Reach out to us, as

YOUR HEALTH

deserves nothing less.

If you would like to find out more, please reach out to our specialised sales team or your Niva Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.

Customer Helpline:
1860-500-8888

Email ID:
customercare@nivabupa.com

Fax:
+91 11 30902010

Website:
www.nivabupa.com

www.facebook.com/
nivabupahealthinsurance

www.twitter.com/
nivabupa

NIVA BUPA HEALTH INSURANCE COMPANY LIMITED

Registered Office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024,

Disclaimer: This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy terms, conditions and exclusions. Please call our customer service if you require any further information or clarification. Insurance is a subject matter of solicitation. Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited) (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. $^{\$\$}$For details, please refer to the policy document on our website. #For details, please refer to the Product Benefit Table. *Tax benefits are subject to changes in tax laws. Please consult your tax advisor for more details. $^{\$}$Niva Bupa processes pre-authorisation requests within 30 minutes for all active policies, subject to receiving all documents and information(s) upto Niva Bupa's satisfaction. The above commitment does not include pre-authorisation settlement at the time of discharge or system outage. ##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. ~By default, coverage is not available for USA & Canada. However, coverage can be extended to USA & Canada on payment of additional premium. ^Health Premia plan covers COVID-19 related hospitalisation. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale. CIN: U66000DL2008PLC182918, Product Name: Health Premia. Product UIN: MAXHLIP21176V022021. UIN: NB/SS/CA/2021-22/419. Federal Bank Ltd. (Registration No. CA0227) is a corporate agent of Niva Bupa Health Insurance Company Limited and the insurance products are underwritten by Niva Bupa Health Insurance Company Limited. Claims will be settled by Niva Bupa Health Insurance Company Limited as per the terms and conditions of the Policy. This advertisement/brochure is only an indication of the cover offered and is not a contract of Insurance. Participation in this product is purely on voluntarily basis and it is advised to take independent professional advice as per your volition, before purchasing the policy.

Statutory Warning:
Prohibition of Rebates (Under Section 41 of the Insur ance Act 1938)
1. 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 lives 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 prospectuses or tables of the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

niva Bupa
Health Insurance

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

PRESENTING
Health PREMIA

Your health deserves nothing less.

For details, please contact your nearest Federal Bank branch.

Niva Bupa

Niva Bupa Health Insurance Company Ltd. is a leading standalone health insurance provider serving 3 million plus customers since 2010. At Niva Bupa, our mission is to help our customers live healthier and more successful lives by providing expertise as their healthcare partners. For us, health insurance is not just an annual transaction. Rather, it is about building a long-term relationship with our customers.

Presenting HEALTH PREMIA PLATINUM PLAN

A comprehensive health insurance plan, 'Health Premia' provides the perfect coverage for you and your family according to your needs and lifestyle. So, whether it's going in for newborn child benefits or emergency medical treatments abroad, Health Premia ensures that you get the best in healthcare. After all, your health deserves nothing less.

- Comprehensive coverage up to ₹ 3cr
- Maternity (worldwide)[^] and newborn baby cover[#]
- Modern Treatments coverage
- International coverage for specified illness and medical emergencies[^]
- In-built travel insurance coverage for multiple trips in a year[^]
- Annual health check-up of your choice from day 1
- Refill benefit for any illness in a policy year
- Loyalty Additions of 10% in sum insured per year

Good health comes with great benefits.

01 Tax Saving*

Income tax benefit* as per Section 80D of the Income Tax Act, 1961.

02 Zonal Coverage

India being a vast country, the cost of healthcare varies across cities. If you would like the flexibility of getting treated anywhere in India, then, you can opt for Zone 1 pricing.

But if you live in a city other than Mumbai (including Navi Mumbai and Thane), Delhi NCR, Kolkata & Gujarat you can avail of a lower premium by opting for Zone 2 pricing, all you need to do is to bear 20% co-payment in the aforementioned cities.

03 Re-fill Benefit

When the same or different illness strikes in the same policy year, your base sum insured is re-filled and made available to you.

04 15 Day Free Look Period

As per IRDAI guidelines, you get the freedom to change your decision of continuing with the policy for a period of 15 days. For other cancellation clauses, please refer to the policy document on our website.

05 Tenure Discount

If you pay for 2 year policy term, you get a discount of 7.5% on the premium of second policy year. On the other hand, if you choose 3 year policy term, you get an additional discount of 15% on the third year's premium.

