



Arogya Sanjeevani, Niva Bupa Health Insurance Co. Ltd.

Your family's health security cover

A health insurance plan designed to secure your family's health, with vital benefits tailor-made for your needs.

**Hospitalisation Coverage**

Coverage up to 10 lacs for you and your family.

**Pre & Post Hospitalisation**

Expenses covered up to sum insured for 30 & 60 days respectively.

**Cumulative Bonus**

Every claim free year, get 5% sum insured as bonus (maximum upto 50% of sum insured).

**Day Care Treatments**

For treatments that do not require 24-hour hospitalization.

**Hassle-free Claims***

30 minute cashless claims processing and in-house claim settlement.

**AYUSH Treatments***

Coverage for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy.

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Product Benefit Table (all amounts are in INR unless defined as percentage or number)

Product Name	Arogya Sanjeevani, Niva Bupa Health Insurance Co. Ltd.
Product Type	Individual/Floater
Category of Cover	Indemnity
Sum Insured	INR 50,000 to 10 Lacs (in multiples of INR 50,000) On Individual basis- SI shall apply to each individual family member On Floater basis- SI shall apply to the entire family
Policy Period	1 year
Eligibility	Policy can be availed by persons between the age of 18 years to 65 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members i. Legally wedded spouse ii. Parents and Parents-in-law iii. Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals.
Grace Period	For yearly payment mode, a fixed period of 30 days is to be allowed as Grace Period and for all other modes of payment a fixed period of 15 days be allowed as grace period.
Hospitalisation Expenses	Expenses of hospitalisation for a minimum period of 24 consecutive hours only shall be admissible. Time limit of 24 hours shall not apply when the treatment is undergone in a Day Care Centre.
Pre Hospitalisation	For 30 days prior to the date of hospitalisation
Post Hospitalisation	For 60 days from the date of discharge from the hospital
Sublimit for room/ doctors' fees	I. Room Rent, Boarding, Nursing Expenses all inclusive as provided by the Hospital/ Nursing Home up to 2% of the sum insured subject to a maximum of Rs.5,000/- per day. II. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all inclusive as provided by the hospital/Nursing Home up to 5% of the sum insured subject to maximum of Rs.10,000/- per day
Cataract Treatment	Up to 25% of Sum Insured or Rs.40,000/-, whichever is lower, per eye, under one policy year.
AYUSH ⁵	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to sum insured, during each Policy year as specified in the policy schedule.
Pre Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered after a waiting period of 4 years.
Cumulative Bonus	Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. In the event of claim the cumulative bonus shall be reduced at the same rate.
Co pay	5% co pay on all claims

Niva Bupa Health Insurance Company Limited**Registered Office:** C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024

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