

# Aspire

## Prospectus cum Sales Literature

### 1. Policy Design

- 1.1. **Aspire** can be issued to individual customer(s) or to a family with up to 5 children (refer to as family floater).
- 1.2. This policy covers persons in the age group 0 days and 65 years. The minimum entry age for adult is 18 years. The maximum entry age limit for adults and dependent child in this product is 65 years.
- 1.3. There is no maximum cover ceasing age on renewals.
- 1.4. In an Individual policy, maximum up to 6 members (maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of self, spouse, father, father in law, mother or mother in law).
- 1.5. **Multi Individual Discount:** 10% discount on premium if 2 or more members are covered under an individual policy.
- 1.6. **Term discount:** The default policy term for all plans is one year. Two year and three year policy term options are also available under the product. The level of discount is as below:
  - 1.6.1. 2 year term: 7.5% on the premium for second policy year
  - 1.6.2. 3 year term: 15% on the premium for third policy year + 7.5% on the premium for second policy year
  - 1.6.3. Term Discount is not applicable if premium is paid via Monthly, Half Yearly or Quarterly Instalments.
- 1.7. **Staff Discount:** A discount of 10% on the policy premium (inception & renewals) to Niva Bupa employees
- 1.8. **Standing Instruction discount:** 2.5% discount on premium if standing instruction for renewal is provided and the policy is renewed using the same.
- 1.9. **Doctor discount:** 5% discount on premium if an Insured Person is a certified Medical Practitioner.
- 1.10. **Digital Discount:** 5% digital discount at the time of buying the policy and subsequent renewals, if the policy is bought through an online public portal
- 1.11. **Start Healthy Discount:** If PPMC is not triggered by the Insurer and the Insured voluntarily gets the PPMC done. Then a 10% discount will be offered, at the time of buying the policy and subsequent renewals, if all parameters of the tests done are in normal range
- 1.12. **Live Healthy:** Up to 30% Discount at the time of buying the policy and at renewals.

### 2. Coverage Options

Sum Insured options from INR 3 Lakh to INR 1 Crore. The details of the benefits are specified in the product benefit table.

#### Sum Insured(s)

The product offers you so much more! More benefits, More options and More Sum Insured. Sum Insured will be utilized as per following sequence in event of any claim:

1. Base Sum Insured
2. Booster+ Sum Insured
3. Safeguard/Safeguard+ Sum Insured
4. ReAssure+/ReAssureX

### 3. Benefits Available under the Policy:

**Different benefits have different limits or Sum Insured. A limit or Sum Insured is our maximum liability (basically this is the maximum claim we will pay) under the benefit. These limits & Sum Insured will be mentioned in your Policy Schedule**

#### 3.1. Expenses in reaching a Hospital

- a. **Road Ambulance:** We will pay you up to Base Sum Insured
- b. **Air Ambulance:** Only in case of Emergency. We will pay up to Base Sum Insured.

**Note:** This will be paid only if claim for hospitalization is paid by us. You must always use a registered ambulance / air ambulance provider.

#### 3.2. Expenses during Hospitalization

- a. We will pay the expenses incurred by you on treatment (Naturally this excludes expenses not linked to treatment like food, beverage, toiletries and cosmetics). We don't limit your choice. Choose the room you like, but choose judiciously to protect your Sum Insured.
  - Hospitalized for **2 hours or more** (minimum 24 hours for AYUSH treatment in a AYUSH Hospital). This means that all **Day Care Treatments** will also be covered.

**Note:**

- **We will NOT pay, even if you were Hospitalized, if there was no treatment and only investigations were done. Examples: MRI, CT Scan, Endoscopy, Colonoscopy etc.**
- **We will NOT pay for Automation machine for peritoneal dialysis**

b. We pay for **Modern treatments**, up to Base Sum Insured for the list as specified below:

1. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)	2. Immunotherapy- Monoclonal Antibody to be given as injection	3. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	4. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
5. Balloon Sinuplasty	6. Oral Chemotherapy	7. Robotic surgeries	8. Stereotactic radio Surgeries
9. Deep Brain stimulation	10. Intra vitreal injections	11. Bronchical Thermoplasty	12. IONM - (Intra Operative Neuro Monitoring)

**3.3. Expenses before and after hospitalization (Pre & Post hospitalization)**

We will pay expenses incurred on consultations, medicines, physiotherapy, diagnostic tests for **60 days before** the date of admission and **180 days after** date of discharge **IF these are related** to the condition for which hospitalization claim is paid.

