

NIVA BUPA(Heart beat)

Coverage:

We offer coverage ranging from ₹5 lakhs to ₹1 crore. Additional Coverage for Platinum Customers includes international treatment for specified illnesses, OPD treatment, second medical opinions, and emergency medical evacuation and hospitalization for medical emergencies both in and outside India.

Alternative Treatments are covered, including Ayurveda, Unani, Siddha, and Homeopathy.

Freelook Period:

If you're not satisfied with the policy terms and conditions, you may cancel it within 15 days of receipt, or 30 days if sold through distance marketing for a term of 3 years or more.

Comprehensive Hospitalization Coverage includes medical expenses incurred 60 days prior and 90 days post-hospitalization.

Cashless Claims Processing is available, with claims processed within 30 minutes upon approval at over 8,700+ network hospitals.

Loyalty Benefits offer a 10% increase in your sum insured each year.

Health Check-ups:

We provide comprehensive health check-ups or diagnostic tests to ensure your health is well-monitored.

Coverage Outside Hospital includes pharmacy and diagnostic services, domiciliary treatment as prescribed by a medical practitioner, and emergency assistance services such as medical referral, air ambulance, medical repatriation, and compassionate visits.

Cover for Maternity & Newborn Child

We provide comprehensive coverage for maternity expenses, including the costs associated with childbirth. Additionally, we cover first-year vaccinations for newborn babies, ensuring essential early health care for your child.

Re-Fill Benefit

This benefit allows for a one-time refill of the base sum insured after the first claim is paid. It is applicable for claims related to the same illness and for the same insured individual.