

Mr. BHIKU BHUIA

S/O BANDHU BHUIA C.M.W.O - 828202

Mobile No: *****4197



Certificate of Insurance(COI) -Health Plus

How to reach us?



Website
www.nivabupa.com



Customer Helpline No.
1860-500-8888



Customer Services
Insta Assist



Online Renewal
It takes a few minutes to renew your policy Log on to
www.nivabupa.com/renew



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Important Terms & Conditions (T&C)

- Niva Bupa requests you to refer to the detailed Terms and Conditions (T&C) available with the Group Master Policyholder. You may also refer the T&C on our website.
- Free Look Provision: You can review the T&C within the number of days specified overleaf and request cancellation of the Certificate of Insurance in case of objections to any T&C. We will refund the premium as specified in the T&C provided that no claim has been registered under the cover.
- Grievances Redressal In case of any query or complaint/grievance, you may approach our office at the below mentioned address. In case you are not satisfied with our resolution, You may register a complaint in the Integrated grievance Management System (IGMS) of IROAI or approach the Insurance Ombudsman. Details about the IGMS and Ombudsman are available on our website.

CLAIMS PROCESS

CASHLESS CLAIMS



Get admitted in a network hospital



Share Health Card or Policy number and ID Proof (PAN Card / Passport / Voter's ID Card)



If claim amount > 1 Lakh, also submit KYC documents (Age, ID and Address proof, recent passport size photo)



Network hospital will coordinate with Niva Bupa and convey the decision to you



Niva Bupa will settle claim amount with network hospital as per Policy T&C

REIMBURSEMENT CLAIMS



In case of hospitalization, notify us within 48 hours of admission



Pay directly to the hospital. Collect all relevant documents* (invoices, medical reports, discharge certificate, etc.) in originals



Send these documents along with filled & signed claim form (available on website), ID proof, Address proof, Aadhaar Card and Age proof to the address given above



A decision will be taken on the documents they will be either approved, rejected or a query will be raised as per Policy T&C



If approved, the claim will be settled and reimbursed as per Policy T&C

*For Complete list of documents, Please refer the T&C available with Group Master Policy Holder.

Certificate of Insurance(COI) - Health Plus

Group Master Policy Number	50538800202300	Group Master PolicyHolder Name	BANK OF INDIA
Group Master Policyholder Address & Pincode	STAR HOUSE 1, TPPD, C-5, G BLOCK, BKC BANDRA (EAST) Mumbai, Maharashtra LATUR MAHARASHTRA 400051	Group Master Policy Issue date	01/11/2023
Certificate Number	20120002361148	Proposer Name	Mr. BHIKU BHUIA
Cover Inception Date and Time	26/11/2024 12:00 AM	Proposer Address & Pincode	S/O BANDHU BHUIA C.M.W.O - 828202
Cover Expiry Date and Time	25/11/2029 11:59 PM	Contact Number	*****4197
Loan Account Number	473860810000112		

Insured details

Salutation	Insured Name	Date of Birth/ Age	Gender	Relationship	Sum Insured	Policy Tenure
Mr.	BHIKU	24/02/1969	M	Self	50000.00	60 months

Nominee details

Nominee Name	Relationship	Nominee Address (if different)	Contact Details	Appointee Details(if nominee is minor)
PUNIA DEVI	Spouse		9241644197	

Benefit Structure	
Hospitalization cover	INR 50000/1L
Hospitalization accommodation - Room rent/Day	1% of base sum insured
Hospitalization accommodation - ICU/Day	2% of base sum insured
Pre Hospitalization Medical Expense	Up to Base Sum Insured; 30 Days
Post Hospitalization Medical Expenses	Up to Base Sum Insured; 60 Days
Modern Treatments	Up to Base Sum Insured; T & C Applied
Day Care Treatment	Up to Base Sum Insured
Emergency Ground Ambulance - Within India	INR 1000 per hospitalization
Accidental Cover Sum Insured	500000.00
Accidental Death (AD)	100% of Accidental Cover Sum Insured
Permanent Total Disability (PTD)	Upto 100% of Accidental Cover Sum Insured
Accidental Permanent Partial Disability (PPD) (as per grid mentioned in policy wordings)	Up to 100% of Accidental Cover Sum Insured
Education Allowance for children	20,000 For 5L and 10L PA 25,000 For 25L PA 50,000 For 50L PA
Accidental Medical Reimbursement	1L (Without OPD) For 5L PA 2L (Without OPD) For 10L PA 5L (Without OPD) For 25L and 50L PA
Critical Illness Sum Insured (Adult 18 - 50 Years, equal to loan amount or max 3 CR) (Adult 51 - 55 Years, equal to loan amount or max 1 CR)	300000.00
Illness Covered	41 illness

