

United India Insurance Company Limited

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



Arogya Sanjeevani, United India Insurance Company Limited

Premium Rate Charts

NOTE:

- All premium rates 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.
- **ELIGIBILITY:**
 - Policy can be availed by persons between the age of 18 years and 65 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self.
 - Policy can be availed for Self and the following family members:
 - Legally wedded spouse
 - Parents and Parents-in-law
 - Dependent Children (i.e., natural, or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals

RATES FOR POLICIES ON INDIVIDUAL SUM INSURED BASIS

Sum Insured /Age	Premium Rate per Eligible Member											
	91d-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	2,254	2,693	2,837	3,203	3,654	4,340	5,011	6,768	8,372	9,522	11,332	12,878
1 Lakh	3,005	3,591	3,782	4,270	4,872	5,786	6,681	9,024	11,163	12,696	15,109	17,170
1.5 Lakh	3,478	4,157	4,383	5,014	5,703	7,118	8,700	11,392	14,119	17,355	20,266	23,240
2 Lakh	3,951	4,723	4,985	5,757	6,533	8,450	10,718	13,761	17,074	22,015	25,422	29,310
2.5 Lakh	4,253	5,082	5,462	6,287	7,659	9,456	11,974	15,949	20,203	25,583	29,532	34,259
3 Lakh	4,554	5,441	5,939	6,818	8,785	10,461	13,230	18,138	23,332	29,151	33,643	39,209
3.5 Lakh	4,606	5,504	6,061	6,925	9,179	10,919	13,699	18,907	24,725	30,479	35,179	41,434
4 Lakh	4,658	5,567	6,183	7,033	9,573	11,377	14,168	19,677	26,118	31,807	36,716	43,659
4.5 Lakh	4,736	5,659	6,263	7,099	9,639	11,739	14,639	20,298	27,592	33,731	38,938	46,045
5 Lakh	4,813	5,751	6,343	7,165	9,705	12,100	15,111	20,920	29,066	35,655	41,160	48,431
5.5 Lakh	4,981	5,952	6,565	7,416	10,045	12,524	15,640	21,652	30,083	36,903	42,601	50,126
6 Lakh	5,150	6,154	6,787	7,667	10,384	12,947	16,169	22,384	31,101	38,151	44,041	51,821
6.5 Lakh	5,318	6,355	7,009	7,917	10,724	13,371	16,698	23,117	32,118	39,399	45,482	53,516
7 Lakh	5,463	6,527	7,199	8,132	11,015	13,734	17,151	23,744	32,990	40,468	46,717	54,969
7.5 Lakh	5,607	6,700	7,390	8,347	11,306	14,097	17,604	24,372	33,862	41,538	47,951	56,422
8 Lakh	5,752	6,872	7,580	8,562	11,597	14,460	18,058	24,999	34,734	42,608	49,186	57,875
8.5 Lakh	5,848	6,987	7,707	8,705	11,792	14,702	18,360	25,418	35,315	43,321	50,009	58,844
9 Lakh	5,944	7,102	7,834	8,849	11,986	14,944	18,662	25,836	35,897	44,034	50,833	59,812
9.5 Lakh	6,040	7,218	7,960	8,992	12,180	15,186	18,964	26,255	36,478	44,747	51,656	60,781
10 Lakh	6,137	7,333	8,087	9,135	12,374	15,428	19,267	26,673	37,059	45,460	52,479	61,750

To arrive at the final premium applicable for a family which takes policy on Individual SI basis, rate for EACH individual member of the family (including children) shall be arrived at based on their Age/SI combination from the table above.

All these rates shall be aggregated to arrive at the final premium (excl. GST) for the policy.

