



Get
unlimited
coverage

Introducing
ReAssure 3.0
Go Limitless

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

Product Name: ReAssure 3.0: Product UIN: NBHHLIP26047V012526

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: Unlimited Air Ambulance: INR 5L Per Hospitalization	Road Ambulance: Unlimited Air Ambulance: INR 5L Per Hospitalization
Expenses During Hospitalization (Including AYUSH)		Unlimited. Covered 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.	Unlimited	Unlimited
Expenses Before and After a Hospitalization		60 Days and 180 Days Respectively. Covered Up to Sum Insured		
Home Care/Domiciliary			Unlimited	
Organ Donor			Unlimited	
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		Covered within our network		
E-Consultation		Unlimited (Only Cashless)		
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.		
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/click 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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Scan / click for Product Video

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FEATURES	CLASSIC	SELECT	ELITE	BLACK
BASE SUM INSURED	UNLIMITED			
ROOM RENT	GENERAL WARD	TWIN SHARING	ALL ROOM COVERED EXCL.DELUXE/ SUITS	ANY ROOM COVERED
PRE & POST HOSPITALIZATION EXPENSES	60 DAYS -PRE HOSP EXP 180 DAYS-POST EXP			
ROAD AMBULANCE	2K per Hospitalization	2K per Hospitalization	UPTO S.I.	UPTO S.I.
AIR AMBULANCE	N.A.	N.A.	5L per HOSP	5L per HOSP
AYUSH TREATMENT	UPTO S.I.			
MODERN TREATMENT	UPTO S.I.			
ORGAN TRANSPLANT	UPTO S.I.			
HOME CARE/DOMICILIARY	UPTO S.I.			
LOCK THE CLOCK	N.A.	N.A.	Pay the Premium as per Entry Age, till a CLAIM is PAID	Pay the Premium as per Entry Age, till a CLAIM is PAID



FEATURES	CLASSIC	SELECT	ELITE	BLACK
LIVE HEALTHY		UPTO 30% DISCOUNT on PREMIUM at the time of RENEWAL		
DAY 1-PED LOADINGS		Choose to pay ADDL. LOADINGS & get Covered for PED from Day-1		
CONDT-1		If 145 listed illness covered then loading & cover from Day-1		
CONDT-2		If 145 listed illness is not covered then loading & waiting period		
SECOND MEDICAL OPINION		UNLIMITED SECOND MEDICAL OPINIONS WITHIN OUR METWROK		
E-CONSULTATION		UNLIMITED E-CONSULTATION WITHIN OUR METWROK		
HEADSUP		If you Choose get 16% DISCOUNT IN PREMIUM		
CONDT-1		Inform 48 Hrs before, you have to approach suggested hospital in case of PLANNED TREATMENT else PAY 20% COPAY		
CONDT-2		In case of EMERGENCY TREATMENT, inform within 24 HOURS else PAY 20% COPAY		
SPECIFIC DISEASE WAITING PERIOD MODIFICATION		Modify the SPECIFIC DISEASE WAITING PERIOD from 36 MONTHS to 12 MONTHS		
PRE EXISTING DISEASE WAITING PERIOD MODIFICATION		Modify the PRE-EXISTING DISEASE WAITING PERIOD from 36 MONTHS to 24 MONTHS		
CO-PAY		0%, 10%, 20%, 30%, 40% & 50%		
PERSONAL ACCIDENT	UPTO 10L	UPTO 20L	UPTO 50L	UPTO 1 CR



FEATURES	CLASSIC	SELECT	ELITE	BLACK
HOSPITAL DAYCASH	1K per day, Max.30 Days	1K per day, Max.30 Days	2K per day, Max.30 Days	4K per day, Max.30 Days
ANNUAL AGGREGATE	INR 10K, 20K, 30K, 50K; INR 1L, 2L, 3L, 4L, 5L			
DEDUCTIBLE				
CLAIM SAFEGUARD+	All NON PAYABLE ITEMS will be covered (As per List-I, II, III & IV)			
WELL CONSULT+	Choose up to 5X of TOTAL PREMIUM for OPD COVERAGE like: Consultation, Diagnostics, Pharmacy, Gym Membership & 10 more comprehensive benefits- Max. 1 L LIMIT, BENEFIT wise limit-20% CO-PAY APPLICABLE in RE-IMBURSEMENT			
SPECIFIED ILLNESS	2 YEARS			

