
5,00,000	17,000
6,00,000	20,350
7,00,000	20,600
8,00,000	20,850
9,00,000	21,000
10,00,000	21,200
15,00,000	22,000
20,00,000	23,000
25,00,000	23,500

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## 2. Daily Cash Allowance on Hospitalisation

- Individual SI policies All Zones
- Premium rates (Rs.) per Insured Person

Age of Insured Person	Base SI ≤ 5 Lakhs	5 Lakhs < Base SI ≤ 15 Lakhs	Base SI > 15 Lakhs
≤ 50 Years	300	600	1,200
51 – 60 Years	400	800	1,600
> 60 Years	500	1,000	2,000

- Floater policies All Zones
- Premium rates (Rs.) per family

Age of Oldest Insured Person	Base SI ≤ 5 Lakhs	5 Lakhs < Base SI ≤ 15 Lakhs	Base SI > 15 Lakhs
≤ 50 Years	400	800	1,600
51 – 60 Years	500	1,000	2,000
> 60 Years	600	1,200	2,400

## 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. This discount is only applicable for policies taken on Individual Sum Insured basis.

**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.

- 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 50%) or a Cumulative Bonus (max up to 200%).

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

Please refer to policy wordings/prospectus for details.

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

Family Floater Discount		
Criteria	Age between 40 years and 50 years	All other cases
One Adult + Any no. of Parents	20%	15%
One Adult + Any number of child	20%	15%
One Adult + Any number of child + Any no. of Parents	30%	30%
Two Adults	30%	25%
Two Adults+ Any no. of children	30%	25%

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Two Adults+ Any no. of Parents	30%	30%
Two Adults+ Any no. of children + Any no. of Parents	30%	30%

**Note:** Floater Discount is not applicable on Optional Cover premium rates.

## IV. LOADINGS

We may apply a risk loading on the premium payable (excluding statutory levies & taxes) based on information declared in the proposal form and the health status of the persons proposed for insurance. Loadings will be applied from the 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.