

Notes:
Customers will have the flexibility to choose any/ all of the benefits in any combination, (Within each cover they will also have the option of selecting any of the Sum Insured options)
References:
(3) AccidentCare benefit is renewable lifetime; For the Policyholder's Sum Insured of ₹ 100 lacs and above, on the insured person attaining age 70 years, the coverage would get reduced to a flat sum insured of ₹ 100 lacs from the date of next renewal of the Policy, irrespective of the original sum insured.
(4) Details shared in Terms and Conditions document.
(5) Available (only under Family Option) in case of Death or Permanent Total Disability of Self. Benefit limited to maximum 2 children (insured under the policy).
(6) Available on Death of any of the Insured Person.

AccidentCare – Optional Benefits		
Accident Temporary Total Disability (TTD)⁽⁷⁾ (in ₹)	TTD Sum Insured – 10 lac and 20 lacs; TTD benefit - 1% of TTD Sum Insured payable per week. Such weekly payout shall be made for a maximum of 100 weeks	
TTD Sum Insured Multiple⁽⁸⁾	TTD Sum Insured not to exceed Lower of 2 times of Annual Income or AccidentCare Sum Insured	
Accident Hospitalisation limit (up to) (confined to Indian territory only)	2% of AccidentCare Sum Insured	
- Surgical Operations	Covered up to the Accident Hospitalisation limit. Claim settlement on reimbursement basis only and coverage limited to India only.	
- Nursing Care, drugs and Surgical Dressing		
- Medical Practitioner's/ Surgeon's Fee		
- Room Rent		
- Operation Theatre Charges		
- Anesthetics fees (including administration), x-ray examinations or treatments, including CT		
- Diagnostic Procedures and therapies		
- Prosthetic Implants		
- Emergency Ambulance⁽⁹⁾ as a part of overall Sum Insured		Limited to ₹ 2,000/ claim
- Physiotherapy⁽¹⁰⁾ as a part of overall Sum Insured		Limited to 10% of Accidental Hospitalisation limit

Notes:
(7) The coverage under this benefit is limited to the Policyholder.
(8) Annual Income for salaried individuals is actual cost to company excluding overtime, bonuses, tips, commissions, allowances special compensations, income from other sources or any components of variable pay that the Policyholder may have otherwise been eligible to receive. For self-employed individuals, Annual Income is the Gross Income as per Profit and Loss account statement and / or ITR.
(9) Ambulance charges for carrying insured from site of accident to hospital.
(10) Physiotherapy means any form of the following: physical or mechanical therapy; diathermy; ultra-sonic therapy; heat treatment in any form; manipulation or massage administered by a physician for treatment of injury.

Renewal Benefits under AccidentCare

If the AccidentCare cover is renewed, the Sum Insured will be increased by 5% of the Sum Insured (shown in the Schedule of Insurance Certificate during the first Policy Year) for every claim-free Policy Period up to a cumulative maximum of 25% of the Sum Insured for all the applicable benefits other than Accident Temporary Total Disability (TTD) and Accident Hospitalisation mentioned under the AccidentCare cover only.

Entry Age for AccidentCare

Coverage is available for adults and children. Entry age for adults is 18 years to 65 years and entry age for children is 2 years to 21 years (dependent children).

HospiCash (Individual or Family Option)

HospiCash coverage can be availed by an individual or by a family of up to 4 members (self, spouse and up to 2 children). In the family option, the sum insured shall be assigned in the following way:

For Individual	100% of chosen Daily HospiCash Benefit limit
For Family Option (Individual Limits)	
Spouse	100% of chosen Daily HospiCash Benefit limit
Children	50% of chosen Daily HospiCash Benefit limit

HospiCash ⁽¹¹⁾ Baseline Cover Benefits	
Age at Entry	For adults: 18 years to 65 years and for dependent children: 1 day to 21 years
Policy Tenure	1 year, 2 years or 3 years
Coverage Allocation	Adults- 100% of Daily Cash Benefit; Children - 50% of Daily Cash Benefit
Daily Cash Benefit - In ₹ per day per member	₹ 1,000/ 2,000/ 3,000/ 4,000
ICU Cash Benefit - In ₹ per day per member	Double the applicable daily cash benefit limit for hospitalisation in ICU (up to a maximum of 7 days in a policy year)

