



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.		
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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