

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 **inclusive of Goods & Service Tax (GST) & Cess (if any)**.
- **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	2,659	3,178	3,347	3,779	4,312	5,121	5,913	7,986	9,879	11,236	13,371	15,195
1 Lakh	3,546	4,237	4,463	5,039	5,749	6,827	7,884	10,648	13,172	14,981	17,829	20,261
1.5 Lakh	4,104	4,905	5,172	5,917	6,730	8,399	10,266	13,443	16,660	20,479	23,914	27,423
2 Lakh	4,662	5,573	5,882	6,793	7,709	9,971	12,647	16,238	20,147	25,978	29,998	34,586
2.5 Lakh	5,019	5,997	6,445	7,419	9,038	11,158	14,129	18,820	23,840	30,188	34,848	40,426
3 Lakh	5,374	6,420	7,008	8,045	10,366	12,344	15,611	21,403	27,532	34,398	39,699	46,267
3.5 Lakh	5,435	6,495	7,152	8,172	10,831	12,884	16,165	22,310	29,176	35,965	41,511	48,892
4 Lakh	5,496	6,569	7,296	8,299	11,296	13,425	16,718	23,219	30,819	37,532	43,325	51,518
4.5 Lakh	5,588	6,678	7,390	8,377	11,374	13,852	17,274	23,952	32,559	39,803	45,947	54,333
5 Lakh	5,679	6,786	7,485	8,455	11,452	14,278	17,831	24,686	34,298	42,073	48,569	57,149
5.5 Lakh	5,878	7,024	7,747	8,751	11,853	14,778	18,455	25,550	35,498	43,545	50,269	59,149
6 Lakh	6,077	7,261	8,009	9,047	12,254	15,277	19,079	26,414	36,699	45,018	51,969	61,149
6.5 Lakh	6,276	7,499	8,271	9,342	12,654	15,777	19,703	27,278	37,899	46,491	53,669	63,149
7 Lakh	6,446	7,702	8,495	9,596	12,998	16,206	20,238	28,018	38,928	47,753	55,126	64,864
7.5 Lakh	6,616	7,906	8,720	9,850	13,341	16,634	20,773	28,759	39,957	49,015	56,583	66,578
8 Lakh	6,787	8,109	8,944	10,103	13,685	17,062	21,308	29,499	40,986	50,277	58,040	68,293
8.5 Lakh	6,900	8,245	9,094	10,272	13,914	17,348	21,665	29,993	41,672	51,119	59,011	69,436
9 Lakh	7,014	8,381	9,244	10,442	14,143	17,633	22,021	30,487	42,358	51,960	59,982	70,578
9.5 Lakh	7,128	8,517	9,393	10,611	14,372	17,919	22,378	30,980	43,044	52,801	60,954	71,721
10 Lakh	7,241	8,652	9,543	10,780	14,601	18,204	22,734	31,474	43,730	53,643	61,925	72,864

