

Product Benefit Table (all limits in ₹ unless defined as percentage)			
Base sum insured	3L, 4L, 5L, 7.5L, 10L, 12.5L, 15L, 20L, 25L, 50L, 75L, 1Cr		
Benefits covered upto sum insured	Inpatient care (without any room rent capping)	Home care treatment	Pre and post hospitalization expenses - 60 and 180 days respectively
	Day care treatment	Domiciliary hospitalization	
	Alternative treatments	Living organ donor transplant	
ReAssure	Unlimited reinstatement of Sum Insured applicable for any illness or anyone insured (Single claim under this benefit will be payable up to base sum insured)		
Booster benefit	In case of claim free year, increase of 50% of base sum insured in a policy year; maximum up to 100% (In case of a claim, reduction of accumulated cumulative bonus by 50% of base sum insured)		
Health check-up	Annual (From Day 1); For defined list of tests; up to 500 for every 1 Lac sum insured (Individual policy: maximum 5,000 per insured; Family Floater policy: maximum 10,000 per policy)		
Live healthy benefit ⁽¹⁾	Collect health points by taking steps counted on our Niva Bupa Health App and get discount up to 30% on renewal premium		
Modern treatments	Covered up to sum insured with sub-limit of 1 Lac on few robotic surgeries (as specified in policy terms)		
Second medical opinion	Once for any condition for which hospitalization is triggered		
Emergency ambulance	Covered upto 2,000 per hospitalization		
Air ambulance	Cashless claim: Covered up to sum insured Reimbursement claim: Covered up to 2.5 Lacs		
Shared accommodation cash benefit	Up to 15 Lacs base sum insured: 800 per day (maximum 4,800) Above 15 Lacs base sum insured: 1,000 per day; (maximum 6,000)		
Optional benefits			
Safeguard	a. Claim safeguard: Non-payable items paid up to sum insured b. Booster benefit safeguard: No impact on Booster benefit if claims in a policy year is up to 50,000 c. Sum insured safeguard: CPI (Consumer Price Index) linked increase in base sum insured		
Hospital cash ⁽²⁾	Up to 5 Lac base sum insured: 1,000/day 7.5 Lacs to 15 Lacs base sum insured: 2,000/day Above 15 Lacs base sum insured: 4,000/day		
Personal accident cover (for insured aged 18 years & above)	5 times of base sum insured; subject to maximum of 1 Crore		
⁽¹⁾ Eligible insured person for this benefit will be: a. All members except son / daughter under a Family Floater policy b. Any member of age at least 18 years under an Individual policy			
⁽²⁾ Hospital cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.			

Waiting period and exclusions

- Treatment during the first 30 days of the plan will not be covered, unless the treatment needed is a result of an accident. This waiting period does not apply for renewal policies
- Any pre-existing conditions will be covered after a waiting period of 3 years. Whereas, conditions specified in your policy under Personal Waiting Period will be covered after a waiting period of 2 years
- 2 years Waiting period for specified disease/procedures like cataract, pancreatitis, hernia, etc.
- Investigation & Evaluation, OPD treatment
- Unproven Treatments, Unrecognized Physician or Hospital
- Breach of law, Conflict & Disaster, Excluded Providers
- Hazardous or Adventure sports
- Change-of-Gender treatments, Hormone Replacement Therapy, Cosmetic or plastic Surgery
- Sleep disorders, treatment for alcoholism, drug or substance abuse or any addictive condition
- Dental/oral treatment
- Sterility and Infertility, Maternity Expenses
- Circumcision, External Congenital Anomaly
- Sexually transmitted Infections & diseases (other than HIV / AIDS)
- Any treatment or medical services received outside the geographical limits of India
- Intentional self-inflicted Injury or attempted suicide

Refer to the policy document for further details on sub-limits, waiting period and exclusions.

Easy to reach

If you would like to find out more, please reach out to our specialised sales team or your Niva Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.

Say 'Hi' to us on WhatsApp: 9811956696	Helpline: 1860-500-8888	Email ID: customercare@nivabupa.com
Website: www.nivabupa.com	www.facebook.com/nivabupahealthinsurance	www.twitter.com/nivabupa

NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

Registered Office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024.