06 Premium Waiver

If an insured policy holder passes away or is diagnosed with a specified illness during the policy period, then the premium for next year will be waived off. (Not available under individual plan).

07 Loyalty Additions

For us, loyalty is a virtue. So, even if you've claimed in the previous year, you get an additional coverage i.e. 10% (or 20% if Enhanced Loyalty addition is opted) of your base sum insured annually, subject to a maximum of 100% of the base sum insured.

We know that there is always room for more, which is why our care comes with additional benefits you can opt for.

01 Personal Accident Cover

In the most difficult times, we make sure we're by your side. Through this optional cover, a lump sum payout is offered in case of accidental death, permanent total or partial disability. This cover can be opted by any member of your family who is aged 18 years or above.

02 Critical Illness Cover

For enhanced protection, an optional coverage against 20 major critical illnesses like Cancer, Open Heart surgery, Kidney Failure, Strokes etc. is available. Upon first diagnosis of any of these illnesses you get an additional coverage as a one time lump sum payout. This payment will be over and above your hospitalisation expenses which are paid through the base policy. This cover can be opted by any member of your family who is aged 18 years or above.

03 Enhanced Loyalty Addition

We make sure that your loyalty is rewarded, no matter what your claim history has been. You get an additional coverage of 20% instead of 10% of the expiring base sum insured every year as loyalty addition, subject to a maximum of 200% of the base sum insured.

04 International Coverage Extension

When you decide to travel abroad, we give you the option to increase your international coverage sum insured from INR 1 Cr to INR 2 Cr to cover all your international travel needs. In case you travel to USA/ Canada, you can opt for enhanced geographical coverage#.

05 Hospital Cash

We know that your journey of getting better is not yours alone. There are loved ones who spend day and night by your side at the hospital. Which is why, our plan provides additional payout to cover miscellaneous expenses that you may incur during hospitalisation.

One policy, no matter how big the family.

With Family First variant, you can get coverage for 19 relationships$$ in a single policy.

Your family will be covered at the following two levels:

01 Individual Sum Insured

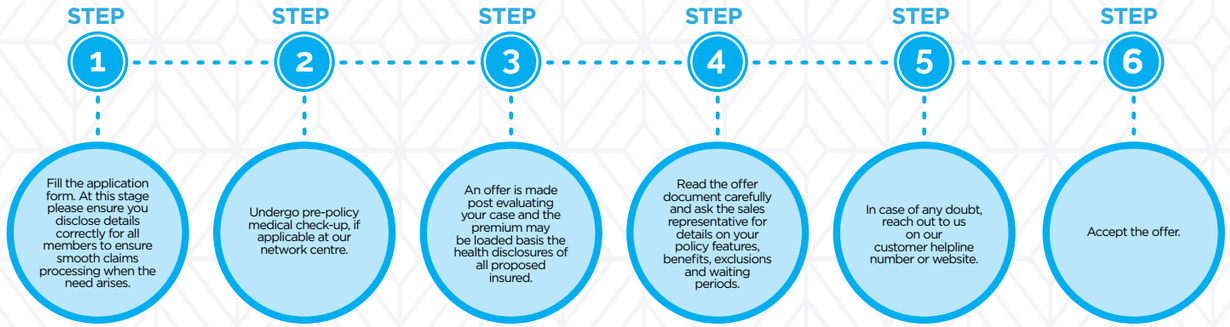
This cover provides an individual sum insured for each member of the family. The individual sum insured is the same for each of the family members.

02 Floater Sum Insured

This cover is available as a pool for all family members and can be used by any member once his/her individual sum insured is exhausted.

FAMILY MEMBERS	AGE	BASE SUM INSURED (IN LACS)
FATHER	56	5
MOTHER	55	5
SON	30	5
DAUGHTER-IN LAW	25	5
BASE SUM INSURED FOR ALL INSURED PERSONS TAKEN TOGETHER		20 Lacs
FAMILY FLOATER SUM INSURED		20 Lacs
SUM INSURED		40 Lacs

6 Simple steps to purchase any Niva Bupa health insurance policy.



Pro Tip - At the time of purchase, ensure you opt for the auto debit option to ensure timely and hassle-free renewals.

We believe in making things seamless and effortless for you. And that's why, we ensure all genuine claims are processed as fast as possible.

