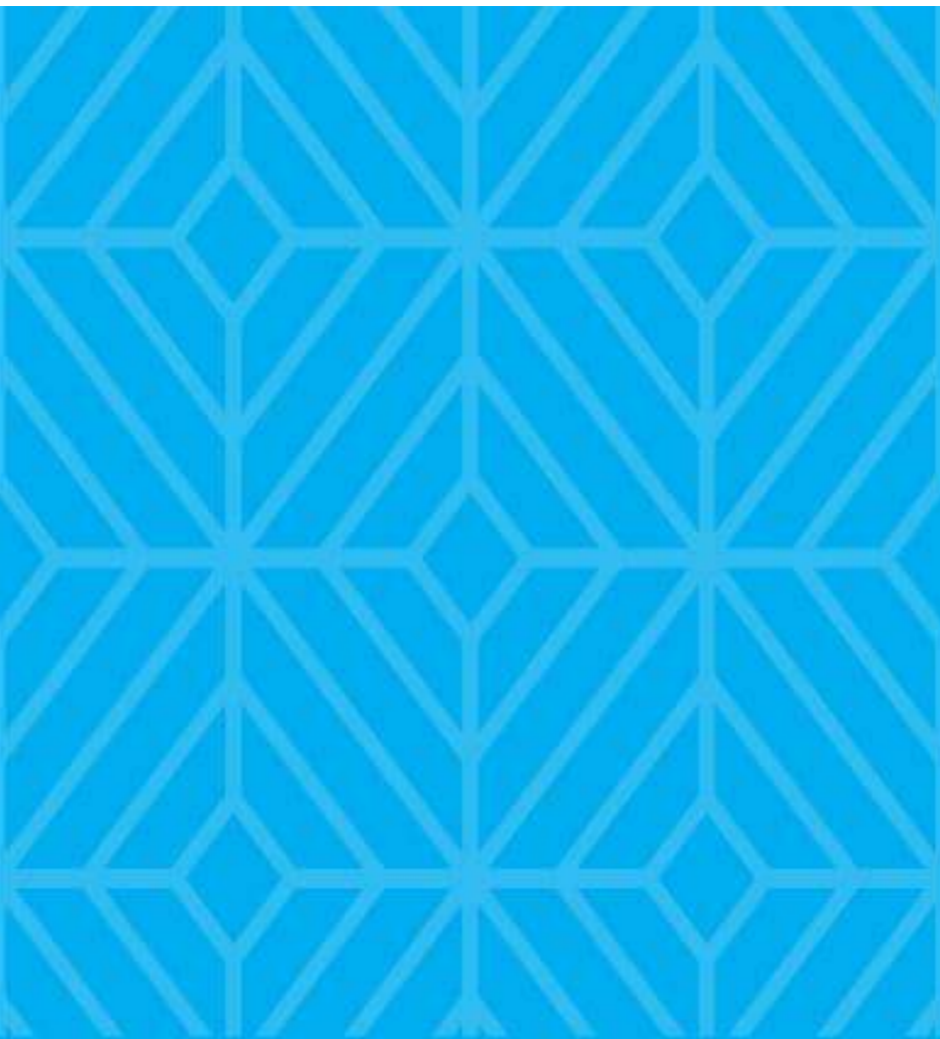




PRESENTING
Health **PREMIA**

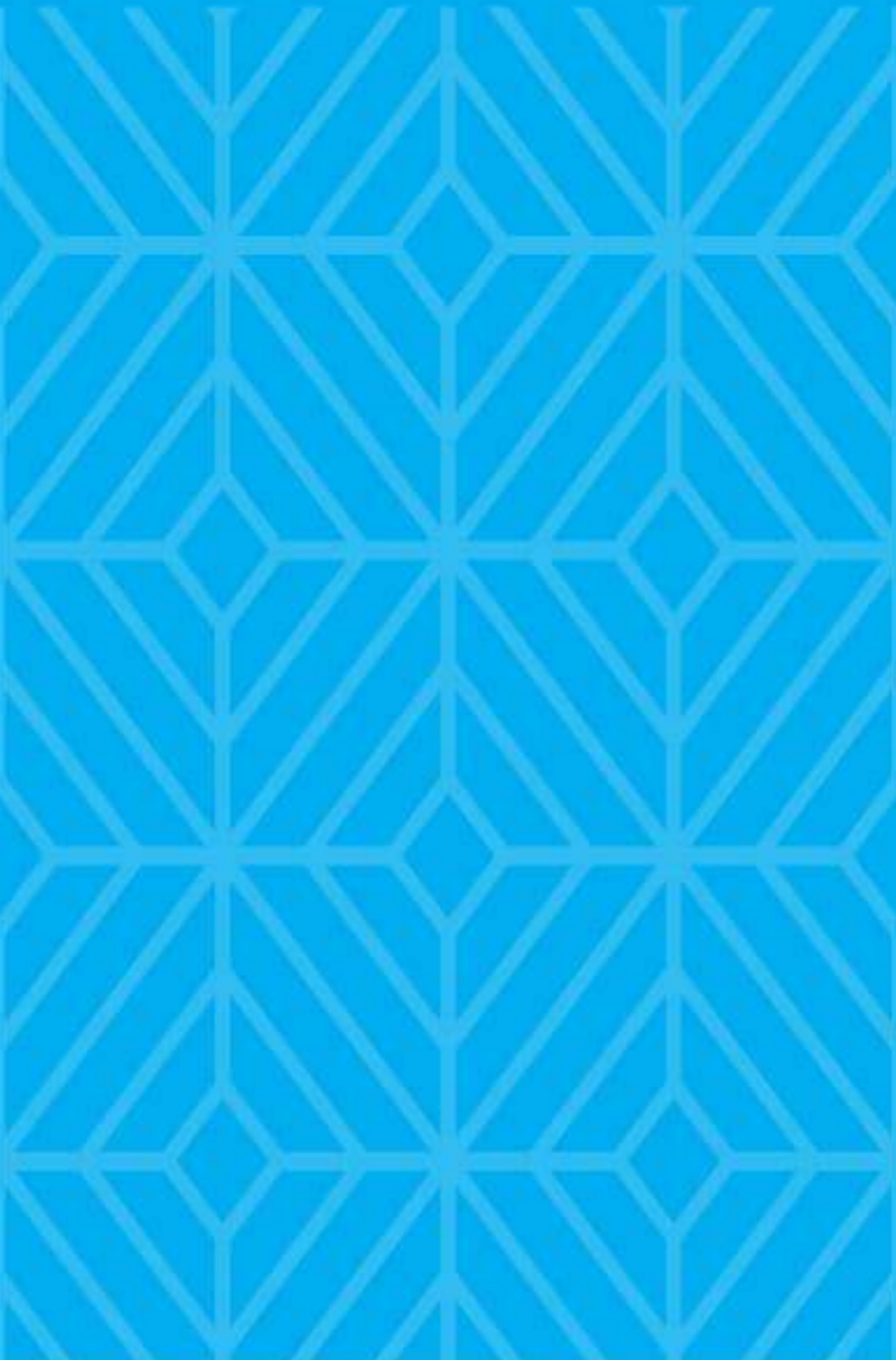
Your health deserves nothing less.

