

Benefit Table

Benefit Name	Sum Insured
Death (Base Sum Insured)	Sum Insured options from 5L to 10 Cr
Permanent Total Disability (PTD)	Percentage of Base Sum Insured
Permanent Partial Disability (PPD)	Percentage of Base Sum Insured
Transportation of Mortal Remains	Up to 1% of Base Sum Insured. Maximum INR 1Lac
Funeral Expenses	Up to 1% of Base Sum Insured. Maximum INR 1Lac
Road Ambulance	Up to INR 25000
Air Ambulance	20% of AD SI. Max INR 5 Lacs
Temporary Total Disability+ (TTD+)	Earning Members Only: We will pay 2% of the Sum Insured per week (Max INR 75,000 per week) for a maximum period of 52 weeks.
Temporary Total Disability Lite (TTD Lite)	Earning Members Only: We will pay 1% of the Sum Insured per week (Max INR 50,000 per week) for a maximum period of 100 weeks.
Deductible Option for TTD benefits (TTD Lite and TTD+)	3/7/14/21/28 Days
Loan Protector	Latest Principal outstanding loan amount as per bank details. Maximum up to Base Sum Insured.
Accidental Hospitalization (AH)	Up to INR 1Lac, INR 2Lac, INR 3Lac, INR 4Lac & INR 5Lac. 10% of Base Sum Insured subject to maximum of INR 5 Lakh; in case 10% of Base Sum Insured falls between the two available AH Sum Insured then the higher available SI will be given to the insured.
Hospital Daily Cash	0.25% of Base Sum Insured per day. Maximum INR 5,000 per day. For Maximum 30 days in a policy year.
Accidental OPD	Up to 1% of Base Sum Insured. Maximum INR 25,000.
Monthly Needs Benefit	0.5% of Base Sum Insured per month. Maximum INR 50,000 per month. For 3 months.
Adventure Sports	100% of Base Sum Insured/PTD Sum Insured.
Compassionate Visit in case of Adventure Sports	2% of Base Sum Insured. Maximum INR 50,000.
Elderly Care	10% of Base Sum Insured. Maximum INR 5Lac
Education of Dependent Children	10% of Base Sum Insured. Maximum INR 5Lac
Child Support	One Educational Counselling Service (13yrs to 23yrs). Maximum 2 Children. Placement Services for Children (19-25yrs) who are currently not studying
Marriage Expenses for Children	20% of Base Sum Insured. Maximum INR 10Lac
Broken Bone/Fracture	Percentage of Broken Bone/Fracture Sum Insured. Broken Bone/Fracture Sum Insured = Base Sum Insured. Maximum INR 10Lac.
Modification made at home/ Vehicle	25% of Base Sum Insured. Maximum INR 5Lac
Prosthetics/Wheel Chair	Up to INR 1Lac
Comatose	25% of Base Sum Insured. Maximum INR 10Lac
Burns	Up to Base Sum Insured. Maximum INR 50Lac
Head & Spinal Injury	2% of Base Sum Insured. Maximum INR 1Lac
Accident Care	<ul style="list-style-type: none"> ICU at Home: 10% of Base Sum Insured. Maximum INR 2Lac Nursing Care at Home: 5% of Base Sum Insured. Maximum INR 1Lac Blood Transfusion: 5% of Base Sum Insured. Maximum INR 1Lac Physiotherapy: 5% of Base Sum Insured. Maximum INR 1Lac Single Nurse Procedural Visit: 1% of Base Sum Insured. Maximum INR 10,000 Financial Guidance: One Session

Easy to reach

If you would like to find out more, please reach out to our specialised sales team or your niva Bupa health advisor.

Say 'Hi' to us on WhatsApp:
9811956696

Helpline: 1860-500-8888

www.twitter.com/nivabupa

Website:
www.nivabupa.com

www.facebook.com/nivabupahealthinsurance

NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

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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 more details on inclusions, waiting period, risk factors, terms and conditions, please read sales brochure carefully before concluding the sale. CIN:U66000DL2008PLC182918, Product Name: Personal Accident Plan. Product UIN: NBHPAIP25036V022425| UIN: NB/BR/CA/2024-25/480. *Niva 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. ^Number of network hospitals & POCs 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.

