

NIVA BUPA(HEART BEAT)

CLAIM:

Claim Submission:

Online:

Submit your claim through Niva Bupa's online portal by uploading the required documents.

Offline:

Send the claim form and documents to Niva Bupa's claims department via post or courier.

Review:

Niva Bupa will review the claim and documentation.

Once approved, payment will be made directly to the hospital (for cashless claims) or to you (for reimbursement claims), as per the policy terms.

Track Your Claim:

Use the online portal or contact customer service to track the status of your claim.

Grievance Redressal:

If there are any issues or delays, escalate the matter through Niva Bupa's grievance redressal mechanism.