



Rise

Ab India Karega Rise

A Health Insurance Plan that works your way



Flexi-pay⁽¹⁾

Apne Hisaab Se! Choose your own premium payment method. Flexible or One Time. Sooner the payment, higher the discount.



Return⁽²⁾

Get 50% of your premium back, accumulate it, and even get 10% bonus for life. No waiting periods or exclusions on this amount.



Smart Cash⁽³⁾

Get ₹5,000, if treatment taken in any Govt. hospital and claim not paid under this policy.



Unlimited Digital Consultations

Access unlimited digital consultations with general physicians through our mobile app.

And Many More...

For your Health Insurance, Call: 1800-309-3333 or visit: www.nivabupa.com

Product Name: Rise, UIN: NBHHLIP25041V012425

Product Benefit Table

Benefits	Description
Base Sum Insured	5L, 7.5L, 10L, 15L, 20L, 25L, 50L, 75L, 1Cr
Expenses in Reaching a Hospital	Road ambulance of up to INR 2,000 per hospitalisation.
Expenses During Hospitalisation	Covered up to sum insured for 2+ hours of hospitalisation. (24+ Hours for AYUSH treatment)
Room Type	Covered up to twin sharing room without co-payment. Flat 20% co-payment: If above twin sharing room is opted.
Modern Treatments	Covered up to INR 50,000 per hospitalisation.
Expenses Before and After a Hospitalisation	Covered up to sum insured. 60 days before & 180 days after hospitalisation.
Home Care/Domiciliary	Covered up to sum insured.
Organ Donor	Covered up to sum Insured.
Re-Fill ⁽⁴⁾	Get 100% EXTRA cover. After 1 st claim. <i>Same person can use it for same illness.</i>
Rise-Tiered Network	Get access to an extensive list of hospitals. Flat 20% co-payment: If treatment taken outside this list of hospitals.
Loyalty Bonus	Get 10% EXTRA cover. Every Year. Up to 100% of base sum insured.
Return ⁽²⁾	Get back 50% of the premium paid & accumulate for life. Get 10% bonus on the accumulated amount. No waiting periods or exclusions on this amount.
Smart Cash ⁽³⁾	Get INR 5,000, if treatment taken in any Govt. hospital and claim not paid under this policy.
Flexi-Pay ⁽¹⁾	Apne Hisaab Se! Choose your own premium payment method: Flexible or One-time.
Digital Consultations	Unlimited

Optional Benefits*

Health Check-Up (Only Cashless) ⁽⁵⁾	Starting from day 1.
Health Check-Up (Cashless and Reimbursement with 20% Co-payment) ⁽⁵⁾	Starting from day 1.
Room Type Modification ⁽⁶⁾	Choose General Ward, or upgrade to Single Room or All Room Categories.
Co-Payment	0%, 10%, 20%, 30%, 40%, 50%
Personal Accident	Up to 5X of base sum insured. Maximum up to INR 1 crore.
Hospital Daily Cash ⁽⁷⁾	Get INR 1,000 per day for hospitalisation. Maximum 30 days in a year.
Annual Aggregate Deductible	INR 10,000; INR 20,000; INR 30,000; INR 50,000; INR 1,00,000; INR 2,00,000; INR 3,00,000; INR 4,00,000; INR 5,00,000.
Safeguard ⁽⁸⁾	Claim Safeguard: Non-payable items will be covered (as per list I) Sum Insured Safeguard: CPI linked increase in base sum insured
Safeguard+ ⁽⁸⁾	Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV) Sum Insured Safeguard+: CPI linked increase in base sum insured
No Co-pay Network	Removes co-payment for treatment taken outside the "Rise-Tiered Network".
Modern Treatment+	Removes sub-limit on modern treatments and covered up to sum insured.
Second Medical Opinion	For any condition, as many times in a policy year.

Note: Only one option can be opted between Safeguard/Safeguard+, Co-Payment/Annual Aggregate Deductible, and Health Check-Up (Only Cashless)/Health Check-Up (Cashless and Reimbursement with 20% Co-payment).

○ Zindagi ko claim kar le ○

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Product Video



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