

Carry  
Forward

Forever

10X

Carry  
Forward

Win-Win



Don't lose  
what you  
don't use

10X

30min  
Claim  
Processing

Unlimited

30min  
Claim  
Processing

Forever

Unli

Don't lose  
what you  
don't use

Unlin

Unlimited

10X



Carry  
Forward

10X

Never run  
out of  
Sum Insured

30min  
Claim  
Processing

# ReAssure 2.0

Nothing Seems Impossible



**Hospitalisation covered  
for 2 hours and more<sup>(1)</sup>.**



**ReAssure Forever<sup>(2)</sup>**  
Turns on after 1<sup>st</sup> claim.  
Unlimited times and forever.



**Booster+<sup>(3)</sup>**  
Don't lose what you don't use.  
Carry forward the balance sum  
insured.



**Safeguard+<sup>(4)</sup>**  
All non-payables  
covered<sup>(5)</sup>.



**Live Healthy<sup>(6)</sup>**  
Up to 30% discount on renewal  
premium basis step count.



**Health Checkup<sup>(7)</sup>** starting  
from day 1.

For your health insurance, Call: **1800-309-3333** or visit **www.nivabupa.com**

Product Name: ReAssure 2.0 | Product UIN: NBHHLIP26042V022526

Product Benefit Table (all limits in ₹ unless defined as percentage)			
Variant	Bronze		Gold
Base Sum Insured (INR)	5 Lacs, 7.5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 100 Lacs		
Benefits			
In-patient Care (including AYUSH)	Covered up to Sum Insured.		
Pre-Hospitalisation	60 Days. Covered up to Sum Insured.		
Post-Hospitalisation	180 Days. Covered up to Sum Insured.		
Modern Treatments	Covered up to Sum Insured.		
Ambulance	<ul style="list-style-type: none"><li>Road Ambulance: Covered up to Sum Insured</li><li>Air Ambulance: up to INR 2,50,000 per Hospitalisation</li></ul>		
Home Care/Domiciliary	Covered up to Sum Insured.		
Organ Donor	Covered up to Sum Insured.		
Annual Health Checkup <sup>(7)</sup> (Day 1)	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).		
ReAssureX	ReAssure “Forever”: First claim paid triggers ReAssure “Forever”. It is unlimited. Each Claim under ReAssure “Forever” will be up to Base Sum Insured.		
Booster+	3X: Unutilised Base Sum Insured carries forward to the next policy year, maximum up to 3 times.	10X: Unutilized Base Sum Insured carries forward to the next policy year, maximum up to 10 times.	
Live Healthy <sup>(6)</sup>	Up to 30% discount on premium at the time of Renewal.		
Shared Accommodation	<ul style="list-style-type: none"><li>Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800</li><li>Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000</li></ul>		
Second Medical Opinion	Once for any condition in a Policy Year.		
e-consultation	Unlimited e-consultation within our network.		
Optional Benefits			
Safeguard	<ul style="list-style-type: none"><li>Claim Safeguard: Non-payable items will be covered (as per list I of Annexure I)</li><li>Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000</li><li>Sum Insured Safeguard: CPI linked increase in Base Sum Insured</li></ul>		
Safeguard+	<ul style="list-style-type: none"><li>Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of Annexure I)</li><li>Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000</li><li>Sum Insured Safeguard+: CPI linked increase in Base Sum Insured</li></ul>		
Tiered Network Add-On	Get 15% discount on Premium. A co-payment of 20% would apply if treatment taken in a non-Tiered Network Hospital.		
Personal Accident	Choose from 1X / 2X / 3X / 4X / 5X of base sum insured. Maximum up to INR 1 Crore.		

\*All limits are specified in INR unless specified.