Fax No: +91 11 41743397

Disclaimer: This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy terms, conditions and exclusions. Please call our customer service if you require any further information or clarification. Insurance is a subject matter of solicitation. Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited) (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. *Tax benefits are subject to changes in tax laws. Savings amount computed for an individual who is in highest slab of income tax and surcharge. Maximum deduction under section 80D is ₹ 100000. The highest tax slab for an individual is (base rate 30%+ 37% SC = 41.1% + 4% cess = 42.744%) ₹ 100000 x 42.744% = 42744. Tax saving can vary basis individual's income and policy coverage. Please consult your tax advisor for more details. ¹Niva Bupa processes pre-authorization requests within 30 minutes for all active policies, subject to receiving all documents and information(s) up to Niva Bupa's satisfaction. The above commitment does not include pre-authorization settlement at the time of discharge or system outage. ²Number of network hospitals shown is an approximate figure and is subject to change without prior notice, please visit our website to access latest and updated list of network hospitals. ³Single claim under this benefit will be payable up to base sum insured. ⁴As per IRDAI guidelines. ⁵Only for retail products. ⁶Safeguard is an optional benefit and is available on payment of extra premium. ⁷As per the list I under Annexure II of policy Terms and conditions. ⁸In case of a claim, Booster Benefit will be reduced by 50% of Sum Insured. ⁹ReAssure plan covers COVID-19 related hospitalisation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding the sale. CIN: U66000DL2008PLC182918, Product Name: ReAssure. Product UIN: NBHHLIP23107V022223. UIN: NB/BR/CA/2022-23/423.

PRESENTING
ReAssure
Keeps giving you more!



COMPLETE REASSURANCE WITH COVID-19 COVERAGE

ReAssurance at every step



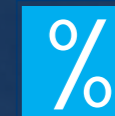
ReAssure[†] - ReAssure Benefit will trigger after the 1st claim itself. It is unlimited. Each claim will be up to the base sum insured.



Safeguard features^{§§} - Go truly cashless with coverage even for non-payable items like gloves etc. ^{^^}



Booster benefit^{**} - Doubles the sum insured in 2 claim free years



Live healthy benefit - get up to 30% discount on renewal premium basis step count in Niva Bupa Health App



Health check-up - starting from day 1



30 min. cashless claims processing[§]

Niva Bupa Health Insurance is a leading standalone health insurance provider serving 3 million plus customers since 2010. At Niva Bupa, our mission is to help our customers live healthier and more successful lives by providing expertise as their healthcare partners. For us, health insurance is not just an annual transaction. Rather, it is about building a long-term relationship with our customers.

ReAssure benefits, discounts and more

Make the most of your policy and take greater charge of your health with these optional benefits

Presenting Niva Bupa ReAssure Health Insurance Plan

A health insurance plan designed to give you and your family more than you expect from a health insurance plan. ReAssure health insurance plan is tailored to secure you and your family's health and financial well being with features that keep giving you more, like coverage options up to ₹ 1 Cr, unlimited reinstatement of base sum insured, safeguard against medical inflation, to giving you a complete cashless experience with coverage for even the consumables, ReAssure just keeps giving you more. This plan comes with the promise to keep you motivated to stay fit with its Live Healthy Benefit, so that you stay healthy and keep getting more!

Thoughtfully designed plan to keep you more secure and comfortable at the time of hospitalization



Inpatient Care
Coverage for all medical expenses one could generally incur at the time of hospitalization, including room rent coverage with no capping, to medical practitioners' fees, investigative tests, medicines, OT charges and many more.



Modern Treatments
Coverage for modern treatments like deep brain stimulation, oral chemotherapy to robotic surgeries and stereotactic radio surgeries, stem cell therapy and more.



Pre and Post-Hospitalization Expenses
Coverage for pre and post hospitalization expenses up to the sum insured, 60 days prior and 180 days post hospitalization.



Day Care Treatment
Coverage for all medical expenses incurred during Day Care Treatment requiring more than 2 hours of hospitalization, including angiography, dialysis, radiotherapy and more.



Alternative Treatments
Coverage for inpatient treatment under AYUSH that allows you to opt for Ayurveda, Unani, Siddha, and Homeopathy treatments.



Living Organ Donor Transplant
Coverage of all medical expenses for organ donor's in-patient treatment for harvesting of the organ donated.

Ensuring care beyond hospitalisation and more



Coverage for Domiciliary Treatment and home care treatments like Chemotherapy and Dialysis



Second medical opinion



Emergency road and air ambulance coverage



Health Check-ups from day 1



Booster Benefit
A benefit specially designed to ensure that your health coverage extends further. With this benefit double your sum insured in just 2 claim free years. This means, if no claims are made in the preceding Policy Year, your Base Sum Insured increases by 50% subject to a maximum of 100%.



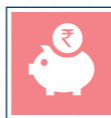
Shared Accommodation Cash benefit
In case of shared room accommodation during Hospitalization in a Network Hospital, a daily cash amount is paid to the insured person for each continuous and completed period of 24 hours of hospitalization.



Family discount
Get 10% discount on premium if 2 or more members are being covered under an individual policy.



Doctor discount
We realize how important the contribution of the medical community is, and are extremely grateful for the selfless service they provide. Which is why we offer an additional premium discount of 5%, if an insured person is a certified medical practitioner.



