

# Safeguard (Rider) – Prospectus cum Sales Literature

## Policy Design

- Niva Bupa's 'Safeguard' is a rider that means it can be purchased along with the Base Plan only and cannot be bought in isolation or as a separate product.
- This Rider shall be available only for claims made within India during the Policy Period.
- Any claim under any of the benefits mentioned in this rider Policy will only be admissible when it qualifies according to the terms, conditions and exclusions in the Base Plan.
- Entry age, exit age, cover type, tenure, loadings and discounts will be as per the Base Plan.
- Premium for this rider will be
  - **Safeguard:** 10% of the indemnity benefit premium including optional benefits relating to indemnity cover only of the Base Plan for sum insured upto INR 5 Lacs and 7.5% of indemnity benefit premium including optional benefits relating to indemnity cover only of the Base Plan for sum insured above INR 5 Lacs.
  - **Safeguard+:** 15% of the indemnity benefit premium including optional benefits relating to indemnity cover only of the Base Plan for sum insured upto INR 5 Lacs and 12.5% of indemnity benefit premium including optional benefits relating to indemnity cover only of the Base Plan for sum insured above INR 5 Lacs.

## 1. Benefits

### a. Safeguard

- Claim Safeguard:** We will pay for items mentioned in Annexure I (List 1) in case we have accepted a Hospitalization claim under the Base Plan.
- Booster / Booster+ / No Claim Bonus Safeguard:** Cumulative Bonus under Booster, Booster+ or No Claim Bonus of the Base Plan will not be impacted at Renewal if total admissible claim amount in the previous Policy Year is not more than Rs. 50,000.
- Sum Insured Safeguard:** The Base Sum Insured under the Base Plan will be increased on Cumulative Basis at each Policy Year on the basis of inflation rate in previous year. Inflation rate would be computed as the average Consumer Price index (CPI) of the entire calendar year published by the Central Statistics Office (CSO).

*Conditions - The coverage under 'Sum Insured Safeguard' is subject to fulfilment of following conditions:*

- The % increase will be applicable only on Base Sum Insured under the Base Plan and not on any other benefit which leads to increase in Sum Insured.
- In case of any change in Base Sum Insured under the Base Plan at the time of Renewal, any accumulated Sum Insured due to Sum Insured Safeguard Benefit will be added to the enhanced or reduced Sum Insured opted by Insured at the time of Renewal.
- All accumulated Safeguard benefit Sum Insured will lapse if this rider is not Renewed.

### b. Safeguard+

- Claim Safeguard+:** We will cover non-payable items mentioned in Annexure 1 (List I,II,III,IV) Clause for Reasonable and Customary Charges will still apply.
- Booster+ / Booster/No Claim Bonus Safeguard +:** Booster+ / Booster/No Claim Bonus will not be impacted if the total claim in a policy year is up to INR 1,00,000.
- Sum Insured Safeguard+:** Preserves the value of Sum Insured. Safeguards it against inflation. We will increase the Base Sum Insured on cumulative basis at each renewal by the rate of inflation in the previous year. Inflation rate would be the average consumer price index (CPI) of the entire calendar year published by the Central Statistical Organization (CSO).

**Note:** You will lose all accumulated Sum Insured Safeguard+ if you opt out of this benefit at any point in time.

**Note:** You can either choose Safeguard or Safeguard+ at a given point in time.

## 2. Waiting Periods

This Policy shall follow the same waiting period conditions as mentioned in Base Plan.

## 3. Permanent Exclusions

This Policy will have the same permanent exclusions as mentioned in the Base Plan.

## 4. Claims

Claims procedure and management under this Rider shall be same as the Base Plan.

## 5. General Terms and Conditions

Details and conditions of the following terms (exhaustive list mentioned below. Will be offered as per the base plan) shall remain same as mentioned in the Base Plan:

Free Look Period	Cancellation	Renewal of Policy
Assignment	Nomination	Fraud
Policy Disputes	Territorial Jurisdiction	Notices
Alteration to the Policy	Withdrawal of Policy	Redressal of Grievance
Possibility of Revision of Terms of the Policy Including the Premium Rates	Claim settlement (Provision for Penal interest)	Condition Precedent to Admission of Liability
Multiple Policies	Migration	Portability
Disclosure of Information	Moratorium Period	Complete Discharge
Loading of Premium		