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RATES FOR POLICIES ON FAMILY FLOATER SUM INSURED BASIS

Sum Insured /Age of Adult	Premium Rate for 1 Adult (Self/Spouse) + 1 Child											
	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	3,401	3,841	3,984	4,350	4,802	5,487	6,158	7,916	9,520	10,670	12,479	14,025
1 Lakh	4,535	5,121	5,312	5,800	6,402	7,316	8,211	10,554	12,693	14,226	16,639	18,700
1.5 Lakh	5,347	6,026	6,252	6,883	7,572	8,987	10,569	13,261	15,988	19,224	22,135	25,109
2 Lakh	6,159	6,931	7,193	7,965	8,741	10,658	12,926	15,969	19,282	24,223	27,630	31,518
2.5 Lakh	6,683	7,512	7,892	8,717	10,089	11,886	14,404	18,379	22,633	28,013	31,962	36,689
3 Lakh	7,206	8,093	8,591	9,470	11,437	13,113	15,882	20,790	25,984	31,803	36,295	41,861
3.5 Lakh	7,322	8,220	8,777	9,641	11,895	13,635	16,415	21,623	27,441	33,195	37,895	44,150
4 Lakh	7,438	8,347	8,963	9,813	12,353	14,157	16,948	22,457	28,898	34,587	39,496	46,439
4.5 Lakh	7,586	8,509	9,113	9,949	12,489	14,589	17,489	23,148	30,442	36,581	41,788	48,895
5 Lakh	7,734	8,672	9,264	10,086	12,626	15,021	18,032	23,841	31,987	38,576	44,081	51,352
5.5 Lakh	8,005	8,976	9,588	10,439	13,068	15,547	18,663	24,675	33,107	39,926	45,624	53,149
6 Lakh	8,275	9,279	9,912	10,792	13,510	16,072	19,294	25,510	34,226	41,276	47,167	54,947
6.5 Lakh	8,546	9,583	10,237	11,145	13,952	16,598	19,925	26,344	35,346	42,626	48,710	56,744
7 Lakh	8,778	9,843	10,515	11,448	14,331	17,049	20,466	27,060	36,305	43,784	50,032	58,285
7.5 Lakh	9,010	10,103	10,793	11,750	14,709	17,499	21,007	27,775	37,265	44,941	51,354	59,825
8 Lakh	9,242	10,363	11,070	12,053	15,088	17,950	21,548	28,490	38,224	46,098	52,677	61,366
8.5 Lakh	9,397	10,536	11,256	12,254	15,341	18,251	21,909	28,967	38,864	46,870	53,558	62,393
9 Lakh	9,551	10,710	11,441	12,456	15,593	18,551	22,270	29,444	39,504	47,641	54,440	63,420
9.5 Lakh	9,706	10,883	11,626	12,658	15,846	18,851	22,630	29,920	40,144	48,413	55,322	64,447
10 Lakh	9,861	11,057	11,812	12,860	16,098	19,152	22,991	30,397	40,783	49,184	56,203	65,474

Sum Insured /Age of Adult	Premium Rate for 1 Adult (Self/Spouse) + 2 Children											
	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	4,549	4,988	5,132	5,498	5,949	6,635	7,306	9,063	10,667	11,817	13,627	15,173
1 Lakh	6,065	6,651	6,842	7,330	7,932	8,846	9,741	12,084	14,223	15,756	18,169	20,230
1.5 Lakh	7,216	7,895	8,121	8,752	9,441	10,856	12,438	15,130	17,857	21,093	24,004	26,978
2 Lakh	8,367	9,139	9,401	10,173	10,949	12,866	15,134	18,177	21,490	26,431	29,838	33,726
2.5 Lakh	9,113	9,942	10,322	11,147	12,519	14,316	16,834	20,809	25,063	30,443	34,392	39,119
3 Lakh	9,858	10,745	11,243	12,122	14,089	15,765	18,534	23,442	28,636	34,455	38,947	44,513
3.5 Lakh	10,038	10,936	11,493	12,357	14,611	16,351	19,131	24,339	30,157	35,911	40,611	46,866
4 Lakh	10,218	11,127	11,743	12,593	15,133	16,937	19,728	25,237	31,678	37,367	42,276	49,219
4.5 Lakh	10,436	11,359	11,963	12,799	15,339	17,439	20,339	25,998	33,292	39,431	44,638	51,745
5 Lakh	10,655	11,593	12,185	13,007	15,547	17,942	20,953	26,762	34,908	41,497	47,002	54,273
5.5 Lakh	11,028	11,999	12,611	13,462	16,091	18,570	21,686	27,699	36,130	42,949	48,647	56,173
6 Lakh	11,401	12,405	13,038	13,917	16,635	19,198	22,420	28,635	37,352	44,402	50,292	58,072
6.5 Lakh	11,774	12,810	13,464	14,373	17,179	19,826	23,153	29,572	38,573	45,854	51,937	59,972
7 Lakh	12,093	13,158	13,830	14,763	17,646	20,364	23,782	30,375	39,621	47,099	53,347	61,600
7.5 Lakh	12,413	13,506	14,196	15,153	18,112	20,902	24,410	31,178	40,668	48,344	54,757	63,228
8 Lakh	12,733	13,854	14,561	15,543	18,579	21,441	25,039	31,981	41,715	49,589	56,167	64,856
8.5 Lakh	12,946	14,085	14,805	15,804	18,890	21,800	25,458	32,516	42,413	50,419	57,107	65,942
9 Lakh	13,159	14,317	15,048	16,064	19,201	22,158	25,877	33,051	43,111	51,249	58,047	67,027