## Niva Bupa's Assurance



**30 Mins**  
Cashless Claim  
Processing<sup>(8)</sup>



**10,000+**  
Network  
Hospitals<sup>(9)</sup>



**24X7**  
Customer  
Service



**2 Crore+**  
Lives  
Covered

Disclaimer: Niva Bupa Health Insurance Company Limited (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logos are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. <sup>(1)</sup>Minimum 24 hours of hospitalisation required for AYUSH treatment in an AYUSH Hospital. <sup>(2)</sup>Part of ReAssureX Benefit. A single claim under the ReAssureX bucket will always be paid up to the base sum insured. <sup>(3)</sup>Unutilised base sum insured will be carried forward up to a maximum of 10X. <sup>(4)</sup>Safeguard+ is an optional benefit and is available on payment of an extra premium. <sup>(5)</sup>As per the list I, II, III, IV under Annexure I of policy terms and conditions. <sup>(6)</sup>Eligible insured person for this benefit will be - a. All members except son/daughter under a Family Floater policy & b. Any member of age at least 18 years under an Individual policy. <sup>(7)</sup>Available only on cashless with our network provider. <sup>(8)</sup>Niva Bupa processes pre-authorisation requests within 30 minutes for all active policies, subject to receiving all documents and information(s) up to Niva Bupa's satisfaction. The above commitment does not include pre-authorisation settlement at the time of discharge or system outage. <sup>(9)</sup>Number of network hospitals shown is an approximate figure and is subject to change without prior notice, please visit our website to access latest and updated list of network hospitals. Registered office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024, Customer Helpline No.: 1860-500-8888. Fax: +91 11 41743397. Website: www.nivabupa.com. CIN: L66000DL2008PLC182918. For more details on risk factors, terms, and conditions please read the sales brochure carefully before concluding a sale. Product Name: ReAssure 2.0. Product UIN: NBHHLIP26042V022526. Rider Name: Tiered Network, Rider UIN: NBHHLIA25039V012425. UIN: NB/SS/CA/2025-26/180.



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**Live Healthy<sup>(6)</sup>**  
Up to 30% discount on renewal  
premium basis step count.



**Health Checkup<sup>(7)</sup>** starting  
from day 1.

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Product Name: ReAssure 2.0 | Product UIN: NBHHLIP26042V022526

Product Benefit Table (all limits in ₹ unless defined as percentage)	
Variant	Bronze+
Base Sum Insured (INR)	5 Lacs, 7.5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 100 Lacs
<b>Benefits</b>	
In-patient Care (including AYUSH)	Covered up to Sum Insured.
Pre-Hospitalisation	60 Days. Covered up to Sum Insured.
Post-Hospitalisation	180 Days. Covered up to Sum Insured.
Modern Treatments	Covered up to Sum Insured.
Ambulance	<ul style="list-style-type: none"> <li>Road Ambulance: Covered up to Sum Insured</li> <li>Air Ambulance: up to INR 2,50,000 per Hospitalisation</li> </ul>
Home Care/Domiciliary	Covered up to Sum Insured.
Organ Donor	Covered up to Sum Insured.
Annual Health Checkup <sup>(7)</sup> (Day 1)	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).
ReAssureX	<b>ReAssure "Forever":</b> First claim paid triggers ReAssure "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured.
Booster+	<b>3X:</b> Unutilised Base Sum Insured carries forward to the next policy year, maximum up to 3 times.
Live Healthy <sup>(6)</sup>	Up to 30% discount on premium at the time of Renewal.
Shared Accommodation	<ul style="list-style-type: none"> <li>Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800</li> <li>Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000</li> </ul>
Second Medical Opinion	Once for any condition in a Policy Year.
e-consultation	Unlimited e-consultation within our network.
<b>Optional Benefits</b>	
Hospital Cash <sup>(8)</sup>	<ul style="list-style-type: none"> <li>Up to INR 5 Lac Base Sum Insured: INR 1,000/day</li> <li>Between INR 7.5 Lacs to INR 15 Lac Base Sum Insured: INR 2,000/day</li> <li>Above 15 Lac Base Sum Insured: INR 4,000/day</li> </ul>
Personal Accident	Choose from 1X / 2X / 3X / 4X / 5X of base sum insured. Maximum up to INR 1 Crore.
Safeguard	<ul style="list-style-type: none"> <li>Claim Safeguard: Non-payable items will be covered (as per list I of Annexure I)</li> <li>Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000</li> <li>Sum Insured Safeguard: CPI linked increase in Base Sum Insured</li> </ul>
Safeguard+	<ul style="list-style-type: none"> <li>Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of Annexure I)</li> <li>Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000</li> <li>Sum Insured Safeguard+: CPI linked increase in Base Sum Insured</li> </ul>
Annual Aggregate Deductible	Small deductibles to choose from. INR 20,000; INR 30,000; INR 50,000; INR 1,00,000
Tiered Network	Get 15% discount on Premium. A co-payment of 20% would apply if treatment taken in a non-Tiered Network Hospital.