**Annexure 1** - The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment  
List I - Expenses not covered

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY FOOD	24	ATTENDANT CHARGES	47	LUMBO SACRAL BELT
2	BABY UTILITIES CHARGES	25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	48	NIMBUS BED OR WATER OR AIR BED CHARGES
3	BEAUTY SERVICES	26	BIRTH CERTIFICATE	49	AMBULANCE COLLAR
4	BELTS/ BRACES	27	CERTIFICATE CHARGES	50	AMBULANCE EQUIPMENT
5	BUDS	28	COURIER CHARGES	51	ABDOMINAL BINDER
6	COLD PACK/HOT PACK	29	CONVEYANCE CHARGES	52	PRIVATE NURSES CHARGES-SPECIAL NURSING CHARGES
7	CARRY BAGS	30	MEDICAL CERTIFICATE	53	SUGAR FREE Tablets
8	EMAIL / INTERNET CHARGES	31	MEDICAL RECORDS	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	32	PHOTOCOPIES CHARGES	55	ECG ELECTRODES

10	LEGGINGS	33	MORTUARY CHARGES	56	GLOVES
11	LAUNDRY CHARGES	34	WALKING AIDS CHARGES	57	NEBULISATION KIT
12	MINERAL WATER	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
13	SANITARY PAD	36	SPACER	59	KIDNEY TRAY
14	TELEPHONE CHARGES	37	SPIROMETRE	60	MASK
15	GUEST SERVICES	38	NEBULIZER KIT	61	OUNCE GLASS
16	CREPE BANDAGE	39	STEAM INHALER	62	OXYGEN MASK
17	DIAPER OF ANY TYPE	40	ARMSLING	63	PELVIC TRACTION BELT
18	EYELET COLLAR	41	THERMOMETER	64	PAN CAN
19	SLINGS	42	CERVICAL COLLAR	65	TROLLY COVER
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	43	SPLINT	66	UROMETER, URINE JUG
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	44	DIABETIC FOOT WEAR	67	AMBULANCE
22	TELEVISION CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)	68	VASOFIX SAFETY
23	SURCHARGES	46	KNEE IMMOBILIZER/ SHOULDER IMMOBILIZER		

**List II - Items that are to be subsumed into Room Charges**

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	14	BED PAN	27	ADMISSION KIT
2	HAND WASH	15	FACE MASK	28	DIABETIC CHART CHARGES
3	SHOE COVER	16	FLEXI MASK	29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
4	CAPS	17	HAND HOLDER	30	DISCHARGE PROCEDURE CHARGES
5	CRADLE CHARGES	18	SPUTUM CUP	31	DAILY CHART CHARGES
6	COMB	19	DISINFECTANT LOTIONS	32	ENTRANCE PASS / VISITORS PASS CHARGES
7	EAU-DE-COLOGNE / ROOM FRESHNERS	20	LUXURY TAX	33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
8	FOOT COVER	21	HVAC	34	FILE OPENING CHARGES
9	GOWN	22	HOUSE KEEPING CHARGES	35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
10	SLIPPERS	23	AIR CONDITIONER CHARGES	36	PATIENT IDENTIFICATION BAND / NAME TAG
11	TISSUE PAPER	24	IM IV INJECTION CHARGES	37	PULSEOXYMETER CHARGES
12	TOOTH PASTE	25	CLEAN SHEET		
13	TOOTH BRUSH	26	BLANKET/WARMER BLANKET		

List III - Items that are to be subsumed into Procedure Charges

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	HAIR REMOVAL CREAM	9	WARD AND THEATRE BOOKING CHARGES	17	BOYLES APPARATUS CHARGES
2	DISPOSABLES RAZORS CHARGES (for site preparations)	10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	18	COTTON
3	EYE PAD	11	MICROSCOPE COVER	19	COTTON BANDAGE
4	EYE SHEILD	12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER	20	SURGICAL TAPE
5	CAMERA COVER	13	SURGICAL DRILL	21	APRON
6	DVD, CD CHARGES	14	EYE KIT	22	TORNIQUET
7	GAUSE SOFT	15	EYE DRAPE	23	ORTHOBUNDLE, GYNAEC BUNDLE
8	GAUZE	16	X-RAY FILM		

List IV - Items that are to be subsumed into costs of treatment

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	ADMISSION/REGISTRATION CHARGES	7	INFUSION PUMP- COST	13	MOUTH PAINT
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	8	HYDROGEN PEROXIDE\ SPIRIT\ DISINFECTANTS ETC	14	VACCINATION CHARGES
3	URINE CONTAINER	9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	15	ALCOHOL SWABES
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	10	HIV KIT	16	SCRUB SOLUTION/ STERILLIUM
5	BIPAP MACHINE	11	ANTISEPTIC MOUTHWASH	17	GLUCOMETER & STRIPS
6	CPAP/ CAPD EQUIPMENTS	12	LOZENGES	18	URINE BAG

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