Notes:
Customers will have the flexibility to choose any/ all of the benefits in any combination, (Within each cover they will also have the option of selecting any of the Sum Insured options)

References:

- (11) - Minimum 48 hrs of continuous hospitalisation required for hospital cash claim to become admissible.
- Payment made from day one subject to claim being admissible.
- Maximum coverage offered for 45 days/ policy year (including 7 days of ICU hospitalisation).
- Hospital Cash cover is subject to 48 months waiting period for pre-existing conditions/diseases;
- 24-month waiting period for specific illnesses and 30-day initial waiting period.
- Lifetime renewability is offered under Hospital Cash.

Entry Age for HospiCash

Coverage is available for adults and children. Entry age for adults is 18 years to 65 years and entry age for children is 1 day to 21 years (dependent children)

FAQs

Is there any discount available on the premium?

Yes, we have several exciting discounts for our customers.

a. Long Term Discount

Policy Term 2 years: Avail 12.5% discount on 2nd year premium.

Policy Term 3 years: Avail 12.5% discount on 2nd year premium and 15% discount on 3rd year premium.

b. Online Discount

If the customer buys the policy directly from Niva Bupa's official website, a discount of 10% would be provided on the overall premium.

When is premium loading applied?

Loading may get applied only in case of AccidentCare coverage basis the occupation of the customer.

What are the waiting periods and exclusions for this policy?

Initial Waiting Period

CritiCare:

If the signs or symptoms of any listed critical illness commence within 90 days from the start of CritiCare coverage, you won't be eligible for benefits.

HospiCash:

If the signs or symptoms and/or treatment fall within 30 days from the start date of HospiCash coverage, you won't be eligible for benefits, except accidents.

AccidentCare:

You will be eligible for benefits from the start date of the policy. There is no initial waiting period under this coverage.

Pre-Existing Diseases

CritiCare and HospiCash:

Benefits will not be available for pre-existing diseases until 48 months of continuous coverage have elapsed since the inception of the first Policy.

Specific Waiting Period for the HospiCash Benefit only

For the payment of the HospiCash Benefit, there is a waiting period of 24 months for specific conditions.

Permanent Exclusions

Please refer to the Health Assurance policy document for permanent exclusions related to AccidentCare, HospiCash and CritiCare.

Free Look Provision

If you do not agree to the terms and conditions of the policy, you may cancel the policy stating reasons within 15 days of receipt of the policy document provided no claim(s) have been made. The Free Look Period will be 30 days if the Policy is purchased through distance marketing mode and Policy Period is 3 years. Premium shall be refunded post deducting charges for stamp duty, pre-policy medical checkup and proportionate risk premium for the period of cover. The Free Look Provision is not applicable at the time of Renewal of the Policy.

AT NIVA BUPA, WE FEEL THAT ANY INSURANCE YOU BUY SHOULD GIVE YOU PEACE OF MIND IRRESPECTIVE OF YOUR AGE, PLAN OR ANY OTHER FACTOR. HERE ARE THE KEY REASONS ON WHY YOU SHOULD CHOOSE A NIVA BUPA POLICY.

Two-year or Three-year Plan (optional)

The default policy terms for all plan is one year. A two or three-year policy term option is also available for you and your family.

Direct Claim Settlement

We settle your claim directly, not through any third parties. Because you should concentrate on getting better or looking after your relatives, not chasing your claims.

Customisable Cover

You can choose among any of the combinations available under the Health Assurance Plan.

Tax Savings

You may save tax under Section 80D of the Income Tax Act against the premium paid.

24x7 Access

24x7 direct access in case of any medical emergency.

What's the next step?

If you want to know more about our products, or you have any questions please contact our sales team.

