

Carry
Forward

10X

Carry
Forward

Win-Win

30min
Claim
Processing

Don't lose
what you
don't use

10X

Forever

Unli

Don't lose
what you
don't use

Unlin

10X

**30min
Claim
Processing**

**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⁽¹⁾.**



ReAssure Forever⁽²⁾

Turns on after 1st claim.
Unlimited times and forever.



Booster+⁽³⁾

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



Safeguard+⁽⁴⁾

All non-payables
covered⁽⁵⁾.



Live Healthy⁽⁶⁾

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



Health Checkup⁽⁷⁾ 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"> Road Ambulance: Covered up to Sum Insured Air Ambulance: up to INR 2,50,000 per Hospitalisation 	
Home Care/Domiciliary	Covered up to Sum Insured.	
Organ Donor	Covered up to Sum Insured.	
Annual Health Checkup⁽⁷⁾ (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⁽⁶⁾	Up to 30% discount on premium at the time of Renewal.	
Shared Accommodation	<ul style="list-style-type: none"> Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800 Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000 	
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"> Claim Safeguard: Non-payable items will be covered (as per list I of Annexure I) Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000 Sum Insured Safeguard: CPI linked increase in Base Sum Insured 	
Safeguard+	<ul style="list-style-type: none"> Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of Annexure I) Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000 Sum Insured Safeguard+: CPI linked increase in Base Sum Insured 	
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



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. ⁽¹⁾Minimum 24 hours of hospitalisation required for AYUSH treatment in an AYUSH Hospital. ⁽²⁾Part of ReAssureX Benefit. A single claim under the ReAssureX bucket will always be paid up to the base sum insured. ⁽³⁾Unutilised base sum insured will be carried forward up to a maximum of 10X. ⁽⁴⁾Safeguard+ is an optional benefit and is available on payment of an extra premium. ⁽⁵⁾As per the list I, II, III, IV under Annexure I of policy terms and conditions. ⁽⁶⁾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. ⁽⁷⁾Available only on cashless with our network provider. ⁽⁸⁾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. ⁽⁹⁾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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Product Video**

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Forever

3X

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Claim
Processing

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Health Checkup⁽⁷⁾ 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
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"> Road Ambulance: Covered up to Sum Insured Air Ambulance: up to INR 2,50,000 per Hospitalisation
Home Care/Domiciliary	Covered up to Sum Insured.
Organ Donor	Covered up to Sum Insured.
Annual Health Checkup⁽⁷⁾ (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.
Live Healthy⁽⁶⁾	Up to 30% discount on premium at the time of Renewal.
Shared Accommodation	<ul style="list-style-type: none"> Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800 Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000
Second Medical Opinion	Once for any condition in a Policy Year.
e-consultation	Unlimited e-consultation within our network.
Optional Benefits	
Hospital Cash⁽⁸⁾	<ul style="list-style-type: none"> Up to INR 5 Lac Base Sum Insured: INR 1,000/day Between INR 7.5 Lacs to INR 15 Lac Base Sum Insured: INR 2,000/day Above 15 Lac Base Sum Insured: INR 4,000/day
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"> Claim Safeguard: Non-payable items will be covered (as per list I of Annexure I) Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000 Sum Insured Safeguard: CPI linked increase in Base Sum Insured
Safeguard+	<ul style="list-style-type: none"> Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of Annexure I) Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000 Sum Insured Safeguard+: CPI linked increase in Base Sum Insured
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.