**3.4. Home Care / Domiciliary Treatment**

Home Care Treatment means treatment availed by the insured person at home which in normal course would require care and treatment at a hospital but is actually taken at home provided that:

- The medical practitioner advises the insured person to undergo treatment at home
- There is continuous active line of treatment with monitoring of health status by a medical practitioner for each day through the duration of the home care treatment
- Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained

**Note:**

- We will pay for Pre & Post hospitalization benefit as per section 4.1.3 for Home Care / Domiciliary Treatment.
- **We pay for peritoneal dialysis, Chemotherapy taken at home.**
- **We do NOT pay for any Medical & ambulatory devices used at home** (like Pulse Oxymeter, BP monitors, Sugar monitors, automation device for peritoneal dialysis, CPAP, BiPAP, Crutches, wheel chair etc.)

**3.5. Organ donor**

If you ever undergo an organ transplant, we will pay the hospitalization expenses of the donor for harvesting the organ, **ONLY** when your **Hospitalization** claim is paid.

If you donate any of your organs, we will pay for the expenses for harvesting the organ from you. We respect this noble deed. Remember, **organ donation saves many lives.**

**3.6. Annual Health Checkup**

Available once every Policy Year, from day 1 of the policy. You can choose any test(s) from the list specified below. The tests MUST be booked through digital assets (e.g. Mobile App). This benefit is available **ONLY** on cashless basis and no reimbursement is allowed.

List of tests covered:		
Complete blood count (CBC)	Complete Physical Examination by Physician	Serum Electrolytes
Urine Routine & Microscopic	Post prandial/lunch blood sugar (PPBS / PLBS)	HbA1C
Erythrocyte Sedimentation Rate (ESR)	Uric Acid	Thyroid function test
Fasting Blood sugar (FBS)	Lipid Profile	Liver Function Test (LFT)
Electrocardiogram (ECG)	Kidney function test	Treadmill test (TMT) OR 2 D ECHO
X Ray chest	Serum Vitamin D	Ultrasound test (USG)
Mammogram	Colonoscopy (for >50 year olds)	Serum calcium
PAP smear		

**Note:**

If you undergo multiple tests, make sure that all these are done within 7 days.

**3.7. ReAssure+**

3.7.1. **ReAssure “Forever”:** Enjoy unlimited Sum Insured. The first paid claim in the life of the policy triggers ReAssure “Forever”. Once Triggered it stays for life, provided that the policy is renewed without break.

**Note:**

- Maximum amount ReAssure+ pays for any single claim is up to Base Sum Insured.**
- We will consider a claim, if it is paid under the following: **Expenses in reaching a Hospital, Expenses during Hospitalization, Expenses before and after hospitalization, Home Care / Domiciliary Treatment, Organ Donor, Borderless.**
- Expenses in reaching a Hospital and Expenses before and after hospitalization for the 1<sup>st</sup> ever hospitalization will be treated as the 1<sup>st</sup> claim itself.

**Illustration:**

**Year 1: Once the Policy is bought.**

Base Sum Insured	1 <sup>st</sup> paid Claim	ReAssure+ is triggered (Equal to Base Sum Insured)	Balance Base Sum Insured	2 <sup>nd</sup> payable claim	Claim amount paid	Balance Base Sum Insured	3 <sup>rd</sup> Payable claim	Claim amount paid
10 Lakh	7 Lakh		3 Lakh	12 Lakh	12 Lakh (3 Lakh from Base Sum Insured and 9 Lakh from ReAssure+)	Nil	11 Lakh	10 Lakh from ReAssure+

**Year 2: Once the policy is renewed:**

Base Sum Insured	ReAssure+ is already triggered	1 <sup>st</sup> Claim Paid	Balance Base Sum Insured	2 <sup>nd</sup> payable claim	Claim amount paid	Balance Base Sum Insured	3 <sup>rd</sup> Payable claim	Claim amount paid
10 Lakh	10 Lakh	15 Lakh	Nil	12 Lakh	10 Lakh	Nil	10 Lakh	10 Lakh from ReAssure+
		10 Lakhs from Base Sum Insured and 5 Lakhs from ReAssure+			ReAssure+		ReAssure+	(this 10 Lakh will trigger unlimited times)

3.7.2. **Lock the Clock:** Your age is locked at entry when you buy the policy, till a claim is paid.

E.g. if you buy the policy at 25 years, you will keep paying the premium applicable for a 25 year old at each renewal, till a claim is paid in the policy. Post the claim is paid, the premium charged will be as per your current age and will continue to change as per the age slabs at each renewal.