Waiting Periods:

Initial waiting period (Critical Illness & Indemnity)	30 days
Waiting Period for Disease Specific Exclusion (Indemnity)	24 months
Waiting Period for Pre Existing Disease (PED) (Indemnity)	36 months
Waiting Period for Pre Existing Disease (PED) (Critical Illness)	24 months
Free look Provision	15 days
Survival Period (Critical Illness)	30 days

Intermediary Details		
Intermediary Name	Intermediary Code	Intermediary Contact No
BANK OF INDIA	BNK0190001	018001031906

List of 41 Critical illness	
1	Abdominal Aortic Aneurysm
2	Alzheimer's Disease
3	Aortic Dissection
4	Apallic Syndrome
5	Aplastic Anaemia
6	Bacterial Meningitis
7	Benign brain tumor
8	Blindness
9	Cancer of specified severity
10	Cardiomyopathy including Peripartum and postpartum Cardiomyopathy
11	Coma of specified severity
12	Deafness
13	End stage liver failure
14	End stage lung failure
15	Fulminant Viral Hepatitis
16	Kidney failure requiring regular dialysis
17	Loss of independent existence
18	Loss of limbs
19	Loss of speech
20	Major head trauma
21	Major organ /bone marrow transplant
22	Medullary Cystic Kidney Disease
23	Motor neuron disease with permanent symptoms
24	Multiple sclerosis with persisting symptoms
25	Muscular Dystrophy
26	Myocardial infarction
27	Nephrotic syndrome
28	Open chest CABG
29	Open heart replacement or repair of heart valves
30	Parkinson's Disease
31	Permanent paralysis of limbs
32	Pituitary apoplexy in pregnancy
33	Pneumectomy
34	Primary (idiopathic) pulmonary hypertension
35	Progressive Scleroderma
36	Severe Rheumatoid Arthritis
37	Stroke resulting in permanent symptoms
38	Systematic Lupus Erythematosus with Renal Involvement
39	Third degree burns
40	Uterine inversion
41	Uterine Rupture

GST Details:

GSTI No.: 09AAFCM7916H1Z6	SAC Code / Type of Service : 997133 / General Insurance Services
Niva Bupa State Code : 09	Customer State Code / Customer GSTI No. : 20 / NA

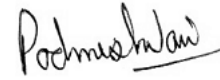
Premium Details

Net Premium(Rs.)	CGST(0.00%)	SGST/UTGST(0.00%)	IGST(18.00%)	Gross Premium(Rs.)	Gross Premium(Rs.) (in words)	Premium frequency
4812.71	0.00	0.00	866.29	5679	Five Thousand Six Hundred Seventy Nine Only	Single

- Income tax benefit u/s 80D is available as per the existing Income Tax Laws.Please consult your tax advisor for more details.
- This Policy is subject to the terms, conditions and exclusions mentioned in the Health Plus, UIN : NBHHLGP25038V012425.
- The contract will be cancelled ab intio in case; the consideration under the policy is not realized.

- Policy issuing office : Delhi , Consolidated Stamp Duty deposited on the Master Policy.
- **Goods and Service Tax Registration No.: 09AAFCM7916H1Z6**
- The cover may be renewed on sole discretion of Niva Bupa Health Insurance Co Ltd subject to member being the part of the group at the time of renewal also. In case You cease to be a member of the group, the cover will stand cancelled as per T& C of the policy
- Where the proposal form is not received, information obtained from insured, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by an insured within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct.
- **For registration of claims You may contact us at:**
Claims Department, Niva Bupa Health Insurance Company Limited, 2nd Floor, Plot No D-5, Sector 59, Noida, Gautam Budhnagar – 201301 Fax No.: 011-3090-2010.

