

## **NIVA BUPA(HEART BEAT)**

### **Eligibility:**

**Eligibility for Niva Bupa Heart Beat Health Insurance typically includes the following criteria:**

#### **Entry Age:**

Generally from 91 days to 65 years for individual coverage. Specific plans may have different entry age limits.

#### **Renewal Age:**

Lifelong renewal is typically available, allowing coverage to continue beyond the entry age, subject to policy terms.

#### **Family Members:**

Coverage can include individuals or families. Family plans often cover the policyholder, spouse, children, and sometimes parents, depending on the plan selected.

#### **Medical History:**

Pre-Existing Conditions: Coverage for pre-existing conditions may have waiting periods, typically ranging from 2 to 4 years.

#### **Medical Underwriting:**

Some plans may require medical underwriting or declarations regarding existing health conditions.

#### **Geographical Location:**

Coverage is available in India, with some plans offering international coverage for specific emergencies or treatments.

#### **Policy Type:**

Individual plans or family floater plans are available, with varying coverage options and benefits.

#### **Documentation:**

Proof of age, identity, and health history may be required during the application process.