



Rise

Ab India Karega Rise

Industry-first benefits, exclusively from Niva Bupa

Premium Starts at just Rs. 13/day[#]



Flexi-pay⁽¹⁾

Apne Hisaab Se! Choose your own premium payment method. Flexible or One Time. Sooner the payment, higher the discount.



Return⁽²⁾

Get 50% of your premium back, accumulate it, and get 10% bonus for lifelong. No waiting periods or exclusions on this amount.



Smart Cash⁽³⁾

Get ₹5,000, if treatment taken in any Govt. hospital and claim not paid under this policy.



Only at Niva Bupa

Hospitalisation^s covered for 2 hours and more.

[#]18 year old, Zone 4, 5L base, with GST. | ^sMinimum 24 hours of hospitalisation required for AYUSH treatment in an AYUSH Hospital.

Product Name: Rise, Product UIN: NBHHLIP25041V012425

Product Benefit Table	
Benefits	Description
Base Sum Insured	5L, 7.5L, 10L, 15L, 20L, 25L, 50L, 75L, 1Cr
Expenses in Reaching a Hospital	Road ambulance of up to INR 2,000 per hospitalisation.
Expenses During Hospitalisation	Covered up to sum insured for 2+ hours of hospitalisation. (24+ hours for AYUSH treatment)
Room Type	Covered up to twin sharing room without co-payment. Flat 20% co-payment: If above twin sharing room is opted.
Modern Treatments	Covered up to INR 50,000 per hospitalisation.
Expenses Before and After a Hospitalisation	Covered up to sum insured. 60 days before & 180 days after hospitalisation.
Home Care/Domiciliary	Covered up to sum insured.
Organ Donor	Covered up to Sum Insured.
Re-Fill ⁽⁴⁾	Get 100% EXTRA cover. After 1 st claim. <i>Same person can use it for same illness.</i>
Rise-Tiered Network	Get access to an extensive list of hospitals. Flat 20% co-payment: If treatment taken outside this list of hospitals.
Loyalty Bonus	Get 10% EXTRA cover. Every Year. Up to 100% of base sum insured.
Return ⁽²⁾	Get back 50% of the premium paid & accumulate for life. Get 10% bonus on the accumulated amount. No waiting periods or exclusions on this amount.
Smart Cash ⁽³⁾	Get INR 5,000, if treatment taken in any Govt. hospital and claim not paid under this policy.
Flexi-Pay ⁽¹⁾	Apne Hisaab Se! Choose your own premium payment method: Flexible or One-time.
Digital Consultations	Unlimited
Optional Benefits*	
Health Check-Up (Only Cashless) ⁽⁵⁾	Starting from day 1.
Health Check-Up (Cashless and Reimbursement with 20% Co-payment) ⁽⁵⁾	Starting from day 1.
Room Type Modification ⁽⁶⁾	Choose General Ward, or upgrade to Single Room or All Room Categories.
Co-Payment	0%, 10%, 20%, 30%, 40%, 50%
Personal Accident	Up to 5X of base sum insured. Maximum up to INR 1 crore.
Hospital Daily Cash ⁽⁷⁾	Get INR 1,000 per day for hospitalisation. Maximum 30 days in a year.
Annual Aggregate Deductible	INR 10,000; INR 20,000; INR 30,000; INR 50,000; INR 1,00,000; INR 2,00,000; INR 3,00,000; INR 4,00,000; INR 5,00,000.
Safeguard ⁽⁸⁾	Claim Safeguard: Non-payable items will be covered (as per list I) Sum Insured Safeguard: CPI linked increase in base sum insured
Safeguard+ ⁽⁸⁾	Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV) Sum Insured Safeguard+: CPI linked increase in base sum insured
No Co-pay Network	Removes co-payment for treatment taken outside the "Rise-Tiered Network".
Modern Treatment +	Removes sublimit on modern treatments and covered up to sum insured.
Second Medical Opinion	For any condition, as many times in a policy year.

Note: Only one option can be opted between Safeguard/Safeguard+, Co-Payment/Annual Aggregate Deductible, and Health Check-Up (Only Cashless)/Health Check-Up (Cashless and Reimbursement with 20% Co-payment).

○ Zindagi ko claim kar le ○

Disclaimer: Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited) (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. Registered office:- C-98, First Floor, Lajpat Nagar, Part 1, New Delhi - 110024; Fax: +91 11 41743397; Customer Helpline: 1860-500-8888; www.nivabupa.com. CIN: L66000DL2008PLC182918. (1)Minimum premium amount is required to be paid at the time of enrolment and on monthly basis as defined in policy wording. (2)The premium back will be given as separate sum insured. Can be utilised for completely rejected hospitalisation claims only. Claims rejected under OPD, Maternity/IVF, fraud, non disclosure and cosmetic treatments will not be covered. (3)Applicable for hospitalisation claims which are more than 24 hours and applicable as per the terms and conditions of this policy. (4)Re-fill benefit will be 100% of the base sum insured. *Optional benefits if opted may increase or decrease the overall premium payable. (5)For defined list of tests; up to INR 500 for every INR 1 Lac Base Sum Insured. (Individual: Maximum INR 5,000 per Insured; Family Floater: Maximum INR 10,000 per policy). (6)Co-payment may be applicable if treatment taken in a room category over and above the selected category as per policy terms and conditions. (7)Minimum 24 hrs. of continuous hospitalisation required. Payment made from day one is subject to the hospitalisation claim being admissible. (8)Coverage for non payable items will be as per the list mentioned in the policy annexure 'The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment'. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale. Product Name: Rise, Product UIN: NBHHLIP25041V012425. UIN: NB/SS/CA/2024-25/XXX. Policybazaar Insurance Brokers Private Limited (Registration No 742) is a broker of Niva Bupa Health Insurance Company Limited and the insurance products are underwritten by Niva Bupa Health Insurance Company Limited.

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