

Corona Kavach Policy, Niva Bupa Health Insurance

A health insurance plan designed to safeguard you and your family from COVID-19.



Hospitalisation Coverage for COVID-19 up to INR 5,00,000 with policy term options to choose from 3.5/6.5/9.5 months.



Home Care Treatment Expenses - Coverage for availing treatment at home for COVID-19.



Pre and Post Hospitalisation expenses covered up to sum insured for 15 & 30 days respectively.



AYUSH Treatments Coverage for inpatient care treatment for COVID-19 under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy.



Hassle-free Claims - 30 minute cashless claims¹ processing and in-house claim settlement.



Coverage of Pre-existing Diseases: Any co-morbid conditions including pre-existing co-morbid conditions will be covered along with COVID-19 up to Sum Insured.

For your Family's Health Insurance

 **1860-500-8888**

 **www.nivabupa.com**

Product Benefit Table (all amounts are in INR unless defined as percentage or number)

Name	Corona Kavach Policy, Niva Bupa Health Insurance Co. Ltd.
Product Type	Individual/Floater
Category of Benefit	Indemnity/Benefit
Sum Insured	Rs. 50,000/- (Fifty Thousand) to 5,00,000 (Five Lakh) (in the multiples of fifty thousand) On Individual basis- SI shall apply to each individual family member On Floater basis- SI shall apply to the entire family.
Policy Period	Three and half months (3½ months), Six and half months (6½ months), Nine and half months (9½ months) including waiting periods
Eligibility	Policy can be availed by persons between the age of 18 Years up to 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 1. Legally wedded spouse 2. Parents & Parents-in-law 3. Dependent Children (i.e natural or legally adopted) between the day 1 of age to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible.
Hospitalization Expenses	Medical Expenses of Hospitalization for Covid for a minimum period of 24 consecutive hours shall be admissible.
Pre-Hospitalization	For 15 days prior to the date of hospitalization/home care treatment
Post Hospitalization	30 days from the date of discharge from the hospital/completion of home care treatment
Sub-limits	Hospital Daily Cash: 0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member. Home Care Treatment: Maximum up to 14 days per incident
AYUSH	Medical Expenses incurred for inpatient care treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to sum insured during the Policy period as specified in the policy schedule.
Home Care Treatment Expenses	The Company shall indemnify costs of treatment incurred by the Insured person for availing treatment at home for Covid on positive diagnosis of Covid in a Government authorized diagnostic Centre maximum up to 14 days per incident, which in the normal course would require care and treatment at a hospital but is actually taken while confined at home subject to policy terms and conditions

Niva Bupa Health Insurance Company Limited

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

Disclaimer: 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. CIN No: U66000DL2008PLC182918. Customer Helpline: 1860 500 8888, Website: www.nivabupa.com, Fax: + 91 11 41743397. Product Name: Corona Kavach Policy, Niva Bupa Health Insurance Co. Ltd. | Product UIN: NBHHLIP22152V012122. UIN: NB/SS/CA/2023-24/095. Niva Bupa processes pre-auth requests within 30 minutes for all active policies, subject to receiving all documents and information(s) upto Niva Bupa's satisfaction. The above commitment does not include pre-authorization settlement at the time of discharge or system outage. For more details on terms and conditions, inclusions, waiting period, risk factors, please read the policy wording carefully before concluding a sale.