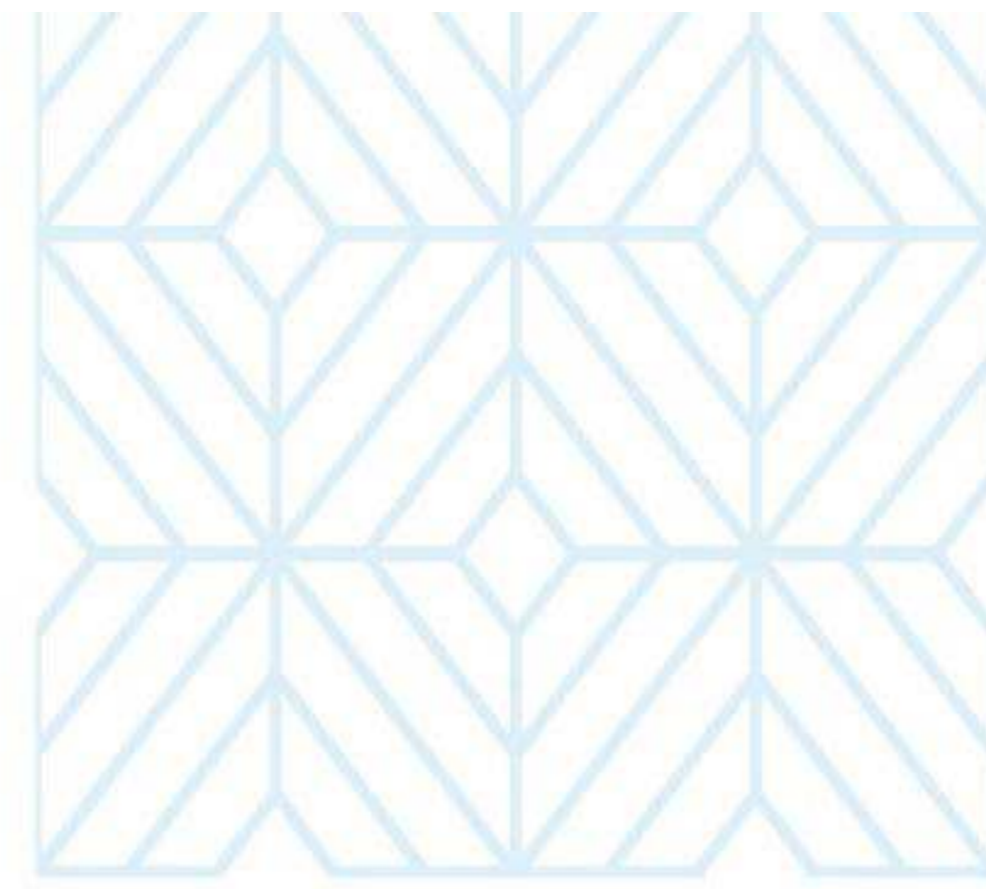




— Niva Bupa —

Niva Bupa Health Insurance Company Ltd. 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.





Presenting **HEALTH PREMIA** PLATINUM PLAN

A comprehensive health insurance plan, 'Health Premia' provides the perfect coverage for you and your family according to your needs and lifestyle. So, whether it's going in for newborn child benefits or emergency medical treatments abroad, Health Premia ensures that you get the best in healthcare.

After all, your health deserves nothing less.



Comprehensive coverage up to ₹ 3 Crore



Maternity (worldwide)* and newborn baby cover^



Modern Treatments coverage



International coverage for specified illness and medical emergencies*



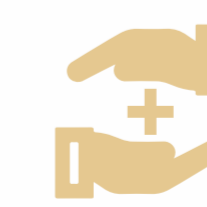
In-built travel insurance coverage for multiple trips in a year*



Annual health check-up of your choice from day 1



Go truly cash-less with coverage even for non-payable items like gloves etc.**



Loyalty Additions of 10% in sum insured per year



Health Premia is thoughtfully designed keeping you in mind, so that your focus is on getting healthy, while we take care of the rest.



Higher Coverage Options

Every individual is different and so are their requirements. Hence, we provide multiple sum insured options, up to INR 3 Cr, to give you flexibility to choose the coverage that suits your requirements.



Worldwide Maternity Benefit Cover[∞]

Welcoming a newborn into the family is a moment that one treasures for life. And just like you take care of your little one, we partner with you by providing you maternity benefit worldwide post serving a waiting period[#]. In addition to this, your newly born gets covered under New Born Baby benefit[#] from the very first day, which includes defined vaccinations. (Not available under individual plan).