Key Benefits of ReAssure 3.0

UNLIMITED COVERAGE	Get a health cover that is completely inflation proof with UNLIMITED sum insured. With ReAssure 3.0, every plan variant offers unlimited coverage from day 1, as many times as you want, and for all the illnesses - you can now have the confidence to get unlimited coverage. Whether it's a single major treatment or multiple hospitalisations in a year, you never have to worry about exhausting your cover. This unmatched benefit gives you true financial freedom during medical emergencies.
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FEATURES	CLASSIC	SELECT	ELITE	BLACK
DAY 1 PED COVERAGE				Get the confidence of immediate coverage for pre-existing diseases from day one. ReAssure 3.0 gives an option to get a waiver of waiting periods on up to 145 pre-existing conditions. You can choose to get covered from day 1 or wait up to 3 years for getting covered for your existing conditions. This means complete peace of mind from the very start.
EXCLUSIVE MEMBERSHIP				Go beyond traditional health insurance with NivaBupaOne. This premium service gives you access to dedicated line, priority claims and customer service, and executive health check-up designed to offer convenience and comprehensive health assessment. Whether it's priority support or proactive wellness management, NivaBupaOne ensures you experience a truly elevated standard of healthcare coverage
WELLCONSULT+				Wellconsult+ extends coverage beyond hospitalisation for wellness and outpatient needs. You can choose up to 5X of the premium as your wellconsult+ sum insured and enjoy unlimited tele/video consultations, physical consultations, lab tests, and medicine covered. It's a right pick for the fitness lovers with access to gyms, diet & nutrition digital sessions, and physiotherapy sessions covered. Over and above all this you get coverage for Dental and Vision, making your health cover a complete package.

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The Niva Bupa ReAssure 3.0 Individual Elite plan offers comprehensive features with significant benefits for a senior citizen female, including lifelong renewability, the option for an unlimited sum insured, and a unique premium lock feature.

Key features of the ReAssure 3.0 Elite plan include:

- 1. Unlimited Coverage & Restoration:** The plan offers an unlimited base sum insured option, or large fixed options (e.g., ₹10 Lakhs). The ReAssure Forever benefit ensures that the base sum insured is restored an unlimited number of times within the same policy year, even for the same illness, after the first claim is made.

- 2. Immediate PED Coverage:** Get the confidence of immediate coverage for PRE-EXISTING DISEASES From day one. With ReAssure 3.0, you have the unique option to waive waiting periods on up to 145 pre-existing conditions. This means you can choose the assurance of being covered right from the start, or opt for the standard 36-month WAITING PERIOD if that suits your needs better.

2. No Room Rent Capping: The Elite variant covers all hospital rooms except deluxe and suite categories. This means the insured can choose a private room without worrying about proportionate deductions, as long as it's within the eligible category.

3. Lock the Clock Feature: This unique feature (available in Elite and Black variants) locks the premium at the age the policy was purchased until the first claim is made. This helps a senior citizen avoid the steep premium hikes typically associated with increasing age at each renewal.

4. Optional Day 1 Pre-Existing Disease (PED) Cover: For an additional premium (loading), the 36-month waiting period for up to 145 listed pre-existing conditions can be waived, providing immediate coverage from day one.

5. Booster+ Benefit: If no claims are made, the unused base sum insured can be carried forward, increasing the total coverage up to a maximum of 10 times the base sum insured amount.

Extensive Hospitalization Coverage:

6. In-patient Care: Covers expenses for hospitalization exceeding 2 hours (24 hours for AYUSH treatments), including ICU charges, doctor fees, and medicines, up to the sum insured.

Pre & Post-Hospitalization: Medical expenses incurred up to 60 days before hospitalization and 180 days after discharge are covered.

7. Daycare & Modern Treatments: All daycare treatments are covered. Modern treatments like robotic surgeries and stem cell therapy are covered up to the sum insured with no sub-limits in the Elite plan.

8. Domiciliary Treatment: Medically necessary treatment at home is covered if a hospital bed is unavailable or the patient cannot be moved.

9. Ambulance Services: The Elite plan covers road ambulance charges up to the sum insured and air ambulance charges up to ₹5 Lakh per hospitalization.

10. Wellness Benefits & Discounts: The "Live Healthy" benefit offers up to a 30% discount on renewal premiums for tracking steps and maintaining a healthy lifestyle via the Niva Bupa app.

Annual Health Check-ups: Cashless annual health check-ups are available from day one of the policy.

11. Optional OPD Coverage (WellConsult+): This add-on covers outpatient expenses like consultations, diagnostics, and pharmacy bills up to a limit (up to 5 times the premium), which can be beneficial for managing ongoing health needs of a senior citizen

Why ReAssure 3.0 is the Ultimate Solution?