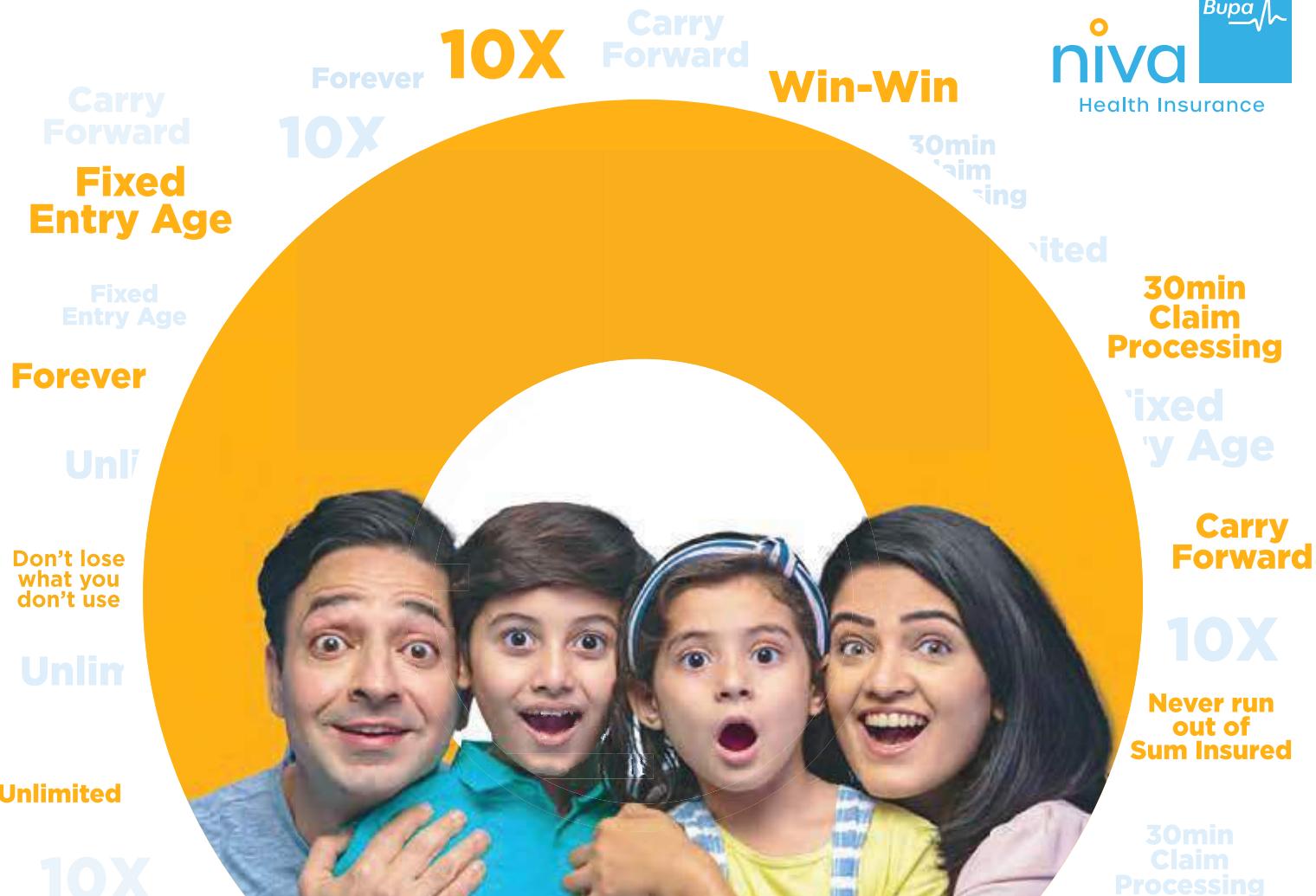
Niva Bupa's Assurance



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Product Video**



ReAssure 2.0

Nothing Seems Impossible



Lock the Clock⁽¹⁾

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



ReAssure Forever⁽²⁾

Turns on after 1st claim.
Unlimited times and forever.



Booster⁽³⁾

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



Safeguard⁽⁴⁾

All non-payables covered⁽⁵⁾.



Live Healthy⁽⁶⁾

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



Hospitalisation covered

for 2 hours and more⁽¹¹⁾.