In-patient Care

Getting a medical treatment done can have its share of uncertainty, especially when it comes to money. So, we make sure we cover all your expenses upon hospitalisation like room rent, doctor consultations, medicine expenses, day care treatment. In-patient treatments taken under Ayurveda, Unani, Siddha and Homeopathy are also covered.



Day Care Treatments

Some treatments require hospitalisation but do not require for you to stay overnight in hospital such as dialysis, angiography, endoscopy among other procedures⁵⁵. Our comprehensive policy provides coverage for such treatments.



Pre and Post Hospitalisation

Pre and post hospitalisation expenses are covered up to the sum insured, 90 days prior and 180 days post hospitalisation.

Keeping your lifestyle in mind, we have created a plan that covers new age treatments to cater to all your needs.

01 Laser Surgery

Use of new age technology is now a part of many major medical practises. Which is why, we cover expenses incurred, post serving a waiting period[#], while undergoing a laser assisted surgery.

02 Living Organ Donor Transplant

In case of an organ transplant, medical expenses for the organ donor's in-patient treatment for the harvesting of the organ donated are covered by us.



International Coverage and Inbuilt Travel Insurance.



Sometimes, there are certain planned procedures that you or your loved ones need to undergo. In such cases, you can avail cashless treatments (post diagnosis in India) anywhere outside India, excluding USA & Canada. Our plan covers 9 specific illnesses under this facility: Cancer, Myocardial Infarction (Heart Attack), Coronary Artery Bypass Graft, Major Organ Transplant, Stroke, Surgery of Aorta, Coronary Angioplasty, Brain Surgery and Primary Pulmonary Arterial Hypertension.



There are times when you travel abroad, and an unplanned need for medical care arises. Health Premia comes with an inbuilt travel insurance of INR 1 Cr per member that covers emergency hospitalisation, emergency medical evacuation, OPD cover, compassionate visit, care and/or transportation of minor children, medical referral and medical repatriation in foreign countries, excluding USA & Canada. We also give coverage for loss of passport, loss of checked-in baggage, return of mortal remains, trip cancellation & interruption, trip delay and delay of checked-in baggage.

We've got you covered, even outside hospital.

We understand that not all treatments require hospitalisation. Which is why, we offer coverage to you even outside hospital by taking care of health check-ups from day 1, pharmacy & diagnostic services, domiciliary treatment coverage as prescribed by a medical practitioner and e-consultations. You even get coverage for emergency assistance services and ambulance costs, so that at no moment you ever feel that healthcare is far away.

Good health comes with great benefits.

01 Tax Saving*

Income tax benefit* as per Section 80D of the Income Tax Act, 1961.

02 Zonal Coverage

India being a vast country, the cost of healthcare varies across cities. If you would like the flexibility of getting treated anywhere in India, then, you can opt for Zone 1 pricing.

But if you live in a city other than Mumbai (including Navi Mumbai and Thane), Delhi NCR, Kolkata & Gujarat you can avail of a lower premium by opting for Zone 2 pricing, all you need to do is to bear 20% co-payment in the aforementioned cities.

03 Re-fill Benefit

When the same or different illness strikes in the same policy year, your base sum insured is re-filled and made available to you.

04 15 Day Free Look Period

As per IRDAI guidelines, you get the freedom to change your decision of continuing with the policy for a period of 15 days. For other cancellation clauses, please refer to the policy document on our website.

05 Tenure Discount

If you pay for 2 year policy term, you get a discount of 7.5% on the premium of second policy year. On the other hand, if you choose 3 year policy term, you get an additional discount of 15% on the third year's premium.

06 Premium Waiver

If an insured policy holder passes away or is diagnosed with a specified illness during the policy period, then the premium for next year will be waived off. (Not available under individual plan).

07 Loyalty Additions

For us, loyalty is a virtue. So, even if you've claimed in the previous year, you get an additional coverage i.e. 10% (or 20% if Enhanced Loyalty addition is opted) of your base sum insured annually, subject to a maximum of 100% of the base sum insured.

We know that there is always room for more, which is why our care comes with additional benefits you can opt for.

01 Personal Accident Cover

In the most difficult times, we make sure we're by your side. Through this optional cover, a lump sum payout is offered in case of accidental death, permanent total or partial disability. This cover can be opted by any member of your family who is aged 18 years or above.

02 Critical Illness Cover

For enhanced protection, an optional coverage against 20 major critical illnesses like Cancer, Open Heart surgery, Kidney Failure, Strokes etc. is available. Upon first diagnosis of any of these illnesses you get an additional coverage as a one time lump sum payout. This payment will be over and above your hospitalisation expenses which are paid through the base policy. This cover can be opted by any member of your family who is aged 18 years or above.

03 Enhanced Loyalty Addition

We make sure that your loyalty is rewarded, no matter what your claim history has been. You get an additional coverage of 20% instead of 10% of the expiring base sum insured every year as loyalty addition, subject to a maximum of 200% of the base sum insured.

04 International Coverage Extension

When you decide to travel abroad, we give you the option to increase your international coverage sum insured from INR 1 Cr to INR 2 Cr to cover all your international travel needs. In case you travel to USA/ Canada, you can opt for enhanced geographical coverage#.

05 Hospital Cash

We know that your journey of getting better is not yours alone. There are loved ones who spend day and night by your side at the hospital. Which is why, our plan provides additional payout to cover miscellaneous expenses that you may incur during hospitalisation.

One policy, no matter how big the family.

With Family First variant, you can get coverage for 19 relationships^{5*} in a single policy.