01 Direct Claims Settlement

For quick claims processing we ensure all claims are processed by our team of in-house doctors.

02 ##7600+ Wide Network Hospitals

Avail cashless facility across India at ##7600+ network hospitals.

03 30 Minute Cashless Claims Processing$

We aim to process all cashless claims in 30 minutes so that you can be with your loved ones in their hour of need.

04 Hassle-free Reimbursements

Sometimes, you may not be able to access a network hospital for availing cashless facility. In such cases, to get your claim reimbursed as fast as possible, all you need do is submit the requisite documents to us.

05 Point of Care Desk (POC)

At our select partner hospitals, a Niva Bupa representative is available to assist you through all the formalities like filling forms, submitting claims etc. so that you are at ease in an unfamiliar hospital environment.

Visit our company website for a list of hospitals with this facility.

Our smooth renewal process only requires you to say yes and we will do the rest.

01 Life-long Renewal

We offer life-long renewal, regardless of your health status or previous claims made under your policy. Your renewal premium will increase as your age increases but will not alter based on your claim experience. Renewal premium rates for the product may be revised in future subject to IRDAI approval and in accordance with the IRDAI's rules and regulations as applicable from time to time.

02 Sum Insured Enhancement

To protect yourself from rising medical expenses, you can enhance your sum insured or add more members of your family in your existing policy at the time of renewal. We may reach out to you for additional information/medicals in case needed.

03 Loyalty Additions

On completion of each policy year, you get an additional coverage i.e. 10% (or 20% if Enhanced Loyalty addition is opted) of base sum insured under this benefit subject to policy terms & conditions.

04 Portability and Migration

You can port your policy at the time of renewal according to the IRDAI guidelines. Please reach out to us for any query regarding migration and portability.

Waiting period and exclusions under Health Premia.

01 Pre-existing Conditions

Benefits will not be available for pre-existing conditions as per your policy plan until 24 months of continuous coverage from first policy start date.

02 30 Days Initial Waiting Period

Treatment during the first 30 days of the plan will not be covered, unless the treatment needed is a result of an accident. This waiting period does not apply for renewal policies.

03 Specific Waiting Periods

Few conditions like cataract, hernia, internal congenital anomaly, spinal disorder, etc. will be subject to a waiting period of 12 months.

04

The following benefits will have a waiting period of 36 months since inception of the Policy and subject to continuous renewal: Mental disorder treatment | LASER surgery cover

05

For HIV /AIDS cover, there will be a waiting period of 48 months since inception of the Policy and subject to continuous renewal.

06

For Critical Illness cover, a 90 days initial waiting period along with the Pre-existing Disease waiting period of 4 years and Survival Period exclusion of 30 days will apply for all conditions. (The aforementioned waiting periods shall not apply to e-Consultation, Health Check-up, Premium Waiver, Pharmacy and Diagnostic Services, Personal Accident Cover and Health Coach)

Permanent exclusions.

Investigation & Evaluation | Unproven Treatments, Unrecognized Physician or Hospital, Hazardous or Adventure sports, Dental/oral treatment, Sleep disorders, Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. | Refer to the policy document for complete list of Exclusions under this Plan.