\*All limits are specified in INR unless specified.

## Niva Bupa's Assurance



**30 Mins**  
Cashless Claim  
Processing<sup>(9)</sup>



**10,000+**  
Network  
Hospitals<sup>(10)</sup>



**24X7**  
Customer  
Service



**2 Crore+**  
Lives  
Covered

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# ReAssure 2.0

**Nothing Seems Impossible**



## Lock the Clock<sup>(1)</sup>

Save as you age. Pay as per entry age, until you claim.



## ReAssure Forever<sup>(2)</sup>

Turns on after 1<sup>st</sup> claim. Unlimited times and forever.



## Booster+<sup>(3)</sup>

Don't lose what you don't use. Carry forward the balance sum insured.



## Safeguard+<sup>(4)</sup>

All non-payables covered<sup>(5)</sup>.



## Live Healthy<sup>(6)</sup>

Up to 30% discount on renewal premium basis step count.



**Hospitalisation covered for 2 hours and more<sup>(11)</sup>.**


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Product Name: ReAssure 2.0 | Product UIN: NBHHLIP26042V022526


Product Benefit Table (all limits in ₹ unless defined as percentage)		
Variant	Platinum+	Titanium+
Base Sum Insured (INR)	5 Lacs, 7.5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 100 Lacs	
Benefits		
In-patient Care (including AYUSH)	Covered up to Sum Insured.	
Pre-Hospitalisation	60 Days. Covered up to Sum Insured.	
Post-Hospitalisation	180 Days. Covered up to Sum Insured.	
Modern Treatments	Covered up to Sum Insured.	
Ambulance	<ul style="list-style-type: none"><li>• Road Ambulance: Covered up to Sum Insured</li><li>• Air Ambulance: up to INR 2,50,000 per Hospitalisation</li></ul>	
Home Care/Domiciliary	Covered up to Sum Insured.	
Organ Donor	Covered up to Sum Insured.	
Annual Health Checkup <sup>(7)</sup> (Day 1)	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).	
ReAssure+	<ul style="list-style-type: none"><li>• 1<sup>st</sup> claim triggers ReAssure+, forever. It is Unlimited. Each claim will be up to the Base Sum Insured</li><li>• Pay the premium as per your entry age, till a claim is paid</li></ul>	
Booster+	5X: Unutilised Base Sum Insured carries forward to the next policy year, maximum up to 5 times of Base Sum Insured.	10X: Unutilised Base Sum Insured carries forward to the next policy year, maximum up to 10 times of Base Sum Insured.
Live Healthy <sup>(6)</sup>	Up to 30% discount on premium at the time of Renewal.	
Shared Accommodation	<ul style="list-style-type: none"><li>• Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800</li><li>• Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000</li></ul>	
Second Medical Opinion	Once for any condition in a Policy Year.	
e-consultation	Unlimited e-consultation within our network.	
Optional Benefits		
Hospital Cash <sup>(8)</sup>	<ul style="list-style-type: none"><li>• Up to INR 5 Lac Base Sum Insured: INR 1,000/day</li><li>• Between INR 7.5 Lacs to INR 15 Lac Base Sum Insured: INR 2,000/day</li><li>• Above 15 Lac Base Sum Insured: INR 4,000/day</li></ul>	
Personal Accident	Choose from 1X / 2X / 3X / 4X / 5X of base sum insured. Maximum up to INR 1 Crore.	
Safeguard	<ul style="list-style-type: none"><li>• Claim Safeguard: Non-payable items will be covered (as per list I of Annexure I)</li><li>• Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000</li><li>• Sum Insured Safeguard: CPI linked increase in Base Sum Insured</li></ul>	
Safeguard+	<ul style="list-style-type: none"><li>• Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of Annexure I)</li><li>• Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000</li><li>• Sum Insured Safeguard+: CPI linked increase in Base Sum Insured</li></ul>	
Annual Aggregate Deductible	Small deductibles to choose from. INR 20,000; INR 30,000; INR 50,000; INR 1,00,000	
Tiered Network	Get 15% discount on Premium. A co-payment of 20% would apply if treatment taken in a non-Tiered Network Hospital.	