3.7.3. **Lock the Clock+:** Your age is locked at entry when you buy the policy, till a claim is paid. Even if a claim is paid for the M-iracle benefit, the age lock will not break

E.g. if you buy the policy at 25 years, you will keep paying the premium applicable for a 25 year old at each renewal, till a claim is paid in the policy. Even if a claim is paid under the M-iracle benefit (provided that no other claim is paid) you will keep paying the premium applicable for a 25 year old at each renewal.

If any other claim is paid, then the premium charged will be as per your current age and will continue to change as per the age slabs at each renewal.

**Note (Lock the Clock & Lock the Clock+)**

- a. In case of multi tenure policies, the premium for the entire tenure will be charged as per the entry age. No additional premium will be charged in the middle of the tenure in case of claims.  
At the time of renewal (in case of a claim), the premium will be charged as per the current age of the consumer at renewal.
- b. If you add a member to the floater plan, then the premiums will be charged as per the entry age of the eldest member and will lock the premium at that age, till a claim is paid.
- c. If you add a member to an individual plan and convert it into a Floater plan, then the premiums will be charged as per the entry age of the eldest member and will lock the premium at that age, till a claim is paid.
- d. If the eldest member is no longer part of the Floater plan, then the Floater premium will be calculated as per the original entry age of the eldest member in the policy amongst the remaining members and lock at that age, till a claim is paid.
- e. If a floater plan, splits into multiple policies, then we will carry forward the locked age at which the floater policies were taken by individuals (as per the claim history) in the policies carried forward, till a claim is paid.
- f. In a multi individual policy, the age will unlock only for the individuals who claim.
- g. In a floater policy, if a claim is paid for anyone in the plan then we will unlock the age for the entire policy.
- h. We will consider a claim, if a claim is paid under the following: **Expenses in reaching a Hospital, Expenses during Hospitalization, Expenses before and after hospitalization, Home Care / Domiciliary Treatment, Organ Donor, Borderless, M-iracle**

**Claim paid under the M-iracle benefit will not impact Lock the Clock +**

**3.8. ReAssureX**

Enjoy unlimited Sum Insured. The first paid claim in the life of the policy triggers ReAssure “Forever”. Once Triggered it stays for life, provided that the Policy is renewed without break.

**Note:**

- a. **Maximum amount ReAssureX pays for any single claim is up to Base Sum Insured.**
- b. We will consider a claim, if it is paid under the following: **Expenses in reaching a Hospital, Expenses during Hospitalization, Expenses before and after hospitalization, Home Care / Domiciliary Treatment, Organ Donor, Borderless.**
- c. Expenses in reaching a Hospital and Expenses before and after hospitalization for the 1st ever hospitalization will be treated as the 1<sup>st</sup> claim itself

**Illustration:**

**Year 1: Once the Policy is bought.**

Base Sum Insured	1 <sup>st</sup> paid Claim	ReAssureX is triggered (Equal to Base Sum Insured)	Balance Base Sum Insured	2 <sup>nd</sup> payable claim	Claim amount paid	Balance Base Sum Insured	3 <sup>rd</sup> Payable claim	Claim amount paid
10 Lakh	7 Lakh		3 Lakh	12 Lakh	12 Lakh (3 Lakh from Base Sum Insured and 9 Lakh from ReAssureX)	Nil	11 Lakh	10 Lakh from ReAssureX

**Year 2: Once the policy is renewed:**

Base Sum Insured	ReAssureX Sum Insured	1st Claim Paid	Balance Base Sum Insured	2 <sup>nd</sup> payable claim	Claim amount paid	Balance Base Sum Insured	3 <sup>rd</sup> Payable claim	Claim amount paid
10 Lakh	10 Lakh	15 Lakh	Nil	12 Lakh	10 Lakh	Nil	10 Lakh	10 Lakh from ReAssureX
		10 Lakhs from Base Sum Insured and 5 Lakhs from ReAssureX			ReAssureX		ReAssureX	(this 10 Lakh will trigger unlimited times)

Either ReAssure+ or ReAssureX can be offered in a single policy.

### 3.9. Booster+

#### Don't lose what you don't use.

Unutilized Base Sum Insured carries forward. Maximum it will accumulate up to 10 times of the Base Sum Insured, based on variant chosen and your entry age into this plan.