- Website: www.nivabupa.com
- Like us on facebook <https://www.facebook.com/nivabupahealthinsurance?ref=ts>
- 24x7 Customer Help line No. 1860-500-8888
- Follow us on twitter <https://twitter.com/nivabupa>

Niva Bupa Health Insurance Company Limited
Registered Office:
C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024
www.nivabupa.com | CIN U66000DL2008PLC182918
UIN : NB/BR/CA/2022-23/504
Product Name: Health Assurance
Product UIN No.: IRDAI/HLT/MBHI/P-H/V.II/175/2016-17

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This is only summary of selective features of product Health Assurance. For more details on risk factors, terms and conditions please read policy document carefully before concluding a sale. If you require any further information or clarification, please seek advice of your insurance advisor or read prospectus cum sales literature carefully which have been uploaded on our website.*

*Under CritiCare cover only 2 Adults family option is available. ^Tax benefits are subject to change in Tax Laws. Consult your tax adviser for more details

Statutory Warning: Prohibition of rebates (under section 41 of Insurance Act 1938): no person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to life or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or the tables of the insurer.



Get the triple layered advantage of 3 essential covers



With Health Assurance on your side, a medical crisis won't wipe out your life savings.



Modern life brings with it many uncertainties. With increasing cases of sudden illnesses and accidents, it is not uncommon to see decades-long savings vanishing in a moment. Medical emergencies force us to spend days or months in hospital or at home, recovering. While we recover, we lose our savings. With the right insurance plan, we can ensure a secure future for our families and protect our dreams and ambitions for them.

Health Assurance from Niva Bupa - for financial protection during critical times

Health Assurance is a unique health insurance plan tailored to provide a combination of covers to you and your family. It allows you to choose your own course of treatment, without binding you to a particular hospital or room type. As a fixed benefit plan, it offers you a lumpsum amount, thus reducing the financial impact caused by any medical emergency and giving you complete peace of mind.

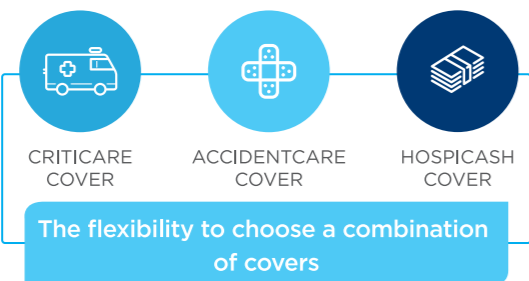
Benefits of Health Assurance

1. UNIQUE FLEXIBLE COMBINATIONS

Health Assurance gives you the flexibility to choose from three covers. These can be bought individually, or can be clubbed together to give a fixed benefit that not only protects your lifestyle, but also helps you meet your expenses.

❏ **CritiCare Cover:** It covers the 20 most common critical illnesses that occur amongst Indians – cancer, open chest CABG, heart attack, heart replacement/ repair of heart valves, stroke, paralysis, coma, kidney failure etc.

- ❏ **AccidentCare Cover:** It covers accidental death and also provides disability benefits.
- ❏ **Hospicash Cover:** It provides daily cash allowance for other miscellaneous expenses when the insured person is in hospital.

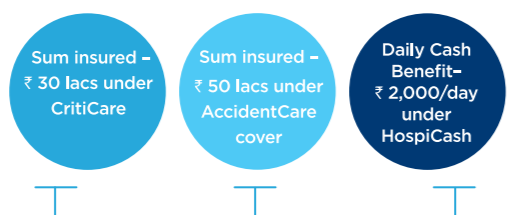


You can opt for any of the below 6 combinations:

- ❏ CritiCare + AccidentCare + Hospicash
- ❏ CritiCare + AccidentCare
- ❏ CritiCare + Hospicash
- ❏ AccidentCare + Hospicash
- ❏ CritiCare only
- ❏ AccidentCare only

An example to illustrate the unique flexibility of Health Assurance

Mr. Ashish is interested in purchasing a fixed benefit product, which would offer him complete protection in conditions of Critical Illness and Personal Accidents. He also wants a cover, which would offer coverage for incidental expenses in case of hospitalisation. Health Assurance will give him the flexibility to pick any, or all three benefits.