Your family will be covered at the following two levels:

O1 Individual Sum Insured

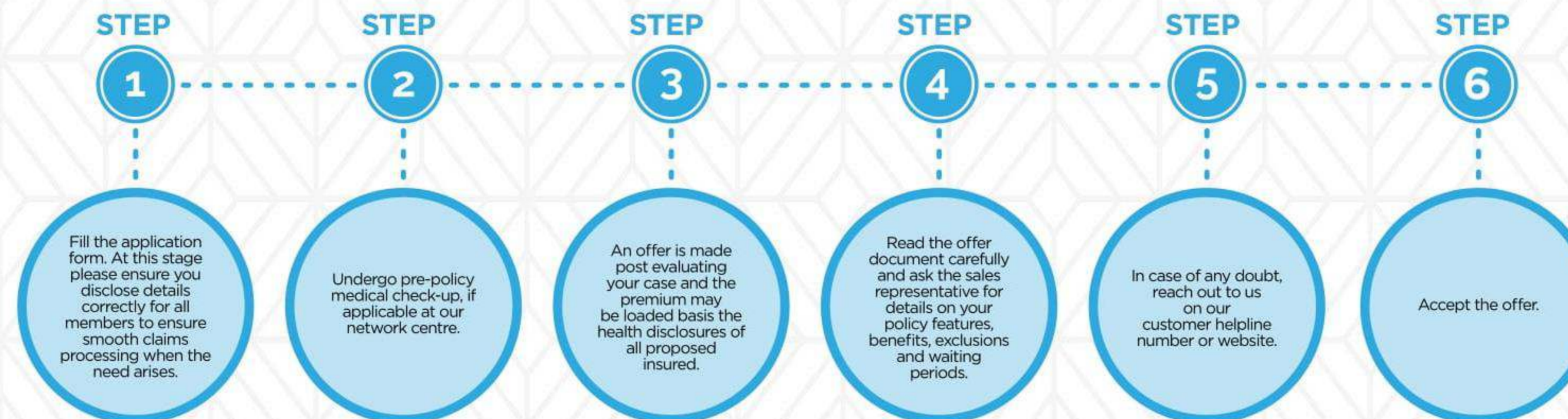
This cover provides an individual sum insured for each member of the family. The individual sum insured is the same for each of the family members.

O2 Floater Sum Insured

This cover is available as a pool for all family members and can be used by any member once his/her individual sum insured is exhausted.

FAMILY MEMBERS	AGE	BASE SUM INSURED (IN LACS)
FATHER	56	5
MOTHER	55	5
SON	30	5
DAUGHTER-IN LAW	25	5
BASE SUM INSURED FOR ALL INSURED PERSONS TAKEN TOGETHER		20 Lacs
FAMILY FLOATER SUM INSURED		20 Lacs
SUM INSURED		40 Lacs

6 Simple steps to purchase any Niva Bupa health insurance policy.



Pro Tip - At the time of purchase, ensure you opt for the auto debit option to ensure timely and hassle-free renewals.

**We believe in making things seamless and effortless for you.
And that's why, we ensure all genuine claims are processed as
fast as possible.**

01 Direct Claims Settlement

For quick claims processing we ensure all claims are processed by our team of in-house doctors.

02 ##7600+ Wide Network Hospitals

Avail cashless facility across India at ##7600+ network hospitals.

03 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.

04 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.

05 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 our company website for a list of hospitals with this facility.



Our smooth renewal process only requires you to say yes and we will do the rest.

01 Life-long Renewal

We offer 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. Renewal premium rates for the product may be revised in future subject to IRDAI approval and in accordance with the IRDAI's rules and regulations as applicable from time to time.

02 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.

03 Loyalty Additions

On completion of each policy year, you get an additional coverage i.e. 10% (or 20% if Enhanced Loyalty addition is opted) of base sum insured under this benefit subject to policy terms & conditions.

04 Portability and Migration

You can port your policy at the time of renewal according to the IRDAI guidelines. Please reach out to us for any query regarding migration and portability.

Waiting period and exclusions under Health Premia.

01 Pre-existing Conditions

Benefits will not be available for pre-existing conditions as per your policy plan until 24 months of continuous coverage from first policy start date.

02 30 Days Initial Waiting Period

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.

03 Specific Waiting Periods

Few conditions like cataract, hernia, internal congenital anomaly, spinal disorder, etc. will be subject to a waiting period of 12 months.

04 The following benefits will have a waiting period of 36 months since inception of the Policy and subject to continuous renewal: Mental disorder treatment | LASER surgery cover

05 For HIV /AIDS cover, there will be a waiting period of 48 months since inception of the Policy and subject to continuous renewal.

06 For Critical Illness cover, a 90 days initial waiting period along with the Pre-existing Disease waiting period of 4 years and Survival Period exclusion of 30 days will apply for all conditions. (The aforementioned waiting periods shall not apply to e-Consultation, Health Check-up, Premium Waiver, Pharmacy and Diagnostic Services, Personal Accident Cover and Health Coach)

Permanent exclusions.

Investigation & Evaluation | Unproven Treatments, Unrecognized Physician or Hospital, Hazardous or Adventure sports, Dental/oral treatment, Sleep disorders, Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. | Refer to the policy document for complete list of Exclusions under this Plan.