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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"> Road Ambulance: Covered up to Sum Insured Air Ambulance: up to INR 2,50,000 per Hospitalisation 	
Home Care/Domiciliary	Covered up to Sum Insured.	
Organ Donor	Covered up to Sum Insured.	
Annual Health Checkup⁽⁷⁾ (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"> 1st claim triggers ReAssure+, forever. It is Unlimited. Each claim will be up to the Base Sum Insured Pay the premium as per your entry age, till a claim is paid 	
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⁽⁶⁾	Up to 30% discount on premium at the time of Renewal.	
Shared Accommodation	<ul style="list-style-type: none"> Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800 Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000 	
Second Medical Opinion	Once for any condition in a Policy Year.	
e-consultation	Unlimited e-consultation within our network.	
Optional Benefits		
Hospital Cash⁽⁸⁾	<ul style="list-style-type: none"> Up to INR 5 Lac Base Sum Insured: INR 1,000/day Between INR 7.5 Lacs to INR 15 Lac Base Sum Insured: INR 2,000/day Above 15 Lac Base Sum Insured: INR 4,000/day 	
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"> Claim Safeguard: Non-payable items will be covered (as per list I of Annexure I) Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000 Sum Insured Safeguard: CPI linked increase in Base Sum Insured 	
Safeguard+	<ul style="list-style-type: none"> Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of Annexure I) Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000 Sum Insured Safeguard+: CPI linked increase in Base Sum Insured 	
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⁽⁹⁾**



**10,000+
Network
Hospitals⁽¹⁰⁾**



**24X7
Customer
Service**



**2 Crore+
Lives
Covered**

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MAJOR KEY FEATURES

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

Hospitalisation covered for 2 Hours

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
LOCK THE CLOCK	Premium will be CONSTANT till you don't take CLAIM
PRE & POST Hospitalization	Pre-60 Days, Post-180 Days
LIVE HEALTHY BENEFIT	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)
BOOSTER BENEFIT(NO CLAIM)	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
DAILY CASH BENEFIT	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
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.
	Pre & Post-Hospitalization: Expenses incurred 60 days before and 180 days after hospitalization are covered, ensuring a holistic approach to treatment costs.

Innovative Benefits:	
Lock the Clock:	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.
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.
Day Care Procedures	Covers medical expenses for procedures that do not require overnight hospitalization, including dental and ENT treatments, adapting to advancements in medical technology.
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.
Optional Add-ons:	
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	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
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:	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.



ReAssure 2.0



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 EXPANSES		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			
ReAssure-X	Use	ReAssure Forever-First claim paid, Triggers ReAssure "FOREVER". It's UNLIMITED. Each Claim will be upto SUM INSURED and get back your base coverage, unlimited times and forever			
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 600 per Day:Max. INR 4800 per Day			
		Above INR 15 LAKHS BASE S.I.:INR 1000 per Day:MAX.:INR6000per Day			
SECOND MEDICAL OPINION		ONCE for any CONDITION in a POLICY YEAR			
E-CONSULTATION		UNLIMITED E-CONSULTATION WITHIN OUR METWROK			
		OPTIONAL			
SAFEGUARD	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. 3 S.I. SAFEGUARD:CPI Linked in BASE SUM INSURED	2. BOOSTER+ SAFEGUARD:No Impact on Booster+, If claim in a POLICY YEAR is LESS than INR 1L	1. CLAIM SAFEGUARD:Non Items will be covered (as per List I.II.III.IV) 2. BOOSTER+ SAFEGUARD:No Impact on Booster+, If claim in a POLICY YEAR is LESS than INR 1L 3 S.I. SAFEGUARD:CPI Linked in BASE SUM INSURED		
SAFEGUARD+	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. 3 S.I. SAFEGUARD:CPI Linked in BASE SUM INSURED	2. 1. CLAIM SAFEGUARD:Non Items will be covered (as per List I.II.III.IV) 2. BOOSTER+ SAFEGUARD:No Impact on Booster+, If claim in a POLICY YEAR is LESS than INR 1 Lakh. 3 S.I. SAFEGUARD:CPI Linked in BASE SUM INSURED			
TIRED NETWORK ADD-ON	Get 15% Discount on Premium. 20% CO-PAY would apply if treatment taken in a NON-TIRED NETWROK 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.
Innovative Benefits:	
Lock the Clock:	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.
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.
Optional Add-ons:	
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+	1. CLAIM SAFEGUARD:Non Items will be covered (as per List I.II.III.IV) 2. BOOSTER+ SAFEGUARD:No Impact on Booster+, If claim in a POLICY YEAR is LESS than INR 50K. 3 S.I. SAFEGUARD:CPI Linked in BASE SUM INSURED
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:	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

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