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 (incl. 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	4,013	4,532	4,701	5,133	5,666	6,475	7,267	9,340	11,233	12,590	14,726	16,550
1 Lakh	5,351	6,043	6,268	6,844	7,554	8,633	9,689	12,454	14,978	16,787	19,634	22,066
1.5 Lakh	6,309	7,111	7,377	8,122	8,935	10,605	12,471	15,648	18,866	22,684	26,119	29,629
2 Lakh	7,268	8,179	8,488	9,399	10,314	12,576	15,253	18,843	22,753	28,583	32,603	37,191
2.5 Lakh	7,886	8,864	9,313	10,286	11,905	14,025	16,997	21,687	26,707	33,055	37,715	43,293
3 Lakh	8,503	9,550	10,137	11,175	13,496	15,473	18,741	24,532	30,661	37,528	42,828	49,396
3.5 Lakh	8,640	9,700	10,357	11,376	14,036	16,089	19,370	25,515	32,380	39,170	44,716	52,097
4 Lakh	8,777	9,849	10,576	11,579	14,577	16,705	19,999	26,499	34,100	40,813	46,605	54,798
4.5 Lakh	8,951	10,041	10,753	11,740	14,737	17,215	20,637	27,315	35,922	43,166	49,310	57,696
5 Lakh	9,126	10,233	10,932	11,901	14,899	17,725	21,278	28,132	37,745	45,520	52,016	60,595
5.5 Lakh	9,446	10,591	11,314	12,318	15,420	18,345	22,022	29,117	39,066	47,113	53,836	62,716
6 Lakh	9,765	10,949	11,697	12,735	15,942	18,966	22,767	30,102	40,387	48,706	55,657	64,837
6.5 Lakh	10,084	11,307	12,079	13,151	16,463	19,586	23,512	31,086	41,708	50,299	57,477	66,958
7 Lakh	10,358	11,614	12,407	13,508	16,910	20,118	24,150	31,930	42,840	51,665	59,038	68,776
7.5 Lakh	10,632	11,921	12,735	13,865	17,357	20,649	24,789	32,774	43,973	53,030	60,598	70,594
8 Lakh	10,906	12,228	13,063	14,222	17,804	21,181	25,427	33,618	45,105	54,396	62,159	72,411
8.5 Lakh	11,088	12,433	13,282	14,460	18,102	21,536	25,852	34,181	45,860	55,306	63,199	73,623
9 Lakh	11,271	12,638	13,500	14,698	18,400	21,890	26,278	34,743	46,615	56,217	64,239	74,835
9.5 Lakh	11,453	12,842	13,719	14,936	18,698	22,245	26,704	35,306	47,370	57,127	65,280	76,047
10 Lakh	11,636	13,047	13,938	15,174	18,996	22,599	27,129	35,869	48,124	58,038	66,320	77,259

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	5,368	5,886	6,055	6,487	7,020	7,829	8,621	10,694	12,587	13,944	16,080	17,904
1 Lakh	7,157	7,848	8,074	8,649	9,360	10,438	11,494	14,259	16,783	18,592	21,439	23,871
1.5 Lakh	8,515	9,316	9,583	10,327	11,140	12,810	14,677	17,853	21,071	24,890	28,325	31,834
2 Lakh	9,873	10,784	11,093	12,004	12,920	15,182	17,858	21,449	25,358	31,189	35,209	39,797
2.5 Lakh	10,753	11,732	12,180	13,153	14,772	16,893	19,864	24,555	29,574	35,923	40,583	46,160
3 Lakh	11,632	12,679	13,267	14,304	16,625	18,603	21,870	27,662	33,790	40,657	45,957	52,525
3.5 Lakh	11,845	12,904	13,562	14,581	17,241	19,294	22,575	28,720	35,585	42,375	47,921	55,302
4 Lakh	12,057	13,130	13,857	14,860	17,857	19,986	23,279	29,780	37,380	44,093	49,886	58,078
4.5 Lakh	12,314	13,404	14,116	15,103	18,100	20,578	24,000	30,678	39,285	46,529	52,673	61,059
5 Lakh	12,573	13,680	14,378	15,348	18,345	21,172	24,725	31,579	41,191	48,966	55,462	64,042
5.5 Lakh	13,013	14,159	14,882	15,885	18,988	21,913	25,590	32,684	42,633	50,680	57,404	66,284
6 Lakh	13,453	14,637	15,385	16,423	19,630	22,654	26,455	33,790	44,075	52,394	59,345	68,525
6.5 Lakh	13,893	15,116	15,888	16,960	20,272	23,395	27,321	34,895	45,517	54,108	61,286	70,767
7 Lakh	14,270	15,527	16,319	17,420	20,822	24,030	28,062	35,842	46,752	55,577	62,950	72,688
7.5 Lakh	14,647	15,937	16,751	17,881	21,372	24,665	28,804	36,790	47,988	57,046	64,614	74,609
8 Lakh	15,025	16,347	17,182	18,341	21,923	25,300	29,546	37,737	49,224	58,515	66,278	76,530
8.5 Lakh	15,276	16,621	17,470	18,648	22,290	25,723	30,040	38,369	50,048	59,494	67,387	77,811
9 Lakh	15,528	16,894	17,757	18,955	22,657	26,147	30,535	39,000	50,871	60,474	68,496	79,092

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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	15,779	17,168	18,045	19,262	23,024	26,570	31,029	39,632	51,695	61,453	69,605	80,373
10 Lakh	16,030	17,442	18,332	19,569	23,390	26,994	31,524	40,263	52,519	62,432	70,715	81,654