2. CHOOSE THE SUM INSURED

Depending upon your income and risk assessment, you have the flexibility to choose from different Sum Insured amounts.

CritiCare: From ₹ 3 lacs to ₹ 2 cr.

AccidentCare: From ₹ 5 lacs to ₹ 5 cr.

Hospicash: From ₹ 1,000 to ₹ 4,000 per day of hospitalisation

3. OPTION TO COVER FAMILY

Health Assurance can be taken by an individual customer or a family. The family policy# offers the following combinations:

- ❏ 1 Adult + 1 Child | 1 Adult + 2 Children | 2 Adults
- ❏ 2 Adults + 1 Child | 2 Adults + 2 Children

(Family includes spouse and dependent children. | Premium of family option depends on the age of the eldest insured under the family option.)

4. LIFETIME RENEWABILITY ON ALL 3 COVERS

5. CHOOSE YOUR POLICY TERM

The default policy term for all plans is one year. A two-year or three-year policy term option is also available for Health Assurance Individual and Family options.

CritiCare (Individual or Family Floater Option)

CritiCare Cover may be availed by an individual or by a family of 2 adults (self and spouse) on a family floater basis. In the family option, the payable sum insured would be as below:

Self (Insured 1):	100% of Sum Insured
Spouse:	100% of Sum Insured

20 critical illnesses covered under CritiCare

1. Cancer of specified severity
2. Open chest CABG
3. Myocardial Infarction (First Heart Attack of specific severity)
4. Open heart replacement or repair of heart valves
5. Stroke resulting in permanent symptoms
6. Permanent paralysis of limbs
7. Coma of specified severity
8. Kidney failure requiring regular dialysis
9. Major organ/ bone marrow transplant
10. Motor neuron disease with permanent symptoms
11. Multiple sclerosis with persisting symptoms
12. End stage liver disease
13. End stage lung disease
14. Third Degree Burns
15. Loss of speech
16. Deafness
17. Aplastic Anaemia
18. Bacterial meningitis
19. Fulminant viral hepatitis
20. Muscular dystrophy

Fixed Benefit Options under CritiCare

The amount will be paid as per the benefit chosen at inception. You can choose any of the benefits mentioned below.

- **OPTION 1**
Sum Insured payable as lumpsum.
- **OPTION 2**
Sum insured payable as lumpsum along with 10% of the sum insured payable each year for subsequent 5 years from the date of payment of lumpsum.
For details, please refer to the policy document.

Do note that benefit option once chosen cannot be changed at any time.

Entry age for CritiCare Cover

Coverage is available only for adults. Entry age is 18 years to 65 years.

CritiCare Baseline Cover Benefits	
CritiCare ⁽¹⁾ (Coverage offered for 20 Critical Illnesses)	
Age at Entry	For adults 18 to 65 years
Sum Insured (SI) - in ₹	3 lacs to 2 cr.
Policy Tenure	1 year, 2 years or 3 years
Coverage Allocation	For Family Option (on floater basis): Self (policyholder): 100% of Sum Insured; Spouse: 100% of Sum Insured
Option 1	For Individual Option: Lumpsum equal to 100% of Sum Insured; For Floater Option: Coverage for Self - 100% of Sum Insured; Coverage for Spouse - 100% of Sum Insured; (In any policy year claim can be triggered for one life only)
Option 2 ⁽²⁾	For Individual Option: Lumpsum equal to 100% of Sum Insured + Staggered payout equal to 10% of Sum Insured p.a. subsequently as Income for 5 years For Floater Option: Lumpsum equal to 100% of Sum Insured + Staggered payout equal to 10% of Sum Insured p.a. subsequently as Income for 5 years ; (In any policy year claim can be triggered for one life only)

Notes:
Customers will have the flexibility to choose any/ all of the benefits in any combination. (Within each cover they will also have the option of selecting any of the Sum Insured options)

References:

- (1) - 90 days initial waiting period and pre-existing disease waiting period of 4 years
- Survival Period - Standard 30 days for all conditions
- Lifetime renewability
- (2) - Claim settlement to be done on account transfer basis for all 5 years

AccidentCare (Individual or Family option)

AccidentCare cover can be availed by an individual or the family. In the family option, the sum insured would be as below:

For Individual	100% of Sum Insured
For Family Option (Individual Limits)	
Coverage for Self (policyholder)	100% of Sum Insured
Coverage for Spouse	50% of Sum Insured or ₹ 10 lacs (whichever is lower)
Coverage for Children	20% of Sum Insured or ₹ 5 lacs (whichever is lower)

(The sum insured cannot exceed 12 times of the annual income in case of salaried persons or 15 times of annual income in case of self-employed persons.)