\*All limits are specified in INR unless specified.

## Niva Bupa's Assurance

  
**30 Mins**  
**Cashless Claim**  
**Processing<sup>(9)</sup>**

  
**10,000+**  
**Network**  
**Hospitals<sup>(10)</sup>**

  
**24X7**  
**Customer**  
**Service**

  
**2 Crore+**  
**Lives**  
**Covered**

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**AXIS MAX**  
LIFE INSURANCE

**GIRISH GAUR**  
Advisor, AXIS MAX LIFE INSURANCE  
Advisor, NIVA BUPA HEALTH INSURANCE




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HEALTH INSURANCE

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#### MAJOR KEY FEATURES

<b>LOCK THE CLOCK BOOSTER+</b>	Save as you age. Pay as per ENTRY AGE you CLAIM
<b>Live Healthy</b>	Don't lose what you don't use. Carry forward the balance SUM INSURED
<b>ReAssure Forever</b>	Up to 30% DISCOUNT on RENEWAL PREMIUM BASIS in INDIVIDUAL STEP COUNT
<b>Safeguard+</b>	Turns on after 1 claim. Unlimited times and forever
<b>Hospitalisation covered for 2 Hours</b>	All non-payables Covered

FEATURES	NIVA BUPA REASSURE 2.0
SUM ASSURED	5 Lakhs -1 Crores
FLOATER	4 Adults (you, spouse, parents), 3 children ;Individual 6 person
AGE LIMIT	CHILD-91 D-25 Y ADULT-MAX. 65 YEARS
PREMIUM	1,2 & 3 YEARS
HOSPITALIZATION COVER-MINOR TREATMENT-CASHLESS	2 HOURS
Modern Treatment	Upto Sum Assured
ROOM RENT LIMIT	ANY TYPE
<b>LOCK THE CLOCK</b>	Premium will be CONSTANT till you don't take CLAIM
PRE & POST Hospitalization	Pre-60 Days, Post-180 Days
<b>LIVE HEALTHY BENEFIT</b>	30% DISCOUNT IN RENEWAL PREMIUM if you walk, swim & record in its Mobile App
PREMIUM HEALTH CHECKUP	MAX LIMIT-5000; FLOATER MAX. 10,000 PER SA 10L (INBUILT)
<b>BOOSTER BENEFIT(NO CLAIM)</b>	BRONZE-3X; PLATINUM-5X; TITANIUM-10X-upto 1 Crore
INPATIENT CARE	Cashless Treatment-upto SA
ORGAN TRANSPLANT	Upto SA
EMERGENCY AMBULANCE	ROAD AMB- UPTO SA; AIR AMB.- UPTO 2.5 Lakh
<b>DAILY CASH BENEFIT</b>	OPTIONAL RIDER SA 10L-2,000 PER DAY
INPATIENT CARE	CASHLESS UPTO SA
HOME CARE	MIN. 3 DAYS UPTO SA
NO CLAIM BONUS (BOOSTER)	BRONZE, PLATINUM, TITANIUM
SECOND MEDICAL OPINION	ONCE in a Policy Year
RESTORE BENEFIT	Unlimited Basic SA
DAY CARE TREATMENT	All Day Care procedures
CONSULTATION	UNLIMITED with Panel of Specialists. FREE OF COST
WAITING PERIOD	PRE HOSP-30 DAYS, POST HOSP-180 DAYS
SPECIFIC WAITING PERIOD	After 24 Months
PRE EXISTING DISEASE	36 MONTHS

FEATURES	DESCRIPTION
<b>Comprehensive Hospitalization Coverage:</b>	<b>In-Patient Care:</b> Covers medical expenses for hospital stays of 2 hours or more (24 hours for AYUSH treatments), including <i>room rent, ICU charges, doctor's fees, and surgical expenses</i> .
	<b>Pre &amp; Post-Hospitalization:</b> Expenses incurred 60 days before and 180 days after hospitalization are covered, ensuring a holistic <b>approach to treatment costs</b> .