**Example:** If you are 25 year old at the time of buying the policy and have opted for Titanium+ Variant of 10 Lakh base sum insured, then at the end of 10 years (if no claim is paid in these years) you will have **INR 1.10 Crore Sum Insured (that is INR 10 Lakh base + INR 1 Crore Booster+).**

**Don't forget that you would have the Safeguard / Safeguard+ (this is a great benefit. You must choose it) and ReAssure "Forever" (in case of claim) over and above the INR 1.10 Crore.**

**That's 11 times more sum insured than what you paid for.**

#### Note:

- If you convert an Individual Sum Insured policy in any manner, into a floater plan, then the least of the Booster+ Sum Insured of individual insured members will be carried forward to the floater plan.
- If a floater plan, splits into multiple policies, then the Booster+ Sum Insured of floater plan will be carried forward to the split policies, provided the Base Sum Insured is not reduced.
- If you reduce the Base Sum Insured, Booster+ Sum Insured will be proportionately reduced. Let's say if you reduce the current INR 10 lakh Sum Insured to INR 5 lakh, your Booster+ Sum Insured will be halved.

You can and should regularly increase Sum Insured of your Health insurance policy. Medical inflation is a reality and current Sum Insured will fall short in future for advanced treatments. When you enhance your Sum Insured, the accumulated Booster+ Sum Insured will continue and grow even more (remember Booster+ is up to maximum 10 times (based on the entry age and plan you have chosen) of the Base Sum Insured. Higher the Base Sum insured higher the Booster+ Sum Insured .

### 3.10. M-iracle

#### *Celebrating Parenthood!*

A baby adds new meaning to life, new meaning to family. All that goes in to planning for, welcoming and bringing up the little ones are the most beautiful times in life.

- Antenatal check-ups. Those Gynecologist consultations, Sonograms, blood and other tests You would need
- Vaccines for the expecting mother
- Delivery. Normal or Caesarian section
- Surrogacy & Delivery by surrogate mother
- Assisted reproduction like In vitro fertilization (IVF), Gamete intrafallopian transfer (GIFT), Zygote intrafallopian transfer (ZIFT), Intracytoplasmic Sperm Injection (ICSI)
- (Medical) termination of pregnancy
- Treatment for infertility
- Charges for legally adopting a child.

Note: The maximum charges per adoption is fixed by central adoption resource authority (CARA) and we will pay that.

- Up to INR 10,000 will be paid for tests conducted on the child, at the time of adoption. These will be paid post the child is legally adopted.
- The New Born will be covered from Day 1 in the policy .(Excl 4.2.3 will not apply for New Born Babies added)

The Sum Insured for M-iracle benefit is linked to the base Sum Insured of the policy chosen:

Base Sum Insured	3L	5L	7.5L	10L	15L	20L/25L	50L/1CR
<b>M-iracle Sum Insured per year</b>	<b>4,000</b>	<b>5,000</b>	<b>10,000</b>	<b>12,000</b>	<b>15,000</b>	<b>20,000</b>	<b>25,000</b>

(In INR)

We know You want to give the baby the best the world can offer. You have made so many plans. We understand that. Your M-iracle Sum Insured too works like **Booster+**. Unutilized part of Your M-iracle Sum Insured carries forward. The maximum You can accumulate depends on the age when you first purchased this Policy and the Plan chosen. Earlier the better.

**Example:** If you are 25-year-old at the time of buying the policy and have opted for Titanium+ Variant of 20 Lakh base sum insured, then at the end of 10 years (if no claim is paid under the M-iracle benefit in these years) you will have **INR 2.2 Lakh sum insured (that is INR 20,000 M-iracle Base Sum Insured + INR 2 Lakh "M-iracle Booster+).**

**Don't forget that this is over and above your Base Sum Insured, Booster+ on Base Sum Insured and ReAssure+/ReAssureX.**

**Note:**

- M-iracle Sum Insured and Waiting Period is as per the Variant you have chosen
- Ectopic pregnancy is covered under the Hospitalization benefit.
- The **Biological mother MUST be insured** under the policy except when a child is born through Surrogacy or is legally adopted.
- This benefit is applicable only in India.
- All complications related to Maternity will be paid from M-iracle Sum Insured only.
- Vaccines that will be covered are Tdap (Tetanus, Diphtheria, Pertussis), Td (Tetanus, Diphtheria), Flu Shot, Hepatitis A, Hepatitis B.

**Note:** You can add your spouse in to the running policy if you get married after purchase of this policy. However, if you are already married, you can add Your spouse **ONLY** at renewal.

**3.11. Live Healthy**

Simply walk and earn up to 30% discount at renewal, by downloading the recommended mobile App and get your **Health points**. 1000 steps will help you earn one health point!

**Note:** Discount is on the individual’s premium in Individual plan and on Floater Policy Premium in Floater plans. Discount will be considered only for Insured’s 18 years and above.