Benefits under AccidentCare

❏ Accident Death

If an insured person dies solely and directly due to an Accidental injury within 365 days from the date of occurrence of such accident, we will pay the sum insured as chosen.

❏ Accident Permanent Total Disability

Permanent Total Disability implies disablement of the Insured Person such that at least one of the following conditions is satisfied: Unable to work; loss of use of limbs or sight; loss of independent living. If an insured person suffers Permanent Total Disability due to an accident within 365 days from the date of occurrence of such accident, we will pay the chosen sum insured.

❏ Accident Permanent Partial Disability

If an Insured Person suffers Permanent Partial Disability due to an accident within 365 days from the date of occurrence of such accident, we will pay a percentage of the chosen sum insured as per the defined grid. For details, please refer to the policy document.

❏ Child Education Benefit

If we have accepted a claim for Accident Death (AD) or Accident Permanent Total Disability (PTD) of the policyholder (primary insured), then in addition to any amount payable under AD or PTD, we will make an one time payment as an education benefit for each of that policy holder's dependent children, provided that each child is an insured person under the policy. For details, please refer to the policy document.

(Available only in Family option with children.)

❏ Funeral Expenses

If we have accepted a claim for the Accident Death of an Insured Person, then in addition to any amount payable under Accidental Death Benefit, we will make a one-time payment towards the funeral expenses of that Insured Person. For details please refer to the policy document.

Optional Benefits under AccidentCare

❏ Accident Temporary Total Disability

If the Policy Holder (Primary Insured) suffers Temporary Total Disability due to an accident within 365 days from the date of occurrence of such accident, then we will pay an amount equal to 1% of TTD sum insured per week subject to the availability of the TTD Sum Insured. For details, please refer to the policy document.

❏ Accident Hospitalisation

If the insured person is hospitalised during the policy period due to an accidental injury, we will pay the medical expenses incurred subject to the maximum amount as specified in the insurance certificate. This benefit is available for hospitalisation in India only.

AccidentCare ⁽³⁾ Baseline Cover Benefits		
Age at Entry	For adults 18 to 65 years and for dependent children 2 years to 21 years (Maximum 2 children covered)	
Policy Tenure	1 year, 2 years or 3 years	
Sum Insured (SI) in ₹	5 to 25 Lacs (In multiples of 5 lacs)	30 lacs to 5 cr.
Coverage Allocation	For Individual: 100% of Sum Insured; For Family Option (Individual limits): Coverage for Self (Policy-holder)- 100% of Sum Insured; Coverage for Spouse- 50% of Sum Insured or ₹ 10 lacs (whichever is lower); Coverage for Children- 20% of Sum Insured or ₹ 5 lacs (whichever is lower)	
Accident Death	For Individual Option: 100% of Sum Insured; For Family Option: Coverage for Self- 100% of Sum Insured; Coverage for Spouse- 50% of Sum Insured or ₹ 10 lacs (whichever is lower); Coverage for Children- 20% of Sum Insured or ₹ 5 lacs (whichever is lower)	
Accident Permanent Total Disability ⁽⁴⁾	125% of Sum Insured	
Accident Permanent Partial Disability	As per the defined grid, please refer the policy document for details	
Child Education Benefit ⁽⁵⁾	Minimum of 5% of Sum Insured or ₹ 50,000 per child	Minimum of 5% of Sum Insured or ₹ 500,000 per child
Funeral Expenses ⁽⁶⁾	₹ 5,000	₹ 50,000