The ReAssure 3.0 plan from Niva Bupa is not just another health insurance product. It is a bold step forward in redefining healthcare protection. With **unlimited SUM INSURED** exclusive wellness rewards, and support for advanced modern treatments, it delivers far more than conventional coverage.

What makes it truly industry-first is the **combination of global healthcare options, tiered room flexibility, and customisable add-ons**, all designed to adapt to your lifestyle. From preventive care to critical treatments, ReAssure 3.0 ensures that you and your family are always protected without limits. It is not just comprehensive, it is transformative.

What is the ReAssure Benefit?

It offers unlimited reinstatement of the base sum insured within the same policy year, even for the same condition, starting from the first claim, ensuring continuous coverage.

1. What is Surprise Benefit in ReAssure 3.0?

Surprise Benefit is a special voucher provided to policyholders after policy issuance. It can be redeemed through the mobile app and is designed to help offset claim-related costs, giving an added layer of financial relief during medical expenses.

2. Are modern treatments covered?

Yes, up to the sum insured, with a INR 1 Lac sub-limit on select robotic surgeries, removable via the Modern Treatment+ add-on.

3. Are there waiting periods for pre-existing conditions?

Yes, with ReAssure 3.0, the waiting period for pre-existing diseases can be modified to either 12 months or 24 months, depending on the selected plan option. Additionally, the waiting period for specific diseases can be adjusted to either 12 months or 36 months.



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FEATURES	CLASSIC	SELECT	ELITE	BLACK
WELLCONSULT+	Wellconsult+ extends coverage beyond hospitalisation for wellness and outpatient needs. You can choose up to 5X of the premium as your wellconsult+ sum insured and enjoy unlimited tele/video consultations, physical consultations, lab tests, and medicine covered. It's a right pick for the fitness lovers with access to gyms, diet & nutrition digital sessions, and physiotherapy sessions covered. Over and above all this you get coverage for Dental and Vision, making you health cover a complete package.			

INDUSTRY WISE COMPARISON

Feature / Benefit	NIVA BUPA (RA 3.0)	OTHER COMPANIES
SUM INSURED	UNLIMITED	LIMITED
CARRY FORWARD SUM INSURED (Allows you to CARRY FORWARD the unused sum insured to the next year.)	UNLIMITED SUM INSURED FROM DAY 1	UPTO 7X
USE AND GET BACK YOUR COVERAGE - Allows you to reinstate your base sum insured again and again. Reinstated sum insured can be used for same illness, same person as well.	UNLIMITED SUM INSURED FROM DAY 1	MAINLY ONCE IN A POLICY YEAR NEEDS FRESH ACTIVATION EACH YEAR
PAY AS PER YOUR ENTRY AGE, TILL A CLAIM IS PAID -Put a lock on your age when you buy the policy and protect yourself from the age linked increase of premiums at renewal.	YES-Pay the Premium as per Entry Age, till a CLAIM is PAID (only selected variants)	PREMIUMS INCREASES PER AGE SLOT
DAY 1 COVERAGE FOR PRE-EXISTING DISEASES - Covers the illnesses comes with you without any waiting period.	30 ILLNESSES	MAXIMUM 4-5 ILLNESSES
MINIMUM HOSPITALISATION -Allows you get coverage even for the non-payable items which otherwise are excluded.	ALL 4 NON-PAYABLE ITEM LISTS	MAINLY ONLY 1 LIST COVERED



FEATURES	CLASSIC	SELECT	ELITE	BLACK
NON-PAYABLE ITEMS ARE COVERED -Allows you to get coverage for all hospitalisation which are more than 2 hours.	2+ HOURS	24+ HOURS		
COMPREHENSIVE OPD & WELLNESS -Physical Consultations, Lab tests, Medicines, Gym & Physiotherapy, Emotional Wellness, Dental, Eye & much more!!!	NO RESTRICTED NETWORK	RESTRICTED NETWORK		
EXCLUSIVE ONE MEMBERSHIP -Executive Health check-up package and Priority Service from Niva Bupa	YES	NO		
INSTANT GRATIFICATION -With welcome vouchers, annual health check-ups and cash bag on claim free year	YES	NO		
TREATMENT OUTSIDE INDIA (WITH 0% CO-PAY) -Confidence to go beyond borders for getting the best medical treatment in the world	YES	ONLY FOR SPECIFIC ILLNESS		

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