



Aspire

START YOUNG

Introducing a Health Insurance
that rewards you for starting young



M-iracle⁽¹⁾

Covers expenses around maternity, IVF, adoption, surrogacy and more. Carry forward the balance sum insured up to 10X.



Lock the Clock+⁽²⁾

Save as you age. Pay as per entry age, until you claim. M-iracle claim will not impact the AGE LOCK!



Booster+⁽³⁾

Don't lose what you don't use. Carry forward the balance sum insured up to 10X.



Cash-Bag⁽⁴⁾

Accumulate cashback on every claim-free year. Pay for premiums, deductible, co-payment, and OPD.



Fast Forward⁽⁵⁾

Don't wait for what you've paid. Bring forward the future Base sum insured and M-iracle sum insured.



Borderless⁽⁶⁾

Get treatment anywhere in the world.

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

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Benefits	Gold+	Diamond+	Platinum+	Titanium+
Base Sum Insured	INR 3 Lakh / 5 Lakh / 7.5 Lakh / 10 Lakh / 15 Lakh / 20 Lakh / 25 Lakh / 50 Lakh / 1 Crore			
Expenses in reaching a Hospital	Up to sum insured for Road & Air Ambulance .			
Expenses During Hospitalisation (Including AYUSH)	Covered up to sum insured for 2+ hours of hospitalisation . Covers all day-care also. (24+ hours for Ayush treatment)			
Modern Treatments	Covered up to sum insured.			
Expenses before and after a Hospitalisation	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.			
Annual Health Check-Up (Cashless Only)	Covered for defined list of tests.			
ReAssure Forever ⁽⁷⁾	Triggers after the 1 st claim. It is Unlimited. Each claim will be up to the Base sum insured.			
Lock the Clock ⁽²⁾ Pay the premium as per your entry age, till a claim is paid	NA	Yes	Yes	Yes
Lock the Clock+ ⁽²⁾ Pay the premium as per your entry age, till a claim is paid. M-iracle claim will not impact the AGE LOCK!	NA	NA	NA	Yes
Booster+ ⁽³⁾ Unutilised Base sum insured carries forward to the next policy year, as per your entry age.	Entry Age 18-35: up to 3X Entry Age 36-45: up to 2X Entry Age 46+: up to 1X	Entry Age 18-35: up to 5X Entry Age 36-45: up to 3X Entry Age 46+: up to 2X	Entry Age 18-35: up to 10X Entry Age 36-45: up to 5X Entry Age 46+: up to 3X	Entry Age 18-35: up to 10X Entry Age 36-45: up to 5X Entry Age 46+: up to 3X
M-iracle ⁽¹⁾	Covered up to M-iracle sum insured. Carry forward unutilised M-iracle sum insured maximum up to Booster+ limits.			
M-iracle Waiting Period	48 Months	24 Months	9 Months	9 Months
Live Healthy ⁽⁸⁾	Up to 30% discount on premium at the time of renewal.			
Second Medical Opinion	Unlimited times in a policy year (Network Only).			
E-Consultation	Unlimited e-consultation within our network.			
Optional Benefits				
Fast Forward ⁽⁵⁾	Combine multi tenure sum insured to be used anytime. Applicable for Base and M-iracle sum insured.			
Future Ready ⁽⁹⁾	Guaranteed issuance & continuity on waiting periods served by you for your future spouse.			
Borderless ⁽⁶⁾	Get treatment anywhere in the world, up to sum insured. Co-payment options: 0% / 20% / 30% / 40% / 50%			
Cash-Bag ⁽⁴⁾	Accumulate cashback on every claim free year in your Cash-Bag. Use it to pay for premiums, deductible, co-payment, and OPD. 10% of 1 st renewal premium and 5% of every subsequent renewal premium.			
Safeguard+	<ul style="list-style-type: none">Claim Safeguard+: All non-payable items will be covered (as per list I, II, III, IV)Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000Sum insured Safeguard+: Inflation linked increase in Base sum insured			
WellConsult (OPD) ⁽¹⁰⁾	Get comprehensive coverage for Tele & Physical Consultations, Diagnostics, Pharmacy, Gym Membership, and host of Wellness benefits.			
Personal Accident	Equal to 5 times of Base sum insured. Maximum up to INR 1 Crore.			
Hospital Daily Cash ⁽¹¹⁾	<ul style="list-style-type: none">Up to INR 5 Lakh Base sum insured: INR 1,000/dayBetween INR 7.5 Lakh to INR 15 Lakh Base sum insured: INR 2,000/dayAbove 15 Lakh Base sum insured: INR 4,000/day			
Annual Aggregate Deductible	Choose a small deductible. INR 20,000 / INR 30,000 / INR 50,000 / INR 1,00,000			

Niva Bupa's Assurance of



30 Mins
Cashless Claim
Processing⁽¹²⁾



10,000+
Network
Hospitals⁽¹³⁾



24X7
Customer
Service



10 Lakh+
Claims
Processed⁽¹⁴⁾



1 Crore+
Lives
Covered

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