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Sum Insured /Age of Adult	Premium Rate for 1 Adult (Self/Spouse) + 2 Children											
	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
9.5 Lakh	13,372	14,549	15,292	16,324	19,511	22,517	26,296	33,586	43,810	52,079	58,988	68,113
10 Lakh	13,585	14,781	15,536	16,584	19,822	22,876	26,715	34,122	44,508	52,909	59,928	69,198

Sum Insured /Age of Eldest Member	Premium Rate for 2 Adults (Self + Spouse only)										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	3,917	4,475	4,736	5,375	7,273	8,645	11,675	14,066	15,998	19,038	21,634
1 Lakh	5,223	5,967	6,315	7,167	9,697	11,526	15,567	18,755	21,330	25,384	28,845
1.5 Lakh	6,045	6,738	7,311	8,454	11,928	15,008	19,652	23,506	28,230	33,603	37,705
2 Lakh	6,867	7,509	8,307	9,740	14,159	18,490	23,738	28,258	35,129	41,821	46,565
2.5 Lakh	7,387	8,108	9,003	10,936	15,582	20,599	27,026	31,918	40,083	47,717	53,445
3 Lakh	7,907	8,707	9,699	12,132	17,006	22,707	30,314	35,579	45,037	53,613	60,326
3.5 Lakh	7,990	8,799	9,801	12,328	17,280	23,207	30,980	36,579	46,302	55,119	62,020
4 Lakh	8,074	8,890	9,903	12,523	17,554	23,706	31,647	37,578	47,567	56,625	63,715
4.5 Lakh	8,198	9,028	10,056	12,784	17,920	24,329	32,479	38,777	49,086	58,432	65,748
5 Lakh	8,323	9,165	10,209	13,045	18,286	24,953	33,312	39,977	50,604	60,240	67,782
5.5 Lakh	8,614	9,486	10,566	13,502	18,926	25,826	34,478	41,376	52,375	62,348	70,154
6 Lakh	8,906	9,807	10,924	13,958	19,566	26,700	35,644	42,775	54,146	64,457	72,527
6.5 Lakh	9,197	10,127	11,281	14,415	20,206	27,573	36,810	44,175	55,917	66,565	74,899
7 Lakh	9,447	10,402	11,587	14,806	20,755	28,322	37,809	45,374	57,436	68,372	76,933
7.5 Lakh	9,696	10,677	11,893	15,197	21,303	29,070	38,808	46,573	58,954	70,180	78,966
8 Lakh	9,946	10,952	12,200	15,589	21,852	29,819	39,808	47,773	60,472	71,987	80,999
8.5 Lakh	10,112	11,135	12,404	15,850	22,217	30,318	40,474	48,572	61,484	73,192	82,355
9 Lakh	10,279	11,319	12,608	16,111	22,583	30,817	41,140	49,372	62,496	74,396	83,711
9.5 Lakh	10,445	11,502	12,812	16,371	22,949	31,316	41,807	50,171	63,508	75,601	85,066
10 Lakh	10,612	11,685	13,016	16,632	23,315	31,815	42,473	50,971	64,520	76,806	86,422