PRODUCT BENEFIT TABLE - HEALTH PREMIA - PLATINUM VARIANT

Plan	Platinum (Individual and Family Floater)	Platinum (Family First)
Base Sum Insured (in Rs)	1 Crore / 2 Crore / 3 Crore	Base Individual Sum Insured (per Insured Person): 10 Lacs, 11 Lacs, 12 Lacs, 13 Lacs, 14 Lacs & 15 Lacs Floater Sum Insured (available on a floating basis over Base Individual Sum Insured): Number of Insured Persons (value to be considered as 10 for more than 6 members) *Base Individual Sum Insured *Multiplier factor (1.5 for 2 member policy & 1 for others)
Benefits		
In-patient care		
Room rent		
Pre-Hospitalisation Medical Expenses (90 days)		
Post-Hospitalisation Medical Expenses (180 days)		
Day Care Treatment		
Domiciliary Hospitalisation		
Alternative Treatment		
Living Organ Donor Transplant		
Child Care Benefits (Vaccinations for children up to 12 years including one consultation for nutrition and growth during the visit for vaccination)		Covered up to Sum Insured
Specified Illness Cover (1) (outside the geographical boundaries of India for worldwide excluding USA & Canada)		
Emergency assistance services (only within India)		
- Medical referral		
- Emergency medical evacuation (air ambulance)		
- Medical repatriation		
- Compassionate visit		
- Care and/or transportation of minor children		
- Return of mortal remains		
New Born Baby (covered uptill the end of Policy Year) (2)		
Vaccination of the new born baby		Covered until new born baby completes one year, vaccinations as per pre-defined list
Emergency Ambulance		Network Hospital: Covered up to Sum Insured Non-network Hospital: Covered up to Rs. 2,000 per event
HIV / AIDS (waiting period of 4 years)		Covered up to Rs 50,000
Modern Treatments		Covered up to Sum Insured with sub-limit of Rs. 1 Lac on few robotic surgeries
LASER surgery cover (waiting period of 3 years)		Covered up to Rs 1,00,000
Mental disorder treatment (waiting period of 3 years)		Covered up to Sum Insured (sub-limit of Rs 1,00,000 applicable on few conditions)
Second Medical Opinion		Covered worldwide, One opinion per Insured Person per Specified Illness / planned Surgery
Premium Waiver		One-time premium waiver if the Policyholder dies or suffers from specified illness
Pharmacy and diagnostic services		Available through our empanelled service provider
e-Consultation		Unlimited tele / online consultations
International coverage (outside the geographical boundaries of India for worldwide excluding USA & Canada)		Condition: Annual multi trip (Max 45 days coverage in a single trip); International Sum Insured: up to Rs. 1 Crore per insured person
Emergency Hospitalisation		
Emergency Medical Evacuation		
Compassionate Visit		
Care and/or transportation of Minor Children		Covered up to International Sum Insured
Return of Mortal Remains		
Medical Referral		
Medical Repatriation		
OPD Cover		Covered up to International Sum Insured with a co-payment of 20%
Loss of Passport		Covered up to Rs 20,000
Loss of Checked-in baggage		Covered up to Rs 10,000
Trip Cancellation & Interruption		Rs 25,000
Trip Delay		Rs 10,000
Delay of Checked-in Baggage		Rs 5,000
OPD Treatment and Diagnostic Services (3)	Covered up to Rs 50,000	per policy
Health Check-up (from Day 1)	Annual, tests covered up to worth Rs 10,000	per Insured Person
Maternity Benefit (covered for up to 2 pregnancies or terminations) (2)	Covered up to Rs 200,000 (worldwide)	excluding USA & Canada)
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year;	maximum up to 100% of Base Sum Insured
Re-fill Benefit	Reinstate up to base Sum insured. Applicable for same	& different illness as well
Optional Benefits		
Personal Accident Cover (for insured aged 18 years & above on individual basis)		1 Crore
Critical illness cover (for insured 18 years & above on individual basis)		25 lacs / 50 lacs / 1 Crore
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year;	maximum up to 200% of Base Sum Insured
International Coverage Extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)		Double Sum Insured for 'international coverage' benefit
Hospital Cash (4)	Rs 7,500/day	
Enhanced Geographical Scope for International Coverage		USA & Canada included for Maternity Benefit, Specified Illness and International coverage
Safeguard		● Claim Safeguard: All non-payable items will be covered (as per list I) ● Sum insured Safeguard: Inflation linked increase in Base sum insured
Safeguard+		● Claim Safeguard: All non-payable items will be covered (as per list I, II, III, IV) ● Sum insured Safeguard: Inflation linked increase in Base sum insured

⁽¹⁾ The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with us.


⁽²⁾ Subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with us.

⁽³⁾ 80% of the utilized amount in a policy year gets carried forward to next year; provided the total amount shall not exceed 2.5 times of the benefit limit.


⁽⁴⁾ Hospital Cash - Minimum 48 hrs of continuous hospitalisation required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalisation claim being admissible.

Reach out to us, as
YOUR HEALTH
deserves nothing less.

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.

 Customer Helpline:
1860-500-8888

 Website:
www.nivabupa.com

 Fax:
+91 11 41743397

 [www.twitter.com/
nivabupa](https://www.twitter.com/nivabupa)

 [www.facebook.com/
nivabupahealthinsurance](https://www.facebook.com/nivabupahealthinsurance)

NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

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



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. **For details, please refer to the policy document on our website. #For details, please refer to the Product Benefit Table. ^Maternity and newborn baby cover not available under individual plan. *Tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details. \$Niva Bupa processes pre-authorisation 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-authorisation settlement at the time of discharge or system outage. ##Number 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. ^By default, coverage is not available for USA & Canada. However, coverage can be extended to USA & Canada on payment of additional premium. Health Premia plan covers COVID-19 related hospitalisation. "For more details on risk factors, terms, conditions and exclusions, please read sales brochure carefully before concluding the sale". CIN: U66000DL2008PLC182918, **It is part of Safeguard+ Rider. This is an Add-On benefit and is available on payment of extra premium. All items covered as per the list I, II, III, IV under Annexure VII of policy Terms and conditions. Rider Name: Safeguard | Rider UIN: NBHHLIA24109V022324 Product Name: Health Premia. Product UIN: MAXHLIP21176V022021. UIN: NB/SS/CA/2024-25/157

PRESENTING
Health **PREMIA**

Your health deserves
nothing less



Health check-up
from day 1



Maternity and
newborn baby cover⁵⁵



In- built travel
Insurance



Go truly cash-less
with coverage even
for non-payable
items like gloves
etc.**



Loyalty Additions of
10% in sum insured
per year



30 mins cashless
claims processing⁵



Niva Bupa

Niva Bupa Health Insurance Company Ltd. 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.

