



Get
unlimited
coverage

Introducing
ReAssure 3.0
Go Limitless



Lock the Clock⁽¹⁾

Save as you age.
Pay as per entry age,
until you claim.



**Pre-Existing
Disease Cover
from day 1**



Wellconsult+⁽⁶⁾

Get an OPD wallet
worth up to 5X the
premium paid.



NivaBupaOne

Get exclusive health
check-ups, priority
claims, and dedicated
support.

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

Benefits	Classic		Select	Elite	Black
Base Sum Insured	Unlimited				
Room Type, Covered up to Sum Insured, (Co-Pay if room category is breached)	General Room.	Twin Sharing.		All room covered except Deluxe/Suite.	Any room covered
Expenses in Reaching the Hospital	Road Ambulance: INR 2000 per Hospitalization	Road Ambulance: INR 2000 per Hospitalization		Road Ambulance: Unlimited Air Ambulance: INR 5L Per Hospitalization	Road Ambulance: Unlimited Air Ambulance: INR 5L Per Hospitalization
Expenses During Hospitalization (Including AYUSH)	Unlimited, Covered for 2+ Hours of Hospitalization, (24+ Hours for Ayush Treatment)				
Modern Treatments	Covered up to INR 1 lacs for each complete claim amount.	Covered up to INR 1 lacs for each complete claim amount.		Unlimited	Unlimited
Expenses Before and After a Hospitalization	60 Days and 180 Days Respectively, Covered Up to Sum Insured				
Home Care/Domiciliary	Unlimited				
Organ Donor	Unlimited				
Lock the Clock ⁽¹⁾	NA	NA		Pay the premium as per your entry age, till a claim is paid	Pay the premium as per your entry age, till a claim is paid
Live Healthy ⁽²⁾	Up to 30% Discount on premium at the time of Renewal.				
Day 1 Pre-Existing Disease Loadings ⁽³⁾	Choose to pay additional loadings, and get covered for Pre-Existing Disease from Day 1.				
Surprise Benefit	Download the Niva Bupa app and get SURPRISED.				
Second Medical Opinion	Covered within our network				
E-Consultation	Unlimited (Only Cashless)				
Optional Benefits					
Cash-Bag+	Accumulate cashback on every claim free year . Use it to pay for Premiums, OPD, Deductible, and Co-Payment. 10% of 1st renewal premium and 5% of every subsequent renewal premium. Get extra 10% of the accumulated cash-bag for a block of 3 claim free years. Earn more by sharing: Refer your friends and family to Niva Bupa.				
NivaBupaOne	Exclusive Membership that gives you an access to Executive Health Assessment and provides Priority Claims & Dedicated Support services.				
Annual Health Check-Up (Only Cashless)	Day 1 Health Check-Up as per defined packages.				
HeadsUp ⁽⁴⁾	You Call We Guide. Call 48 hours before any hospitalization and get treated at our recommended provider. (For emergency: within 24 hrs of admission) Co-payment if treatment taken outside the recommended list.				
Tiered Network ⁽⁴⁾	Get access to an extensive list of hospitals. Co-Payment if treatment taken outside this list of hospitals.				
Co-Payment	0%, 10%, 20%, 30%, 40%, 50%				
Personal Accident	Up to INR 10 Lacs. From 5 Lac in multiples of 5 lac.	Up to INR 20 Lacs. From 5 Lac in multiples of 5 lac.		Up to INR 50 Lacs. From 5 Lac in multiples of 5 lac.	Up to INR 1 Crore. From 5 Lac in multiples of 5 Lac
Hospital Daily Cash ⁽⁵⁾	Get INR 1000 per day for hospitalization. Maximum 30 days in a year.	Get INR 1000 per day for hospitalization. Maximum 30 days in a year.		Get INR 2000 per day for hospitalization. Maximum 30 days in a year.	Get INR 4000 per day for hospitalization. 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				
Claim Safeguard+	All Non-payable items will be covered (as per list I, II, III, IV)				
WellConsult+ ⁽⁶⁾	Choose up to 5X of total premium for OPD coverage like: Consultation, Diagnostics, Pharmacy, Gym Memberships and many more. Co-payment applicable in Reimbursement.				
Borderless	NA	Get treatment anywhere in the world, up to INR 10 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%		Get treatment anywhere in the world, up to INR 50 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment anywhere in the world, up to INR 5 Cr. Co-payment Options: 0% / 20% / 30% / 40% / 50%
Borderless for Specified Illnesses ⁽⁷⁾	NA	Get treatment anywhere in the world, up to INR 10 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%		Get treatment anywhere in the world, up to INR 50 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment anywhere in the world, up to INR 5 Cr. Co-payment Options: 0% / 20% / 30% / 40% / 50%

○ *Zindagi ko claim kar le* ○

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Product Video

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