Sum Insured /Age of Eldest Member	Premium Rate for Self + Spouse + 1 Child										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	5,065	5,623	5,884	6,523	8,420	9,792	12,823	15,214	17,145	20,186	22,781
1 Lakh	6,753	7,497	7,845	8,697	11,227	13,056	17,097	20,285	22,860	26,914	30,375
1.5 Lakh	7,914	8,607	9,180	10,323	13,797	16,877	21,521	25,375	30,099	35,472	39,574
2 Lakh	9,075	9,717	10,515	11,948	16,367	20,698	25,946	30,466	37,337	44,029	48,773
2.5 Lakh	9,817	10,538	11,433	13,366	18,012	23,029	29,456	34,348	42,513	50,147	55,875
3 Lakh	10,559	11,359	12,351	14,784	19,658	25,359	32,966	38,231	47,689	56,265	62,978
3.5 Lakh	10,706	11,515	12,517	15,044	19,996	25,923	33,696	39,295	49,018	57,835	64,736
4 Lakh	10,854	11,670	12,683	15,303	20,334	26,486	34,427	40,358	50,347	59,405	66,495
4.5 Lakh	11,048	11,878	12,906	15,634	20,770	27,179	35,329	41,627	51,936	61,282	68,598
5 Lakh	11,244	12,086	13,130	15,966	21,207	27,874	36,233	42,898	53,525	63,161	70,703
5.5 Lakh	11,638	12,509	13,590	16,525	21,949	28,850	37,501	44,399	55,398	65,372	73,178
6 Lakh	12,031	12,932	14,049	17,084	22,691	29,825	38,769	45,901	57,272	67,582	75,652
6.5 Lakh	12,425	13,355	14,509	17,642	23,434	30,801	40,037	47,402	59,145	69,793	78,127
7 Lakh	12,762	13,718	14,903	18,121	24,070	31,637	41,124	48,689	60,751	71,688	80,248
7.5 Lakh	13,099	14,080	15,296	18,600	24,706	32,473	42,211	49,976	62,357	73,583	82,369

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Sum Insured /Age of Eldest Member	Premium Rate for Self + Spouse + 1 Child										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
8 Lakh	13,437	14,443	15,690	19,079	25,342	33,309	43,298	51,263	63,962	75,477	84,490
8.5 Lakh	13,661	14,684	15,953	19,399	25,767	33,867	44,023	52,121	65,033	76,741	85,904
9 Lakh	13,886	14,926	16,216	19,718	26,191	34,424	44,748	52,979	66,103	78,004	87,318
9.5 Lakh	14,111	15,168	16,478	20,037	26,615	34,982	45,472	53,837	67,174	79,267	88,732
10 Lakh	14,336	15,410	16,741	20,357	27,039	35,539	46,197	54,695	68,244	80,530	90,146