Presenting HEALTH PREMIA GOLD & SILVER PLAN

A comprehensive health insurance plan, 'Health Premia' provides the perfect coverage for you and your family according to your needs and lifestyle. So, whether it's going in for newborn child benefits or emergency medical treatments abroad, Health Premia ensures that you get the best in healthcare. After all, your health deserves nothing less.

In case of hospitalisation.

Hospitalisation of a family member can be stressful. That's why Health Premia has been thoughtfully designed to take care of all your healthcare expenses during hospitalisation, including room rent, doctor consultations, medicine expenses, and more.



Coverage options up to ₹50 lacs



Pre and post hospitalisation expenses of 90 days prior and 180 days post hospitalisation



Day care treatments**



In-patient treatments taken under Ayurveda, Unani, Siddha and Homeopathy

Coverage for New-age Surgeries.

Use of new-age technology is now a part of many major medical practices. Which is why, under the Gold plan we cover medical expenses incurred, post serving a waiting period*, for a laser-assisted surgery.

Inbuilt travel Insurance.



There are times when you travel abroad, and an unplanned need for medical care arises. Health Premia's Gold plan comes with an inbuilt travel insurance of INR 30 Lacs per member for a maximum of 15 days in one single trip that covers emergency medical hospitalisation, emergency medical evacuation, OPD cover, compassionate visit, care and/or transportation of minor children, medical referral and medical repatriation in foreign countries excluding USA & Canada. We also give coverage for loss of passport, loss of checked-in baggage, return of mortal remains, trip cancellation & interruption, trip delay and delay of checked-in baggage. For activating this benefit, you have to get a Policy Schedule issued by us at least 7 days prior to your trip.

Coverage outside hospital.

We understand that not all treatments require hospitalisation. Which is why, we offer coverage to you even outside hospital by taking care of health check-ups from day 1, pharmacy & diagnostic services, domiciliary treatment coverage as prescribed by a medical practitioner and e-consultations. You even get coverage for emergency assistance services and ambulance costs, so at no moment do you feel that healthcare is far away.

Good health comes with great benefits.

01 Income Tax*

Income tax benefit* as per Section 80D of the Income Tax Act, 1961.

02 Zonal Coverage

India being a vast country, the cost of healthcare varies across cities. If you would like the flexibility of getting treated anywhere in India, then, you can opt for Zone 1 pricing.

But if you live in a city other than Mumbai (including Navi Mumbai and Thane), Delhi NCR, Kolkata & Gujarat you can avail of a lower premium by opting for Zone 2 pricing, all you need to do is to bear 20% co-payment in the aforementioned cities.

03 Refill Benefit

When the same or different illness strikes in the same policy year, your base sum insured is re-filled and made available to you.

04 15 Day Free Look Period

As per IRDAI guidelines, you get the freedom to change your decision of continuing with the policy for a period of 15 days. For other cancellation clauses, please refer to the policy document on our website.

05 Tenure Discount

If you pay for 2 year policy term, you get a discount of 7.5% on the premium of second policy year. On the other hand, if you choose 3 year policy term, you get an additional discount of 15% on the third year's premium.

06 Premium Waiver

If an insured policy holder passes away or is diagnosed with a specified illness during the policy period, then the premium for next year will be waived off. (Not available under individual plan).

07 Loyalty Additions

For us, loyalty is a virtue. So, even if you've claimed in the previous year you get an additional coverage i.e. 10% (or 20% if Enhanced Loyalty addition is opted) of your base sum insured annually, subject to a maximum of 100% of the base sum insured.