<b>Innovative Benefits:</b>	
<b>Lock the Clock:</b>	This feature <b>LOCKS</b> the <b>PREMIUM</b> at the <b>ENTRY AGE</b> , means Policyholder continue to <b>PAY THE SAME PREMIUM AMOUNT</b> as when they purchased first time the policy until a <b>CLAIM</b> is made. Premiums are based on the entry age and remain constant until a claim is made, offering financial predictability.
<b>Live Healthy Benefit:</b>	Policyholder can earn <b>DISCOUNT ON RENEWAL PREMIUMS</b> by maintaining a healthy lifestyle tracked via NIVA BUPA HEALTH APP. Discounts can be upto 30% for <b>INDIVIDUAL POLICIES</b> & 15% for <b>FAMILY FLOATER POLICIES</b> . Encourages a healthy lifestyle by providing up to a 30% discount on renewal premiums based on the number of steps taken, promoting physical activity.
<b>Booster+ Benefit:</b>	Policyholder can <b>CARRY FORWARD</b> any <b>UNUSED BASE SUM INSURED</b> to the <b>NEXT POLICY YEAR</b> with potential to accumulate upto 10 <b>TIMES</b> the <b>BASE SUM ASURED</b> . This feature rewards those who don't utilize their full coverage in a given year. Allows policyholders to carry forward unused sum insured up to 10 times the base coverage, maximizing the value of the policy during claim-free years.
<b>Day Care Procedures</b>	<b>Covers medical expenses for procedures that do not require overnight hospitalization, including dental and ENT treatments, adapting to advancements in medical technology.</b>
<b>Domiciliary Treatment:</b>	<b>Provides coverage for treatments taken at home when hospital admission is not feasible, ensuring flexibility in care.</b>
<b>Organ Transplant Coverage</b>	Covers medical expenses related to organ donor treatment and provides coverage if the policyholder is donating an organ, addressing complex medical needs.
<b>Emergency Ambulance Services:</b>	The Policy includes coverage for emergency ambulance services, ensuring timely medical transportation without addl financial burden.
<b>Road Ambulance:</b>	Expenses covered up to the sum insured, facilitating prompt transportation during emergencies.
<b>Air Ambulance:</b>	Coverage up to ₹2,50,000 per hospitalization, ensuring access to critical care when needed.
<b>Alternative Treatments (AYUSH):</b>	Includes coverage for Ayurvedic, Unani, Siddha, and Homeopathic treatments, offering diverse healthcare options.
<b>Health Check-ups:</b>	Offers annual health check-ups for all insured members starting from Day 1, promoting preventive healthcare.
<b>Tax Benefits:</b>	Premiums paid are eligible for tax deductions under Section 80D of the Income Tax Act, providing financial advantages.
<b>Optional Add-ons:</b>	
<b>Disease Management:</b>	Day 1 coverage for conditions like diabetes and hypertension, with up to 20% renewal discount based on quarterly test results
<b>Acute Care:</b>	Unlimited tele-consultations with doctors, including specialists, and coverage for pharmacy and diagnostics up to specified limits.
<b>Safeguard</b>	Benefits include annual increase in coverage based on inflation, coverage for non-payable items, and protection of Booster+ benefit from small claims up to ₹50,000
<b>Personal Accident Cover</b>	Provides personal accident insurance depending on the base sum insured.
<b>Hospital Cash:</b>	Pays a daily cash benefit for up to 30 days of hospitalization if hospitalized for more than 48 hours.
<b>Exclusions:</b>	
	While ReAssure 2.0 offers extensive coverage, certain exclusions apply, such as:
	Pre-existing diseases covered after a waiting period of 36 months.
	Expenses related to treatment within the first 30 days from the policy commencement date, except for accidents.
	Specific conditions and treatments excluded until 24 months of continuous coverage.
	Other exclusions include investigation & evaluation, cosmetic surgery, hazardous activities, and unproven treatments.