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	4,622	5,281	5,589	6,343	8,582	10,201	13,777	16,598	18,877	22,465	25,528
1 Lakh	6,163	7,041	7,452	8,457	11,442	13,601	18,369	22,131	25,169	29,953	34,037
1.5 Lakh	7,133	7,951	8,627	9,976	14,075	17,709	23,189	27,737	33,311	39,652	44,492
2 Lakh	8,103	8,861	9,802	11,493	16,708	21,818	28,011	33,344	41,452	49,349	54,947
2.5 Lakh	8,717	9,567	10,624	12,904	18,387	24,307	31,891	37,663	47,298	56,306	63,065
3 Lakh	9,330	10,274	11,445	14,316	20,067	26,794	35,771	41,983	53,144	63,263	71,185
3.5 Lakh	9,428	10,383	11,565	14,547	20,390	27,384	36,556	43,163	54,636	65,040	73,184
4 Lakh	9,527	10,490	11,686	14,777	20,714	27,973	37,343	44,342	56,129	66,818	75,184
4.5 Lakh	9,674	10,653	11,866	15,085	21,146	28,708	38,325	45,757	57,921	68,950	77,583
5 Lakh	9,821	10,815	12,047	15,393	21,577	29,445	39,308	47,173	59,713	71,083	79,983
5.5 Lakh	10,165	11,193	12,468	15,932	22,333	30,475	40,684	48,824	61,803	73,571	82,782
6 Lakh	10,509	11,572	12,890	16,471	23,088	31,506	42,060	50,475	63,893	76,059	85,582
6.5 Lakh	10,852	11,950	13,312	17,009	23,843	32,536	43,436	52,126	65,983	78,547	88,381
7 Lakh	11,147	12,275	13,673	17,471	24,490	33,420	44,615	53,541	67,774	80,679	90,780
7.5 Lakh	11,442	12,599	14,034	17,933	25,138	34,303	45,794	54,956	69,565	82,812	93,180
8 Lakh	11,736	12,924	14,396	18,395	25,785	35,186	46,973	56,372	71,357	84,944	95,579
8.5 Lakh	11,933	13,140	14,637	18,703	26,217	35,775	47,759	57,315	72,551	86,366	97,179
9 Lakh	12,129	13,356	14,878	19,010	26,648	36,364	48,546	58,258	73,745	87,788	98,779
9.5 Lakh	12,326	13,572	15,119	19,318	27,080	36,953	49,332	59,202	74,939	89,209	1,00,378
10 Lakh	12,522	13,789	15,359	19,626	27,511	37,542	50,118	60,145	76,134	90,631	1,01,978

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	5,976	6,635	6,943	7,697	9,936	11,555	15,131	17,952	20,231	23,819	26,882
1 Lakh	7,969	8,846	9,257	10,262	13,248	15,406	20,174	23,936	26,975	31,759	35,843
1.5 Lakh	9,339	10,156	10,832	12,181	16,280	19,915	25,395	29,943	35,517	41,857	46,697
2 Lakh	10,709	11,466	12,408	14,099	19,313	24,424	30,616	35,950	44,058	51,954	57,552
2.5 Lakh	11,584	12,435	13,491	15,772	21,254	27,174	34,758	40,531	50,165	59,173	65,933
3 Lakh	12,460	13,404	14,574	17,445	23,196	29,924	38,900	45,113	56,273	66,393	74,314
3.5 Lakh	12,633	13,588	14,770	17,752	23,595	30,589	39,761	46,368	57,841	68,245	76,388
4 Lakh	12,808	13,771	14,966	18,058	23,994	31,253	40,624	47,622	59,409	70,098	78,464
4.5 Lakh	13,037	14,016	15,229	18,448	24,509	32,071	41,688	49,120	61,284	72,313	80,946
5 Lakh	13,268	14,261	15,493	18,840	25,024	32,891	42,755	50,620	63,160	74,530	83,430
5.5 Lakh	13,732	14,761	16,036	19,499	25,900	34,043	44,251	52,391	65,370	77,139	86,350
6 Lakh	14,197	15,260	16,578	20,159	26,776	35,194	45,748	54,163	67,581	79,747	89,270
6.5 Lakh	14,661	15,759	17,120	20,818	27,652	36,345	47,244	55,935	69,791	82,356	92,190
7 Lakh	15,059	16,187	17,585	21,383	28,403	37,332	48,527	57,453	71,686	84,592	94,693
7.5 Lakh	15,457	16,615	18,050	21,948	29,153	38,318	49,810	58,972	73,581	86,827	97,195

