

NIVA BUPA(GOACTIVE):

Exclusions:

GoActive does not offer maternity benefits.

Some policies offer you extra cover if you go an entire year without claiming your insurance. This policy, however, offers no such benefit.(No claim bonus).

GoActive does not offer international coverage.

How To Claim?

In the case of emergency hospitalization, you have to intimate the insurer of making the claim as soon as you get the patient admitted. In the event that isn't possible, you must intimate the insurer within 48 hours of hospitalization. Simply drop an email to customercare@nivabupa.com with the policy number, hospital name, date of hospitalization and you're good to go OR call them at 1800-3010-3333.

In the case of planned treatment, you have to intimate the insurer 72 hours before admission. But if you can do it sooner, you should probably consider doing that as insurance companies may take a while to investigate the veracity of your request.

Check for partnered hospitals — Each insurer will have a dedicated network of hospitals they'll have partnered with. Once you find a partner hospital of your liking, you can try to make the claim on a cashless basis.

All you have to do is fill out a pre-authorization request form and submit it to the hospital.

Once the request for pre-authorization has been granted, you have to avail the treatment within 15 days of the pre-authorization date.

If you don't find a network hospital or the cashless claim doesn't go through, then you'll have to fill the claim form post-discharge and send it to the insurer with all the other hospital records deemed necessary within 30 days.