

Get
unlimited
coverage

Introducing
ReAssure 3.0
Go Limitless

For your Health Insurance, Call: 1800-309-3333 or visit: www.nivabupa.com

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Benefits	Classic		Select	Elite	Black
Base Sum Insured	Unlimited				
Room Type, Covered up to Sum Insured. (Co-Pay if room category is breached)	General Room.	Twin Sharing.		All room covered except Deluxe/Suite.	Any room covered
Expenses in Reaching the Hospital	Road Ambulance: INR 2000 per Hospitalization	Road Ambulance: INR 2000 per Hospitalization		Road Ambulance: Up to Sum Insured Air Ambulance: INR 5L Per Hospitalization	Road Ambulance: Up to Sum Insured Air Ambulance: INR 5L Per Hospitalization
Expenses During Hospitalization (Including AYUSH)	Covered Up to Sum Insured for 2+ Hours of Hospitalization. (24+ Hours for Ayush Treatment)				
Modern Treatments	Covered up to INR 1 lacs for each complete claim amount.	Covered up to INR 1 lacs for each complete claim amount.		Up to Sum Insured	Up to Sum Insured
Expenses Before and After a Hospitalization	60 Days and 180 Days Respectively. Covered Up to Sum Insured				
Home Care/Domiciliary	Covered up to Sum Insured				
Organ Donor	Covered up to Sum Insured				
Lock the Clock ⁽¹⁾	NA	NA		Pay the premium as per your entry age, till a claim is paid	Pay the premium as per your entry age, till a claim is paid
Live Healthy ⁽²⁾	Up to 30% Discount on premium at the time of Renewal.				
Day 1 Pre-Existing Disease Loadings ⁽³⁾	Choose to pay additional loadings, and get covered for Pre-Existing Disease from Day 1.				
Surprise Benefit	Download the Niva Bupa app and get SURPRISED.				
Second Medical Opinion	Unlimited Second Medical Opinion within our network.				
E-Consultation	Unlimited e-consultation within our network.				
Optional Benefits					
Cash-Bag+	Accumulate cashback on every claim free year . Use it to pay for Premiums, OPD, Deductible, and Co-Payment. 10% of 1st renewal premium and 5% of every subsequent renewal premium. Get extra 10% of the accumulated cash-bag for a block of 3 claim free years. Earn more by sharing: Refer your friends and family to Niva Bupa.				
NivaBupaOne	Exclusive Membership that gives you an access to Executive Health Assessment and provides Priority Claims & Dedicated Support services.				
ElderOne	Choose from comprehensive packages to support elders in every accept in life.				
Annual Health Check-Up (Only Cashless)	Day 1 Health Check-Up as per defined packages.				
HeadsUp ⁽⁴⁾	You Call We Guide. Call 48 hours before any hospitalization and get treated at our recommended provider. (For emergency: within 24 hrs of admission) Co-payment if treatment taken outside the recommended list.				
Tiered Network ⁽⁴⁾	Get access to an extensive list of hospitals. Co-Payment if treatment taken outside this list of hospitals.				
Pre-Existing Disease Wait Time Modification	Modify the Pre-Existing Disease Waiting Period from the current to 12 months, 24 Months				
Specific Disease Wait Time Modification	Modify the Specific Disease Waiting Period from the current to 12 months, 36 Months				
Co-Payment	0%, 10%, 20%, 30%, 40%, 50%				
Personal Accident	Up to INR 10 Lacs. From 5 Lac in multiples of 5 lac.	Up to INR 20 Lacs. From 5 Lac in multiples of 5 lac.		Up to INR 50 Lacs. From 5 Lac in multiples of 5 lac.	Up to INR 1 Crore. From 5 Lac in multiples of 5 Lac
Hospital Daily Cash ⁽⁵⁾	Get INR 1000 per day for hospitalization. Maximum 30 days in a year.	Get INR 1000 per day for hospitalization. Maximum 30 days in a year.		Get INR 2000 per day for hospitalization. Maximum 30 days in a year.	Get INR 4000 per day for hospitalization. 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				
Claim Safeguard+	All Non-payable items will be covered (as per list I, II, III, IV)				
Wellconsult+ ⁽⁶⁾	Choose up to 5X of total premium for OPD coverage like: Consultation, Diagnostics, Pharmacy, Gym Memberships and many more. Co-payment applicable in Reimbursement.				
Borderless	NA	Get treatment anywhere in the world, up to INR 10 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%		Get treatment anywhere in the world, up to INR 50 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment anywhere in the world, up to INR 5 Cr. Co-payment Options: 0% / 20% / 30% / 40% / 50%
Borderless for Specified Illnesses ⁽⁷⁾	NA	Get treatment anywhere in the world, up to INR 10 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%		Get treatment anywhere in the world, up to INR 50 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment anywhere in the world, up to INR 5 Cr. Co-payment Options: 0% / 20% / 30% / 40% / 50%

Scan to download the
Niva Bupa Health App



All your health needs in one click



**Consult Specialists
Instantly**



**Order Medicines &
Tests at Big
Discounts**



**Get Instant
Ambulance**



**Manage Diabetes,
Overweight & More
with Experts**



**Quick Health Risk
Assessment & BMI**

○ *Zindagi ko claim kar le* ○

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