Tax Savings
Income tax* benefit upto INR 42,744 under the Section 80D of the Income Tax Act, 1961.



ReAssure
ReAssure benefit offers unlimited reinstatement of sum insured for any illness for anyone insured in a policy year, ensuring you never run out of sum insured. Unlimited Sum insured reinstatements is triggered with the first paid claim itself and is available for all subsequent claims in a Policy Year, so that you can claim as many times as needed*.



Live Healthy benefit⁽¹⁾
Get an additional renewal premium discount of up to 30% basis the health points collected by you on Niva Bupa Health App. To avail this benefit, all you have to do is collect health points by taking steps counted on Niva Bupa Health App.



Tenure Discount
Get discount of 7.5% on the premium of second policy year if you pay for a 2-year policy term in advance, and additional 15% discount on third year's premium if you choose a 3-year policy term.



Standing Instruction discount
Get 2.5% discount on premium if standing instruction for auto debit on renewal is provided and the policy is renewed using the same.



15-Day Free Look Period[^]
You get the freedom to change your decision of continuing with the policy within a period of 15 days (30 days if the policy with Policy Period as 3 years has been sold through distance marketing).

Discount illustration to maximize your savings

Individual policy (2 members)

At inception	
Premium	100 each member
Family Discount of 10%	20
Term discount on 3 years (7.5% on 2nd year + 15% on 3rd year)	40.5
Doctor discount of 5%	25
Final premium	474.5
Premium without any discount	600
Total saving	20.9%

At renewal	
Additional Auto-debit discount of 2.5%	11.9
Additional Live healthy discount of max 30%	138.8
Final Premium	323.8
Premium without any discount	600
Total saving	46%

Hospital Cash⁽²⁾

Get an additional pay-out to cover miscellaneous expenses that you may incur during hospitalization, provided there has been a minimum period of 48 hours of continuous hospitalization.

Personal Accident Cover

With this optional cover, a lump sum pay-out is offered in case of accidental death, total, or partial disability.

Safeguard

We make sure that you have the freedom you need in order to secure your health up to your requirements, which is why the Safeguard benefit lets you go even further and control different aspects of your policy, such as:

1. Claim safeguard lets you claim on otherwise non-payable items up to the sum insured in case of hospitalization, like gloves, and more.
2. Booster benefit safeguard means there will be no impact on your Booster benefit if claims in a policy year are up to Rs. 50,000.

3. Sum Insured Safeguard increases the base sum insured on a cumulative basis each policy year based on inflation rate. Inflation rate would be computed as the average Consumer Price Index (CPI) of the entire calendar year published by the Central Statistical Organization (CSO). There is no maximum limit on increase in Sum Insured under this optional cover.

ReAssure Policy coverage

The policy can be purchased on individual and family floater basis. Relationships covered for adults is / are self, spouse, father, father in law, mother and mother in law. Parent & parent-in-law cannot be covered in the same policy.

Claims



Direct Claims Settlement^{*}**
For quick claims processing we ensure all claims are processed by our team of in-house doctors.



****8800+ Wide Network Hospitals**
Avail cashless facility across India at **8800+ network hospitals.



30 Minute Cashless Claims Processing[§]
We aim to process all cashless claims in 30 minutes so that you can be with your loved ones in their hour of need.



Hassle-free Reimbursements
Sometimes, you may not be able to access a network hospital for availing cashless facility. In such cases, to get your claim reimbursed as fast as possible, all you need do is submit the requisite documents to us.



Point of Care Desk (POC)
At our select partner hospitals, a Niva Bupa representative is available to assist you through all the formalities like filling forms, submitting claims etc. so that you are at ease in an unfamiliar hospital environment.
Visit www.nivabupa.com for a list of hospitals with this facility (some POC desks may not be operational in COVID-19 times).

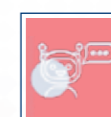
Renewal Process

1. **Life-long Renewal** - Get life-long renewal, regardless of your health status or previous claims made under your policy. Your renewal premium will increase as your age increases but will not alter based on your claim experience.
2. **Sum Insured Enhancement** - To protect yourself from rising medical expenses, you can enhance your sum insured or add more members of your family in your existing policy at the time of renewal. We may reach out to you for additional information/medicals in case needed.
3. **Portability and Migration[^]** - You can port or migrate your policy at the time of renewal. Please reach out to us for any query regarding migration and portability.

Take greater charge of your policy and manage it at your convenience



Niva Bupa Health App
Manage your Niva Bupa policy on the go and access various health services like scheduling diagnostic tests, locating nearest network hospitals, door step delivery of medicines and more. Available on both IOS & Google play store.



CIA Chatbot
Talk to our interactive chatbot CIA on www.nivabupa.com to manage your policy, track renewals, update policy details or find your nearest network hospital at the click of a button!