

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.

One plan, no matter how big the family.

With Family First variant you can get coverage for 19 relationships⁵⁵ in a single policy. Your family will be covered at the following two levels:

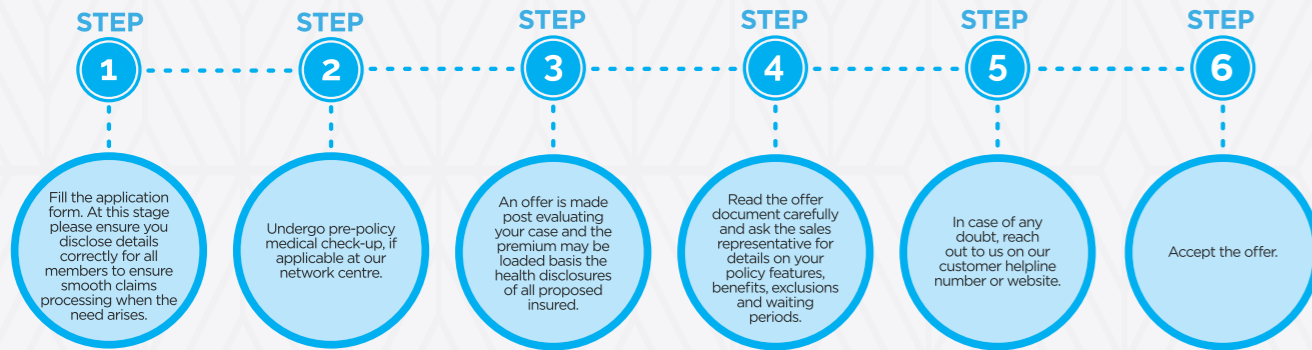
01 Individual Sum Insured

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 ##8800+ Wide Network Hospitals

Avail cashless facility across India at ##8800+ network hospitals.

03 30 Minute Cashless Claims Processing⁵

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
Website: www.nivabupa.com
Fax: +91 11 41743397
www.twitter.com/nivabupa
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. ⁵⁵Maternity and newborn baby cover not available under individual plan. ⁶For 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. ⁵Niva 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: U6600DL2008PLC182918, 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: NBHLLIA24109V022324. UIN: NB/SS/CA/2024-25/159

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 7 million plus customers. 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 a way.

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)	
	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	
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	
Benefits										
In-patient care	Covered up to Sum Insured									
Pre-Hospitalisation Medical Expenses (90 days)	Covered up to Sum Insured									
Post-Hospitalisation Medical Expenses (180 days)	Covered up to Sum Insured									
Day Care Treatment	Covered up to Sum Insured									
Domiciliary Hospitalisation	Covered up to Sum Insured									
Alternative Treatment	Covered up to Sum Insured									
Living Organ Donor Transplant	Covered up to Sum Insured									
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	Covered up to Sum Insured									
Newborn Baby (covered uptill the end of Policy Year) ⁽¹⁾	Covered up to Sum Insured									
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		
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					Condition: One single trip (max 15 days) per insured person; International Sum Insured: up to Rs. 30 Lacs per insured person		
Emergency Hospitalisation	Not available		Covered up to International Sum Insured					Not available		
Emergency Medical Evacuation	Not available		Covered up to International Sum Insured					Not available		
Compassionate visit	Not available		Covered up to International Sum Insured					Not available		
Care and/or transportation of minor children	Not available		Covered up to International Sum Insured					Not available		
Return of mortal remains	Not available		Covered up to International Sum Insured					Not available		
Medical referral	Not available		Covered up to International Sum Insured					Not available		
Medical Repatriation	Not available		Covered up to International Sum Insured					Not available		
OPD cover	Not available		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	Not available		Covered up to Rs 20,000					Covered up to Rs 20,000		
Loss of checked-in baggage	Not available		Covered up to Rs 10,000					Covered up to Rs 10,000		
Trip Cancellation & Interruption	Not available		Rs 25,000					Rs 25,000		
Trip Delay	Not available		Rs 10,000					Rs 10,000		
Delay of Checked-in Baggage	Not available		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									
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.