

PRESENTING

ReAssure

Keeps giving you more!



ReAssurance at every step



ReAssure# - ReAssure Benefit will trigger after the 1st claim itself. It is unlimited. Each claim will be up to the base sum insured.



Booster benefit** - Doubles the sum insured in 2 claim free years



Health check-up – starting from day 1



Safeguard+ \$\$ – Go truly cashless with coverage even for non-payable items like gloves etc. ^^



Live healthy benefit – get up to 30% discount on renewal premium basis step count in Niva Bupa Health App



30 min. cashless claims processing\$

For your family's health insurance, Call: 1860-500-8888 or visit www.nivabupa.com

Product Name: ReAssure | Product UIN: NBHHLIP26050V042526

Product Benefit Table (all limits in ₹ unless defined as percentage)			
Base sum insured	3 Lacs, 4 Lacs, 5 Lacs, 7.5 Lacs, 10 Lacs, 12.5 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 75 Lacs, 1 Crore		
Benefits covered upto sum insured	Inpatient care (without any room rent capping)	Home care treatment	Pre and post hospitalization expenses - 60 and 180 days respectively
	Day care treatment	Domiciliary hospitalization	
	Alternative treatments	Living organ donor transplant	
ReAssure	Unlimited reinstatement of sum insured applicable for any illness or anyone insured (Single claim under this benefit will be payable up to base sum insured)		
Booster benefit	In case of claim free year, increase of 50% of base sum insured in a policy year; maximum up to 100% (In case of a claim, reduction of accumulated Cumulative Bonus by 50% of Base Sum Insured)		
Health check-up	Annual (From Day 1); For defined list of tests; up to 500 for every 1 Lac sum insured (Individual policy: maximum 5,000 per Insured; Family Floater policy: maximum 10,000 per policy)		
Live healthy benefit ⁽¹⁾	Collect health points by taking steps counted on our Niva Bupa Health App and get discount up tp 30% on renewal premium		
Modern treatments	Covered up to sum insured with sub-limit of 1 Lac on few robotic surgeries		
Second medical opinion	Once for any condition for which hospitalization is triggered		
Emergency ambulance	Covered upto 2,000 per hospitalization		
Air ambulance	Cashless claim: Covered up to sum insured Reimbursement claim: Covered up to 2.5 Lacs		
Shared accommodation cash benefit	Up to 15 Lacs base sum insured: 800 per day (maximum 4,800) Above 15 Lacs base sum insured: 1,000 per day; (maximum 6,000)		
Optional Benefits			
Safeguard	• Claim safeguard: All non-payable items will be covered (as per list I) • Booster benefit safeguard: No impact on Booster benefit if claims in a policy year is up to 50,000 • Sum insured safeguard: Inflation linked increase in base sum insured		
Hospital cash ⁽²⁾	Up to 5 Lacs base sum insured: 1,000/day 7.5 Lacs to 15 Lacs base sum insured: 2,000/day Above 15 Lacs base sum insured: 4,000/day		
Personal accident cover (for insured aged 18 years & above)	5 times of base sum insured; subject to maximum of 1 Crore		
Safeguard+	• 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 1,00,000 • Sum Insured Safeguard+: Inflation linked increase in Base Sum Insured		
Tiered Network	Get 15% discount on Premium. A co-payment of 20% would apply if treatment taken in a non-Tiered Network Hospital.		
Modern Treatment+	Enhance modern treatment coverage by removing the INR 1 Lac sub-limit on select robotic surgeries, allowing full coverage up to the sum insured.		
⁽¹⁾ 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			
⁽²⁾ Hospital cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.			

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