PRODUCT BENEFIT TABLE - HEALTH PREMIA - PLATINUM VARIANT

Plan	Platinum (Individual and Family Floater)		Platinum (Family First)
Base Sum Insured (in Rs)	1 Cr / 2 Cr / 3 Cr		Base Individual Sum Insured (per Insured Person): 10 Lacs, 11 Lacs, 12 Lacs, 13 Lacs, 14 Lacs & 15 Lacs Floater Sum Insured (available on a floating basis over Base Individual Sum Insured): Number of Insured Persons (value to be considered as 10 for more than 6 members) *Base Individual Sum Insured *Multiplier factor (1.5 for 2 member policy & 1 for others)
Benefits			
In-patient care	Covered up to Sum Insured		
Room rent			
Pre-Hospitalisation Medical Expenses (90 days)			
Post-Hospitalisation Medical Expenses (180 days)			
Day Care Treatment			
Domiciliary Hospitalisation			
Alternative Treatment			
Living Organ Donor Transplant			
Child Care Benefits (Vaccinations for children up to 12 years including one consultation for nutrition and growth during the visit for vaccination)			
Specified Illness Cover (1) (outside the geographical boundaries of India for worldwide excluding USA & Canada)			
Emergency assistance services (only within India) - Medical referral - Emergency medical evacuation (air ambulance) - Medical repatriation - Compassionate visit - Care and/or transportation of minor children - Return of mortal remains			
New Born Baby (covered uptill the end of Policy Year) (2)			
Vaccination of the new born baby	Covered until new born baby completes one year, vaccinations as per pre-defined list		
Emergency Ambulance	Network Hospital: Covered up to Sum Insured Non-network Hospital: Covered up to Rs. 2,000 per event		
HIV / AIDS (waiting period of 4 years)	Covered up to Rs 50,000		
Modern Treatments	Covered up to Sum Insured with sub-limit of Rs. 1 Lac on few robotic surgeries		
LASER surgery cover (waiting period of 3 years)	Covered up to Rs 1,00,000		
Mental disorder treatment (waiting period of 3 years)	Covered up to Sum Insured (sub-limit of Rs 1,00,000 applicable on few conditions)		
Second Medical Opinion	Covered worldwide, One opinion per Insured Person per Specified Illness / planned Surgery		
Premium Waiver	**One-time premium waiver if the Policyholder dies or suffers from specified illness**		
Pharmacy and diagnostic services	Available through our empanelled service provider		
e-Consultation	Unlimited tele / online consultations		
International coverage (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Condition: Annual multi trip (Max 45 days coverage in a single trip); International Sum Insured: up to Rs. 1 cr per insured person		
Emergency Hospitalisation	Covered up to International Sum Insured		
Emergency Medical Evacuation			
Compassionate Visit			
Care and/or transportation of Minor Children			
Return of Mortal Remains			
Medical Referral			
Medical Repatriation			
OPD Cover	Covered up to International Sum Insured with a co-payment of 20%		
Loss of Passport	Covered up to Rs 20,000		
Loss of Checked-in baggage	Covered up to Rs 10,000		
Trip Cancellation & Interruption	Rs 25,000		
Trip Delay	Rs 10,000		
Delay of Checked-in Baggage	Rs 5,000		
OPD Treatment and Diagnostic Services (3)	Covered up to Rs 50,000	per policy	Covered up to Rs 35,000 per policy
Health Check-up (from Day 1)	Annual, tests covered up to worth Rs 10,000	per Insured Person	Annual, tests covered up to worth Rs 5000 per Insured Person
Maternity Benefit (covered for up to 2 pregnancies or terminations) (2)	Covered up to Rs 200,000 (worldwide	excluding USA & Canada)	Covered up to Rs 1,00,000 (worldwide excluding USA & Canada)
Loyalty Additions	Increase of 10% of expiring Base Sum Insured in a Policy Year;	maximum up to 100% of Base Sum Insured	Increase of 10% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 100% of Base Individual Sum Insured
Re-fill Benefit	Reinstate up to base Sum insured. Applicable for same	& different illness as well	Not available
Optional Benefits			
Personal Accident Cover (for insured aged 18 years & above on individual basis)	1 Cr		
Critical illness cover (for insured 18 years & above on individual basis)	25 lacs / 50 lacs / 1 Cr		
Enhanced Loyalty Addition	Increase of 20% of expiring Base Sum Insured in a Policy Year;	maximum up to 200% of Base Sum Insured	Increase of 20% of expiring Base Individual Sum Insured in a Policy Year; maximum up to 200% of Base Individual Sum Insured
International Coverage Extension (outside the geographical boundaries of India for worldwide excluding USA & Canada)	Double Sum Insured for 'international coverage' benefit		
Hospital Cash (4)	Rs 7,500/day		Rs 6,000/day
Enhanced Geographical Scope for International Coverage	USA & Canada included for Maternity Benefit, Specified Illness and International coverage		
Health Coach	Personalised health coaching for insured aged 18 years & above for any 90 days per Policy Year		

(1) The symptoms of the Specified Illness first occur or manifest itself during the Policy Period and after completion of the 90 day from the inception of 1st Policy with us.
(2) Subject to a continuous coverage of 24 months of that Insured Person since the inception of the first Policy which offers Maternity benefit with us.
(3) 80% of the untilized amount in a policy year gets carried forward to next year; provided the total amount shall not exceed 2.5 times of the benefit limit.
(4) Hospital Cash - Minimum 48 hrs of continuous hospitalisation required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalisation claim being admissible.