Sum Insured /Age of Eldest Member	Premium Rate for Self + Spouse + 2 Children										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	6,212	6,770	7,031	7,670	9,568	10,940	13,970	16,361	18,293	21,333	23,929
1 Lakh	8,283	9,027	9,375	10,227	12,757	14,586	18,627	21,815	24,390	28,444	31,905
1.5 Lakh	9,783	10,476	11,049	12,192	15,666	18,746	23,390	27,244	31,968	37,341	41,443
2 Lakh	11,283	11,925	12,723	14,156	18,575	22,906	28,154	32,674	39,545	46,237	50,981
2.5 Lakh	12,247	12,968	13,863	15,796	20,442	25,459	31,886	36,778	44,943	52,577	58,305
3 Lakh	13,211	14,011	15,003	17,436	22,310	28,011	35,618	40,883	50,341	58,917	65,630
3.5 Lakh	13,422	14,231	15,233	17,760	22,712	28,639	36,412	42,011	51,734	60,551	67,452
4 Lakh	13,634	14,450	15,463	18,083	23,114	29,266	37,207	43,138	53,127	62,185	69,275
4.5 Lakh	13,898	14,728	15,756	18,484	23,620	30,029	38,179	44,477	54,786	64,132	71,448
5 Lakh	14,165	15,007	16,051	18,887	24,128	30,795	39,154	45,819	56,446	66,082	73,624
5.5 Lakh	14,661	15,532	16,613	19,548	24,972	31,873	40,524	47,423	58,422	68,395	76,201
6 Lakh	15,157	16,057	17,175	20,209	25,817	32,951	41,895	49,026	60,397	70,708	78,778
6.5 Lakh	15,652	16,583	17,736	20,870	26,661	34,028	43,265	50,630	62,373	73,021	81,355
7 Lakh	16,077	17,033	18,218	21,437	27,385	34,952	44,440	52,005	64,066	75,003	83,563
7.5 Lakh	16,502	17,483	18,699	22,003	28,109	35,876	45,614	53,379	65,760	76,986	85,772
8 Lakh	16,927	17,933	19,181	22,570	28,833	36,800	46,789	54,754	67,453	78,968	87,981
8.5 Lakh	17,210	18,234	19,502	22,948	29,316	37,416	47,572	55,670	68,582	80,290	89,453
9 Lakh	17,494	18,534	19,823	23,325	29,798	38,032	48,355	56,586	69,711	81,611	90,926
9.5 Lakh	17,777	18,834	20,144	23,703	30,281	38,648	49,138	57,503	70,840	82,933	92,398
10 Lakh	18,060	19,134	20,465	24,081	30,763	39,264	49,921	58,419	71,969	84,255	93,871

Premium Rate for each additional Child on Family Floater SI basis*	
Sum Insured	Premium
50,000	1,148
1 Lakh	1,530
1.5 Lakh	1,869
2 Lakh	2,208
2.5 Lakh	2,430
3 Lakh	2,652
3.5 Lakh	2,716
4 Lakh	2,780
4.5 Lakh	2,850
5 Lakh	2,921
5.5 Lakh	3,023
6 Lakh	3,125
6.5 Lakh	3,228

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Premium Rate for each additional Child on Family Floater SI basis*	
Sum Insured	Premium
7 Lakh	3,315
7.5 Lakh	3,403
8 Lakh	3,491
8.5 Lakh	3,549
9.5 Lakh	3,607
9.5 Lakh	3,666
10 Lakh	3,724

* (Applicable only for the above Family Compositions)

Rates for different family compositions under Family Floater SI Basis

When there are more than two adults to be covered under the same policy with family floater sum insured basis, please refer to our website for the online calculator.

Even in the case of 2 adults, please refer to our website for the online rate calculator for any family composition other than the following:

- The two adults are Self and Spouse

Link: <https://www.uiic.in/CustomerPortalWeb/data/ArogyaSanjeevani.html#/SanjeevaniQuote?p=new>

DISCOUNTS:

A. Family Discount under Individual Sum Insured basis option

Under this product, Individual family members can opt for a separate Sum Insured, i.e. they can be insured on an Individual Sum Insured basis. In case the policy covers more than one member of the family on Individual Sum Insured basis, a discount of 5% is offered on the premium of each and every member of the family.

B. Direct (Online) Business

A discount factor of 10% will be applicable for new policies purchased online through UIIC website. In the subsequent renewals, the same discount of 10% shall be offered provided the renewals were / are only made through UIIC website.

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 maximum risk loading applicable shall not exceed 50% of the Premium (excluding taxes).

~~Rates when premium payment frequency is monthly or quarterly or half-yearly~~

Please refer to our website for the online calculator.

Link: <https://www.uiic.in/CustomerPortalWeb/data/ArogyaSanjeevani.html#/SanjeevaniQuote?p=new>