PRODUCT BENEFIT TABLE - HEALTH PREMIA - GOLD AND SILVER VARIANT

Plans	Silver (Individual and Family Floater)		Gold (Individual and Family Floater)					Silver (Family First)	Gold (Family First)		
Base Sum Insured (in Rs)	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	30 lacs	50 lacs	Base Individual Sum Insured (per Insured Person): 1Lacs, 2Lacs, 3Lacs, 4Lacs & 5Lacs	Base Individual Sum Insured (per Insured Person): 5Lacs, 6 Lacs, 7 Lacs, 8 Lacs, 9 Lacs & 10Lacs		
Floater Sum Insured (available on a floating basis over Base Individual Sum Insured): Number of Insured Persons (value to be considered as 10 for more than 6 members)* Base Individual Sum Insured * Multiplier factor (1.5 for 2 member policy & 1 for others)											
Benefits											
In-patient care	Covered up to Sum Insured										
Pre-Hospitalisation Medical Expenses (90 days)											
Post-Hospitalisation Medical Expenses (180 days)											
Day Care Treatment											
Domiciliary Hospitalisation											
Alternative Treatment											
Living Organ Donor Transplant											
Emergency assistance services (only within India) - Medical referral - Emergency medical evacuation (air ambulance) - Medical repatriation - Compassionate visit - Care and/or transportation of minor children - Return of mortal remains											
Newborn Baby (covered uptill the end of Policy Year) ⁽¹⁾											
Vaccination of the newborn baby										Covered until new born baby completes one year, vaccinations as per pre-defined list	
Emergency Ambulance	Network Hospital: Covered up to Sum Insured, Non-network Hospital: Covered up to Rs. 2,000 per event										
HIV / AIDS (waiting period of 4 years)	Covered up to Rs 50,000										
Mental disorder treatment (waiting period of 3 years)	Covered up to Sum Insured (sub-limit of Rs 50,000 applicable on few conditions)										
Premium Waiver	One time premium waiver if the policy holder dies or suffers from specified illness										
Pharmacy and diagnostic services	Available through our empanelled service provider										
e-consultation	Unlimited tele / Online consultations										
Re-fill benefit	Reinstate up to base Sum insured. Applicable for same & different illness as well							Not Available			
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured							Increase of 10% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 100% of Base Individual Sum Insured			
Room rent	Covered up to Sum Insured (except for Suite or above room category)							Option 1: Rs 3,000 per day or Shared Room; whichever is lower Option 2: Rs 5,000 per day or Single Private Room; whichever is lower	Covered up to Sum Insured (except for Suite or above room category)		
Maternity Benefit (covered for up to 2 pregnancies or terminations) ⁽¹⁾	Covered up to Rs 40,000	Covered up to Rs 60,000	Covered up to Rs 70,000	Covered up to Rs 75,000	Covered up to Rs 80,000	Covered up to Rs 1,00,000	Covered up to Rs 1,00,000	Covered up to Rs 35,000	Covered up to Rs 50,000		
Health Check-up (from Day 1)	Annual, Tests covered up to worth Rs 1,250 per Insured Person	Annual, Tests covered up to worth Rs 1,875 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 2,500 per Insured Person	Annual, Tests covered up to worth Rs 5,000 per Insured Person	Annual, tests covered up to worth Rs 7,500 per Insured Person	Once in two years, tests as per pre-defined list	Annual, Tests covered up to worth Rs 2,500 per Insured Person		
Modern Treatments	Covered up to Sum Insured with sub-limit of Rs. 1Lac on few robotic surgeries										
LASER surgery cover (waiting period of 3 years)	Not available		Covered up to Rs 50,000					Not available		Covered up to Rs 50,000	
International coverage (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Not available		Condition: One single trip (max 15 days) per insured person; International Sum Insured: up to Rs. 30 Lacs per insured person					Not available		Condition: One single trip (max 15 days) per insured person; International Sum Insured: up to Rs. 30 Lacs per insured person	
Emergency Hospitalisation			Covered up to International Sum Insured							Covered up to International Sum Insured	
Emergency Medical Evacuation			Covered up to International Sum Insured							Covered up to International Sum Insured	
Compassionate visit			Covered up to International Sum Insured							Covered up to International Sum Insured	
Care and/or transportation of minor children			Covered up to International Sum Insured							Covered up to International Sum Insured	
Return of mortal remains			Covered up to International Sum Insured							Covered up to International Sum Insured	
Medical referral			Covered up to International Sum Insured							Covered up to International Sum Insured	
Medical Repatriation			Covered up to International Sum Insured							Covered up to International Sum Insured	
OPD cover			Covered up to International Sum Insured with a co-payment of 20%							Covered up to International Sum Insured with a co-payment of 20%	
Loss of Passport			Covered up to Rs 20,000							Covered up to Rs 20,000	
Loss of checked-in baggage	Covered up to Rs 10,000					Covered up to Rs 10,000					
Trip Cancellation & Interruption	Rs 25,000					Rs 25,000					
Trip Delay	Rs 10,000					Rs 10,000					
Delay of Checked-in Baggage	Rs 5,000					Rs 5,000					
Optional Benefits											
Personal Accident cover (for insured aged 18 years & above on individual basis)	25 lacs		50 lacs					25 lacs		50 lacs	
Critical illness cover (for insured 18 years & above on individual basis)	5 lacs / 10 lacs		10 lacs / 15 lacs / 25 lacs					5 lacs / 10 lacs		10 lacs / 15 lacs / 25 lacs	
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 200% of Base Sum Insured							Increase of 20% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 200% of Base Individual Sum Insured			
International coverage extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Not available		1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days					Not available		1. Double Sum Insured for 'international coverage' benefit 2. Additional single trips available from 1 day to 30 days	
Hospital Cash ⁽²⁾	Rs 3,000/day		Rs 5,000/day					Rs 1,500/day		Rs 3,000/day	
Enhanced Geographical Scope for International coverage	Not available		USA & Canada included for international coverage					Not available		USA & Canada included for international coverage	
Safeguard	• Claim Safeguard: All non-payable items will be covered (as per list I) • Sum insured Safeguard: Inflation linked increase in Base sum insured										
Safeguard+	• Claim Safeguard: All non-payable items will be covered (as per list I, II, III, IV) • Sum insured Safeguard: Inflation linked increase in Base sum insured										
⁽¹⁾ Subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with us. ⁽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.											

We know that there is always room for more, which is why our care comes with additional benefits you can opt for.

01 Personal Accident Cover

In the most difficult times, we make sure we're by your side. Through this optional cover, a lump sum payout is offered in case of accidental death, permanent, total, or partial disability. This cover can be opted for by any member of your family aged 18 years or above.

02 Critical Illness Cover

For enhanced protection, an optional coverage against 20 major critical illnesses like Cancer, Open Heart surgery, Kidney Failure, Strokes etc. is available. Upon first diagnosis of any of these illnesses you get an additional coverage as a one-time lump sum payout. This payment will be over and above your hospitalisation expenses which are paid through the base policy. This cover can be opted for by any member of your family aged 18 years or above.

03 Enhanced Loyalty Addition

We make sure that your loyalty is rewarded, no matter what your claim history has been. You get an additional coverage of 20% instead of 10% of the expiring base sum insured every year as loyalty addition, subject to a maximum of 200% of the base sum insured.

04 International Coverage Extension

When you decide to travel abroad, we give you the option to increase your international coverage sum insured from INR 30 Lacs to INR 60 Lacs per member to cover all your international travel needs. In case you travel to USA / Canada, you can opt for enhanced geographical coverage*. Additional single trips of up to 30 days can also be opted for.

05 Hospital Cash

We know that your journey of getting better is not yours alone. There are loved ones who spend day and night by your side at the hospital. Which is why, our plan provides additional payout to cover miscellaneous expenses that you may incur during hospitalisation.

One plan, no matter how big the family.

