

— 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.

— **For your family's health insurance,** —
Call: **1860-500-8888** or visit **www.nivabupa.com**

Benefit Table

Benefit Name	Sum Insured
Death (Base Sum Insured)*	Sum Insured options from 5 Lac 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 Accidental Death Sum Insured 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 Sum Insured 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

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, Registered office:- C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024, Customer Helpline: 1860-500-8888. Fax: + 91 11 41743397. Website: www.nivabupa.com. Product Name: Personal Accident Plan . Product UIN: : NBHPAIP25036V022425 | UIN: NB/SS/CA/2024-25/481. #For other sum insured options please contact our sales advisor.