

HEALTH COMPANION

The Smart Just Got Smarter



Introducing the all new Variant 2022. An improved and comprehensive plan to keep you and your family financially secure and comfortable during any unexpected medical emergency or health related problems. It's time to make your smart choice, even Smarter.



Room rent:

No more capping on Room Rent. Covered up to Sum Insured



Refill Benefit⁽¹⁾:

One time refill of Base Sum Insured, now even for same illness. Triggers after 1st claim is paid.



Hopitalisation:

Now covers hospitalisation for 2 hours or more



No Claim Bonus⁽²⁾:

20% increase in Base Sum Insured, every claim free year. Maximum 100% of Base Sum Insured.



Safeguard Add-on^{\$\$\$}:

Go truly cashless with coverage even for non-payable items like gloves etc.^{^^}



Air Ambulance:

Now covers air ambulance up to INR 2.5 Lakhs per hospitalisation

For your Family's Health Insurance



1860-500-8888



www.nivabupa.com

Variant 2022 - Products Benefits Table[#]

Plan Type	Individual / Family Floater										
Base Sum Insured (INR)	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	12.5 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	50 Lakhs	1 Crore
Benefits											
Inpatient Care	Covered up to Sum Insured (No Capping on Room Rent)										
Day Care Treatment	All procedures Covered up to Sum Insured										
AYUSH Treatment ⁽²⁾	Covered up to Sum Insured										
Modern Treatments	Covered up to Sum Insured with sub-limit of INR 1 Lakh on few robotic surgeries (as specified in policy terms)										
Pre Hospitalisation	60 Days; Covered up to Sum Insured										
Post Hospitalisation	180 Days; Covered up to Sum Insured										
Organ Donor	Covered up to Sum Insured										
Ambulance	Road ambulance: up to INR 2,000 per hospitalisation										
	Air ambulance: up to INR 2,50,000 per hospitalisation										
No Claim Bonus	In case of claim free year, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)										
Refill ⁽¹⁾	Up to Base Sum Insured (Applicable for both same & different illness)										
Health Check-up	Annual (From Day 1); For defined list of tests; up to INR 500 for every INR 1 Lakh Base Sum Insured (Individual policy: maximum INR 5,000 per Insured; Family Floater policy: maximum INR 10,000 per policy)										
Vaccination for Animal Bite ⁽³⁾	Up to INR 5,000										
Home Care / Domiciliary Treatment	Covered up to Sum Insured										
Optional Benefits											
Safeguard Add-on	a. Claim Safeguard: Non-payable items paid up to sum insured b. No Claim Bonus Safeguard: No impact on No Claim Bonus if claims in a policy year is up to INR 50,000 c. Sum Insured Safeguard: CPI (Consumer Price Index) linked increase in base sum insured										
Hospital Cash ⁽⁴⁾	INR 1,000/day			INR 2,000/day				INR 4,000/day			
Annual Aggregate Deductible	Deductible of INR 1, 2, 3, 4, 5 & 10 Lakhs										

15 days free look period (30 days if the policy with Policy Period as 3 years has been sold through distance marketing)

Note:

(2) Minimum 24 hour hospitalisation required for all AYUSH treatments.

(3) Vaccination for Animal Bite – OPD benefit up to defined limit as part of overall limit

(4) Hospital Cash – Minimum 48 hours of hospitalisation required. Maximum coverage offered for 30 days/policy year/ insured person. Payment made from day one subject to hospitalisation claim being admissible

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