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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	15,855	17,042	18,515	22,514	29,904	39,305	51,092	60,490	75,476	89,063	99,698
8.5 Lakh	16,121	17,328	18,824	22,890	30,404	39,963	51,947	61,503	76,739	90,554	1,01,367
9 Lakh	16,386	17,613	19,134	23,267	30,905	40,621	52,802	62,515	78,002	92,045	1,03,035
9.5 Lakh	16,651	17,898	19,444	23,644	31,405	41,279	53,657	63,528	79,265	93,535	1,04,704
10 Lakh	16,917	18,183	19,754	24,021	31,906	41,936	54,513	64,540	80,528	95,026	1,06,373

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	7,330	7,989	8,297	9,051	11,290	12,909	16,485	19,306	21,585	25,173	28,236
1 Lakh	9,774	10,652	11,063	12,068	15,053	17,211	21,980	25,742	28,780	33,564	37,648
1.5 Lakh	11,544	12,362	13,038	14,387	18,486	22,120	27,600	32,148	37,722	44,062	48,903
2 Lakh	13,314	14,072	15,013	16,704	21,919	27,029	33,222	38,555	46,663	54,560	60,158
2.5 Lakh	14,451	15,302	16,358	18,639	24,122	30,042	37,625	43,398	53,033	62,041	68,800
3 Lakh	15,589	16,533	17,704	20,574	26,326	33,053	42,029	48,242	59,402	69,522	77,443
3.5 Lakh	15,838	16,793	17,975	20,957	26,800	33,794	42,966	49,573	61,046	71,450	79,593
4 Lakh	16,088	17,051	18,246	21,338	27,275	34,534	43,904	50,903	62,690	73,378	81,745
4.5 Lakh	16,400	17,379	18,592	21,811	27,872	35,434	45,051	52,483	64,647	75,676	84,309
5 Lakh	16,715	17,708	18,940	22,287	28,471	36,338	46,202	54,066	66,606	77,977	86,876
5.5 Lakh	17,300	18,328	19,603	23,067	29,468	37,610	47,819	55,959	68,937	80,706	89,917
6 Lakh	17,885	18,948	20,266	23,847	30,464	38,882	49,436	57,851	71,269	83,435	92,958
6.5 Lakh	18,470	19,568	20,929	24,627	31,460	40,154	51,053	59,743	73,600	86,164	95,998
7 Lakh	18,971	20,099	21,497	25,295	32,315	41,244	52,439	61,365	75,598	88,504	98,605
7.5 Lakh	19,473	20,630	22,065	25,964	33,169	42,334	53,825	62,987	77,596	90,843	1,01,211
8 Lakh	19,974	21,161	22,634	26,633	34,023	43,424	55,211	64,609	79,595	93,182	1,03,817
8.5 Lakh	20,308	21,516	23,012	27,078	34,592	44,151	56,135	65,691	80,927	94,742	1,05,555
9 Lakh	20,643	21,870	23,391	27,524	35,162	44,878	57,059	66,772	82,259	96,301	1,07,292
9.5 Lakh	20,977	22,224	23,770	27,970	35,731	45,604	57,983	67,853	83,591	97,861	1,09,030
10 Lakh	21,311	22,578	24,149	28,415	36,301	46,331	58,907	68,935	84,923	99,420	1,10,767

Premium Rate for each additional Child on Family Floater SI basis*	
Sum Insured	Premium
50,000	1,354
1 Lakh	1,805
1.5 Lakh	2,205
2 Lakh	2,605
2.5 Lakh	2,867
3 Lakh	3,129
3.5 Lakh	3,205
4 Lakh	3,280
4.5 Lakh	3,363
5 Lakh	3,447
5.5 Lakh	3,567
6 Lakh	3,688
6.5 Lakh	3,809

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Premium Rate for each additional Child on Family Floater SI basis*	
Sum Insured	Premium
7 Lakh	3,912
7.5 Lakh	4,015
8 Lakh	4,119
8.5 Lakh	4,188
9.5 Lakh	4,257
9.5 Lakh	4,326
10 Lakh	4,395

* (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>