Location: Noida, Uttar Pradesh
Date: 04/03/2025



Director - Operations & Customer Service
For and on behalf of Niva Bupa Health Insurance Co.Ltd.
(Formerly known as Max Bupa Health Insurance Co.Ltd.)

Mr. BHIKU BHUIA

S/O BANDHU BHUIA C.M.W.O JUNKUNDAR FATAK
NIRSA CUM CHIRKUNDA DHANBAD DHANBAD
JHARKHAND - 828202
Mobile No: *****4197

**Certificate of Insurance(COI) -Xpress Health****How to reach us?**

Website
www.nivabupa.com



Customer Helpline No.
1860-500-8888



Customer Services
Insta Assist



Online Renewal
It takes a few minutes to renew your policy Log on to
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If approved, the claim will be settled and reimbursed as per Policy T&C

Certificate of Insurance(COI) - Xpress Health

Group Master Policy Number	50538300202300	Group Master PolicyHolder Name	BANK OF INDIA
Group Master Policyholder Address & Pincode	STAR HOUSE 1, TPPD, C-5, G BLOCK, BKC BANDRA (EAST) Mumbai, Maharashtra LATUR MAHARASHTRA 400051	Group Master Policy Issue date	01/11/2023
Certificate Number	20120002361357	Proposer Name	Mr. BHIKU BHUIA
Cover Inception Date and Time	26/11/2024 12:00 AM	Proposer Address & Pincode	S/O BANDHU BHUIA C.M.W.O JUNKUNDAR FATAK NIRSA CUM CHIRKUNDA DHANBAD DHANBAD JHARKHAND - 828202
Cover Expiry Date and Time	25/11/2029 11:59 PM	Contact Number	*****4197
Policy Tenure	60 Months	Loan Account Number	473860810000112

Insured details

Salutation	Insured Name	Date of Birth/ Age	Gender	Relationship with proposer	Sum Insured/EMI Amount
Mr.	BHIKU	24/02/1969	M	Self	90000

Nominee details

Nominee Name	Relationship	Nominee Address (If different)	Contact Details	Appointee Details(if nominee is minor)
PUNIA DEVI	Spouse		9241644197	NA

Benefit Structure	
Serious illness benefits	As per grid
Maximum payouts in a year	3 payouts in a year

Hospitalization days - Minimum	Hospitalization days - Maximum	Pay Out (INR) - 1	Pay out (INR) - 2
3	8	10,000	15,000
9	13	20,000	30,000
14	14+	30,000	45,000

Waiting Period	
Initial Waiting Period	30 days
Waiting Period for Disease Specific Exclusions	12 months
Waiting Period for Pre-Existing Diseases (PED)	12 months
Free Look Provision	15 days

Intermediary Details		
Intermediary Name	Intermediary Code	Intermediary Contact No
BANK OF INDIA	BNK0190001	018001031906

GST Details:

GSTI No.: 09AAFCM7916H1Z6	SAC Code / Type of Service : 997133 / General Insurance Services
Niva Bupa State Code : 09	Customer State Code / Customer GSTI No. : 20 / NA

Premium Details

Net Premium(Rs.)	CGST(0.00%)	SGST/UTGST(0.00%)	IGST(18.00%)	Gross Premium(Rs.)	Gross Premium(Rs.) (in words)	Premium frequency
974.58	0.00	0.00	175.42	1150	One Thousand One Hundred Fifty Only	Single

- Income tax benefit u/s 80D is available as per the existing Income Tax Laws.Please consult your tax advisor for more details.
- This Policy is subject to the terms, conditions and exclusions mentioned in the Xpress Health, UIN: NBHHLGP25038V012425
- The contract will be cancelled ab intio in case; the consideration under the policy is not realized.
- Policy issuing office : Delhi , Consolidated Stamp Duty deposited on the Master Policy.

- **Goods and Service Tax Registration No.: 09AAFCM7916H1Z6**

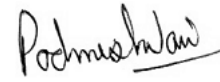
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Director - Operations & Customer Service

For and on behalf of Niva Bupa Health Insurance Co.Ltd.

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