FEATURES	BRONZE	BRONZE+	GOLD	PLATINUM+	TITANIUM+
BASE SUM INSURED	10 LAKHS, 15 LAKHS-20 LAKHS, 25 LAKHS, 50 LAKHS, 1 CRORES				
IN PATIENT CARE	COVERED UPTO SUM INSURED				
PRE & POST HOSPITALIZATION EXPENSES	60 DAYS -PRE HOSP EXP 180 DAYS-POST EXP-COVERED UPTO SUM INSURED				
MODERN TREATMENT	COVERED UPTO SUM INSURED				
AYUSH TREATMENT	COVERED UPTO SUM INSURED				
MODERN TREATMENT	COVERED UPTO SUM INSURED				
ROAD AMBULANCE	COVERED UPTO SUM INSURED				
AIR AMBULANCE	INR 2.5 LAKHS per HOSPITALIZATION				
ORGAN TRANSPLANT	COVERED UPTO SUM INSURED				
HOME CARE/DOMICILIARY	COVERED UPTO SUM INSURED				
LOCK THE CLOCK- Lock the age, pay premiums as per entry age till you claim	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	Pay the Premium as per Entry Age till CLAIM is PAID	Pay the Premium as per Entry Age till CLAIM is PAID
LIVE HEALTHY	UPTO 30% DISCOUNT on PREMIUM at the time of RENEWAL				
ANNUAL HEALTH CHECKUP (DAY1)	For Defined List of Tests-Upto INR 500/- for every INR 1 LAKHS BASE S.I				
INDIVIDUAL	MAX. INR 5000 Per Insured				
FAMILY FLOATER	MAX. INR 10,000 Per Insured				
ReAssureX- Use and get back your base coverage, unlimited times and forever	ReAssure Forever-First claim paid, Triggers ReAssure 'FOREVER'. It's UNLIMITED.Each Claim will be upto SUM INSURED				
BOOSTER+ Carry forward unutilised base sum insured	3X:UNUTILISED BASE S.I.CARRIED FORWARD to the Next Policy Year. MAX. upto 3 Times	3X:UNUTILISED BASE S.I.CARRIED FORWARD to the Next Policy Year. MAX. upto 3 Times	10X:UNUTILISED BASE S.I.CARRIED FORWARD to the Next Policy Year. MAX. upto 10 Times	5X:UNUTILISED BASE S.I.CARRIED FORWARD to the Next Policy Year. MAX. upto 5 Times	10X:UNUTILISED BASE S.I.CARRIED FORWARD to the Next Policy Year. MAX. upto 10 Times
SHARED ACCOMODATION	Upto INR 15 LAKHS BASE S.I.:INR 800 per Day;Max. INR 4800 per Day				
SECOND MEDICAL OPINION	Above INR 15 LAKHS BASE S.I.: INR 1000 per Day;MAX.:INR6000per Day				
E-CONSULTATION	ONCE for any CONDITION in a POLICY YEAR				
	UNLIMITED E-CONSULTATION WITHIN OUR METWROK				
	OPTIONAL				
SAFEGUARD	<p>1. CLAIM SAFEGUARD:Non Items will be covered (as per List I,II,III,IV) Impact on Booster+, If claim in a POLICY YEAR is LESS than INR 50K.</p> <p>3 S.I. SAFEGUARD:CPI Linked in BASE SUM INSURED</p>				
SAFEGUARD+	<p>1. CLAIM SAFEGUARD:Non 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 Lakh.</p> <p>3 S.I. SAFEGUARD:CPI Linked in BASE SUM INSURED</p>				
TIRED NETWORK ADD-ON	Get 15% Discount on Premium. 20% CO-PAY would apply if treatment taken in a NON-TIRED NETWORK HOSPITALS				
PERSONAL ACCIDENT	Choose from 1X/ 2X/ 3X/ 4X/ 5X of BASE SUM INSURED Maximum UPTO INR 1CR.				
ANNUAL AGGREGATE DEDUCTIBLE	Small DEDUCTIBLE to choose from :INR20,000;INR 30,000; INR 50,000;INR 1,00,000				