With Family First variant you can get coverage for 19 relationships** in a single policy. Your family will be covered at the following two levels:

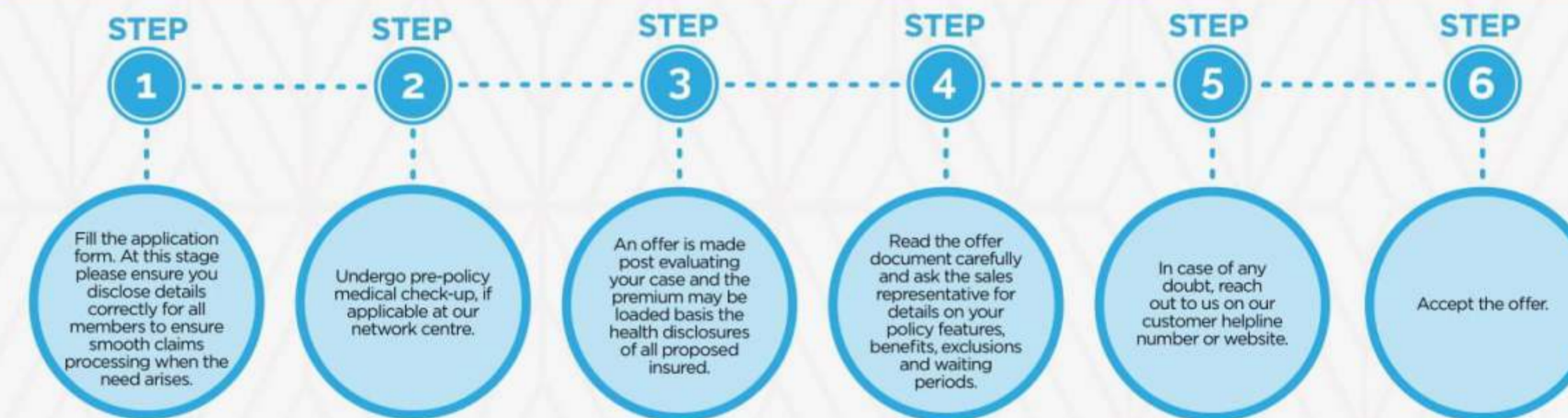
01 Individual Sum Insured

This cover provides an individual sum insured for each member of the family. The individual sum insured is the same for each of the family members.

02 Floater Sum Insured

This cover is available as a pool for all family members and can be used by any member once his/her individual sum insured is exhausted.

6 Simple steps to purchase any Niva Bupa health insurance policy.



Pro Tip - At the time of purchase, ensure you opt for the auto debit option to ensure timely and hassle-free renewals.

Enabling smooth claims processing.

01 Direct Claims Settlement

For quick claims processing we ensure all claims are processed by our team of in-house doctors.

02 ##7600+ Wide Network Hospitals

Avail cashless facility across India at ##7600+ network hospitals.

03 30 Minute Cashless Claims Processing^s

We aim to process all cashless claims in 30 minutes so that you can be with your loved ones in their hour of need.

04 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.

05 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 our company website for a list of hospitals with this facility.

Our smooth renewal process only requires you to say yes and we will do the rest.

01 Life-long Renewal

We offer 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. Renewal premium rates for the product may be revised in future subject to IRDAI approval and in accordance with the IRDAI's rules and regulations as applicable from time to time.

02 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.

03 Loyalty Additions

On completion of each policy year, you get an additional coverage i.e. 10% (or 20% if Enhanced Loyalty addition is opted) of base sum insured under this benefit subject to policy terms & conditions.

04 Portability and Migration

You can port your policy at the time of renewal according to the IRDAI guidelines. Please reach out to us for any query regarding migration and portability.

Waiting period and exclusions under Health Premia**

- Pre-existing Conditions - Benefits will not be available for pre-existing conditions as per your policy plan until 24 months of continuous coverage from first policy start date.
- 30 Days Initial Waiting Period - 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.
- Specific Waiting Periods - Conditions like cataract, hernia, internal congenital anomaly, spinal disorder will be subject to a waiting period of 12 months.
- The following benefits will have a waiting period of 36 months since inception of the policy and subject to continuous renewal: Mental disorder treatment | LASER surgery cover.
- For HIV / AIDS cover, there will be a waiting period of 48 months since inception of the policy and subject to continuous renewal.
- For Critical Illness cover, a 90 days initial waiting period along with the pre-existing disease waiting period of 4 years and survival period exclusion of 30 days will apply for all conditions.

(The aforementioned waiting periods shall not apply to e-consultation, health check-up, premium waiver, pharmacy and diagnostic services, personal accident cover and health coach).


** Waiting period and exclusions are indicative, please refer to the policy wording for complete details.

Permanent exclusions

Investigation & Evaluation | Unproven Treatments, Unrecognized Physician or Hospital , Hazardous or Adventure sports, Dental/oral treatment, Sleep disorders, Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. | Refer to the policy document for complete list of Exclusions under this Plan.

Reach out to us, as
YOUR HEALTH
deserves nothing less


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.

 Customer Helpline:
1860-500-8888

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 Fax:
+91 11 41743397

 [www.twitter.com/
nivabupa](https://www.twitter.com/nivabupa)

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NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

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

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. ^{§§}Maternity and newborn baby cover not available under individual plan. [¶]For details, please refer to the Product Benefit Table. ^{*}Tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details. [§]Niva Bupa processes pre-authorisation 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-authorisation settlement at the time of discharge or system outage. ^{##}Number 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. [†]Health Premia plan covers COVID-19 related hospitalisation. [¶]For more details on risk factors, terms, conditions and exclusions, please read sales brochure carefully before concluding the sale[¶]. CIN: U66000DL2008PLC182918, Product Name: Health Premia. Product UIN: MAXHLIP21176V022021.**It is part of Safeguard+ Rider. This is an Add-On benefit and is available on payment of extra premium. All items covered as per the list I, II, III, IV under Annexure VII of policy Terms and conditions. Rider Name: Safeguard | Rider UIN: NBHHLIA24109V022324. UIN: NB/SS/CA/2024-25/157