Statutory Warning: Prohibition of Rebates (Under Section 41 of the Insurance Act 1938)

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

PRESENTING PERSONAL ACCIDENT PLAN



Stress free living with coverage up to **INR 10 Cr**



Cashless coverage for accidental inpatient hospitalization.



Child Education & Support
Lump sum payout for child education along with education counseling and placement support.



Temporary Total Disability Benefit Up to 2% of the base sum insured, max. up to ₹75,000/week, based on the variant opted.



Monthly Needs Benefit
Lump sum payout for 3 months in case of accidents leading to death, PTD, PPD, coma or burns.



Loan Protector
Additional lump sum payout for outstanding loan.

PERSONAL ACCIDENT PLAN

A plan thoughtfully designed to provide you and your family with financial assistance, and support for your loved ones in case of an unforeseen event. Live it up to the fullest and be prepared to take on any challenge, planned or unplanned.

Assurance to go forward and *live it up!*



Coverage options up to INR 10 Cr



Temporary Total Disablement: To provide you with financial assistance in case of accidents leading to temporary loss of income, TTD benefit gives 2% of base sum insured, max INR 1L per week. Also available for non-earning members, 1% of base sum insured max INR 25,000 per week.



Loan Protector: Additional payout to insurer's family to secure them from any outstanding loan payouts in case of accidents leading to death, of the policy holder.



Monthly Needs Benefit: Accidents change everything. They alter your way of life, and often damage investments. Stay ahead and prepared in situations like these with the monthly need benefit of which provides a lump sum amount for 3 months (0.5% up to INR 50,000 per month) after the accident involving death/PTD/PPD/coma/burns.



Benefits for Children: Accidents have a huge impact on the family and in case of case of death/PTD/PPD of parent, children are the ones who suffer the most. Which is why, we provide coverage for:

- Lump sum payout for education expenses (10% of base sum insured, maximum up to INR 5L)
- Lump sum payout for marriage expenses (20% of base sum insured, maximum up to INR 10L)
- Education counseling and placement assistance



Adventure Sports: Covers all land, air & water sports Covers death and PTD only for non-professionals
Additional Benefit: Compassionate visit - 2% of SI; maximum up to INR 50k



Broken Bones Benefit: Provides lump sum payment basis fractured bones up to INR 10L.



Accidental OPD Coverage: Accidental OPD for less than 24 hour procedures, animal bites, plaster cast and diagnostic tests.

live it up! to the full with perfect planning for your financial commitments!



Sum insured up to 25 times of annual income for businessperson and 20 times of annual income for salaried persons