Comprehensive Hospitalization Coverage:	In-Patient Care: Covers medical expenses for hospital stays of 2 hours or more (24 hours for AYUSH treatments), including room rent, ICU charges, doctor's fees, and surgical expenses.				
Lock the Clock:	<p><b>Innovative Benefits:</b></p> <p>This feature LOCKS the PREMIUM at the ENTRY AGE, means Policyholder continue to PAY THE SAME PREMIUM AMOUNT as when they purchased first time the policy until a CLAIM is made. Premiums are based on the entry age and remain constant until a claim is made, offering financial predictability.</p>				
Live Healthy Benefit:	Policyholder can earn DISCOUNT ON RENEWAL PREMIUMS by maintaining a healthy lifestyle tracked via NIVA BUPA HEALTH APP. Discounts can be upto 30% for INDIVIDUAL POLICIES & 15% for FAMILY FLOATER POLICIES. Encourages a healthy lifestyle by providing up to a 30% discount on renewal premiums based on the number of steps taken, promoting physical activity.				
Booster+ Benefit:	Policyholder can CARRY FORWARD any UNUSED BASE SUM INSURED to the NEXT POLICY YEAR with potential to accumulate upto 10 TIMES the BASE SUM ASURED. This feature rewards those who don't utilize their full coverage in a given year. Allows policyholders to carry forward unused sum insured up to 10 times the base coverage, maximizing the value of the policy during claim-free years.				
Domiciliary Treatment:	Provides coverage for treatments taken at home when hospital admission is not feasible, ensuring flexibility in care.				
Organ Transplant Coverage	Covers medical expenses related to organ donor treatment and provides coverage if the policyholder is donating an organ, addressing complex medical needs.				
Emergency Ambulance Services:	The Policy includes coverage for emergency ambulance services, ensuring timely medical transportation without addl financial burden.				
Road Ambulance:	Expenses covered up to the sum insured, facilitating prompt transportation during emergencies.				
Air Ambulance:	Coverage up to ₹2,50,000 per hospitalization, ensuring access to critical care when needed.				
Alternative Treatments (AYUSH):	Includes coverage for Ayurvedic, Unani, Siddha, and Homeopathic treatments, offering diverse healthcare options.				
Health Check-ups:	Offers annual health check-ups for all insured members starting from Day 1, promoting preventive healthcare.				
Tax Benefits:	Premiums paid are eligible for tax deductions under Section 80D of the Income Tax Act, providing financial advantages.				
	<b>Optional Add-ons:</b>				
Disease Management:	Day 1 coverage for conditions like diabetes and hypertension, with up to 20% renewal discount based on quarterly test results				
Acute Care:	Unlimited tele-consultations with doctors, including specialists, and coverage for pharmacy and diagnostics up to specified limits.				
SAFEGUARD+	<p>1. CLAIM SAFEGUARD:Non 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 50K.</p> <p>SAFEGUARD:CPI Linked in BASE SUM INSURED</p>				
Personal Accident Cover	Provides personal accident insurance depending on the base sum insured.				
Hospital Cash:	Pays a daily cash benefit for up to 30 days of hospitalization if hospitalized for more than 48 hours.				
Exclusions:	<p>While ReAssure 2.0 offers extensive coverage, certain exclusions apply, such as:</p> <p>Pre-existing diseases covered after a waiting period of 36 months.</p> <p>Expenses related to treatment within the first 30 days from the policy commencement date, except for accidents.</p> <p>Specific conditions and treatments excluded until 24 months of continuous coverage.</p> <p>Other exclusions include investigation &amp; evaluation, cosmetic surgery, hazardous activities, and unproven</p>				

Compiled By:





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