Relaxed financial underwriting



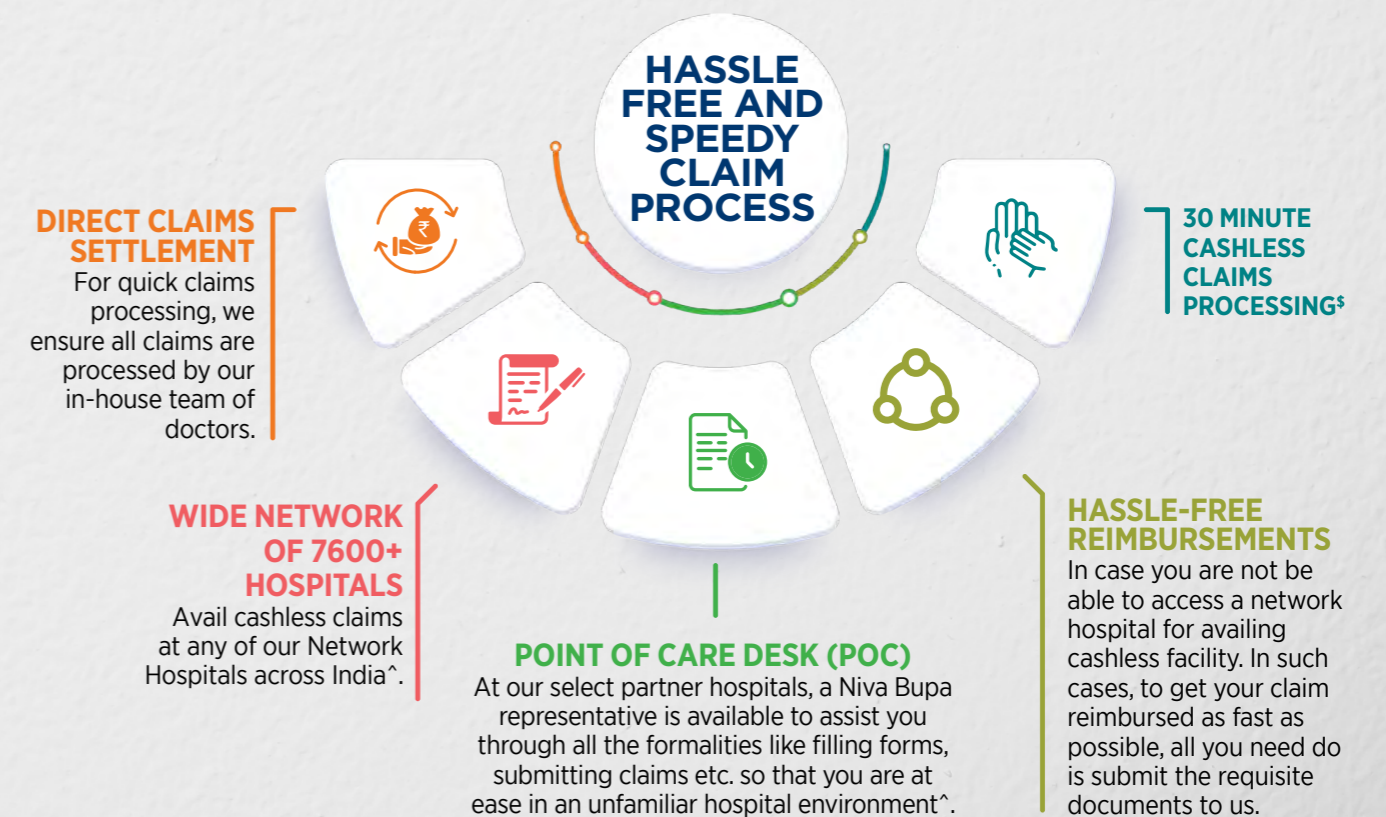
2.5% discount at renewal if standing instruction is provided and the policy is renewed using the same

Discount Illustration Table

Family Size	1A	2A
Sum Insured	1 cr	1 cr
Premium for 1 year tenure at Inception	100	200 (100 each)
Sum insured discount of 10%	10	20
Family Discount of 10%	0	18
Discount for opting 3 year tenure (7.5% on 2nd year and 15% on 3rd year)	20.25	36.45
Premium for 3 years tenure at Inception with discounts	249.75	449.55
Premium for 3 years tenure at Inception without any discount	300	600
Total discount	50.25	150.45
Total Savings at Inception	17%	25%
At Renewal		
Additional Auto-debit discount of 2.5%	6.24	11.24
Renewal Premium for 3 years tenure with discounts	243.5	438.3
Renewal Premium for 3 years tenure without any discount	300	600
Total renewal discount	56.49	161.69
Total Savings at Renewal	18.8%	26.9%

4 Simple Steps to Purchase Any Niva Bupa Health Insurance Policy.

- 01 Read the offer document carefully and ask the sales representative for details on your policy features, benefits, exclusions and waiting periods.
- 02 Fill the application form. At this stage, please ensure you disclose details correctly for all members to ensure smooth claims.
- 03 In case of any doubt, reach out to us on our customer helpline number or website
- 04 Accept the offer.



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



Niva Bupa Health App

From locating a network hospital to keeping track of your health policy details or staying on top of your health with regular health tips and more, now made possible in just a few taps on your phone. Available on both iOS & Google play store



CIA Chatbot

Talk to our interactive chatbot CIA on www.nivabupa.com for anytime assistance