Renewal discount is computed based on the health score on 90 days before the due date of renewal. These points are not lost and will be considered for the next policy year.

**Policy Period: 1 year**

Policy Start Date	End of 9 months	Points at the end of 9 months (A) This will be considered for discount on the first renewal.	Points in next 3 months (B)	Total points considered for discount (A + B) from 2nd Policy Period onwards	Discount on renewal premium (Renewal policy start date 1st April 2024)	
					NOTE: Discount applicable on the member’s premium in Individual sum insured policies and on the Policy premium in case of Floater	
					Individual sum insured policy and Floater policies with 1 Adult	Floater policies with more than 1 Adult
1 April 2023	31 <sup>st</sup> December 2023	Up to 1500			0%	0%
		1501 – 2250			5%	2.5%
		2251 – 3000			15%	7.5%
		3001 – 3750			20%	10%
		>=3751			30%	15%

### Policy Period: 2 years

Policy Start Date	End of 21 months	Points at the end of 21 months (A) This will be considered for discount on the first renewal.	Points in next 3 months (B)	Total points considered for discount (A + B) from 2nd Policy Period onwards	Discount on renewal premium (Renewal policy start date 1 <sup>st</sup> April 2025)  NOTE: Discount applicable on the member's premium in Individual sum insured policies and on the Policy premium in case of Floater	
					Individual sum insured policy and Floater policies with 1 Adult	Floater policies with more than 1 Adult
1 April 2023	31 <sup>st</sup> December 2024	Up to 3000			0%	0%
		3001 – 4500			5%	2.5%
		4501 – 6000			15%	7.5%
		6001 – 7500			20%	10%
		>=7501			30%	15%

### Policy Period: 3 years

Policy Start Date	End of 33 months	Points at the end of 33 months (A) This will be considered for discount on the first renewal.	Points in next 3 months (B)	Total points considered for discount (A + B) from 2nd Policy Period onwards	Discount on renewal premium (Renewal policy start date 1 <sup>st</sup> April 2026)  NOTE: Discount applicable on the member's premium in Individual sum insured policies and on the Policy premium in case of Floater	
					Individual sum insured policy and Floater policies with 1 Adult	Floater policies with more than 1 Adult
1 April 2023	31 <sup>st</sup> December 2025	Up to 4500			0%	0%
		4501 – 6750			5%	2.5%
		6751 – 9000			15%	7.5%
		9001 – 11250			20%	10%
		>=11251			30%	15%

#### 3.12. Second Medical Opinion

Unlimited times in a Policy year, you can choose to take a second medical opinion from any Medical Practitioner for which we have paid a claim under expenses during hospitalization. Through our partners we can help you get a second opinion from some of the most reputed doctors in the country.

#### 3.13. e-consultation

You can take **unlimited** e-consultations from our Partner Network.

#### Optional Benefit:

#### 3.14. Annual Aggregate Deductible

This is an aggregate amount in a year that is incurred by you on Expenses in reaching a Hospital, Expenses during Hospitalization, Expenses before and after hospitalization, Home Care / Domiciliary Treatment, Organ Donor, which we will **NOT** pay. Once the total expense exceeds this amount, balance we will pay.

#### Note:

- Deductible amount borne by you should also be payable as per policy terms and conditions. D Deductible will NOT apply to M-iracle, Cash-Bag, WellConsult (OPD), Annual Health Check-up, Live Healthy, Second Medical Opinion, e-consultation, Personal Accident, Hospital Daily Cash, Borderless benefits.

### 3.15. Hospital Cash:

We will pay for an Insured, an additional fixed amount for each day's hospitalization for maximum up to 30 days. One day is considered as 24 continuous hours of hospitalization.

### 3.16. Co-Payment:

It is the percentage of admissible claim amount You would have to bear for every claim, Rest we will pay.

**Note:** Co-payment will NOT apply to M-iracle, Cash-Bag, WellConsult (OPD), Annual Health Check-up, Live Healthy, Second Medical Opinion, e-consultation, Personal Accident, Hospital Daily Cash, Borderless benefits.

**Note:** Co-Payment & Annual Aggregate Deductible cannot be opted together.

### 3.17. Pre-Existing Disease Waiting Time Modification

You can choose to reduce or increase the Pre-Existing Disease waiting time.

**Note:** This can only available at the time of buying the policy and cannot be opted/modified/removed at renewal

### 3.18. Room Type Modification

You can as per your lifestyle, choose to change the room category we are offering, and opt for what suits you best!

You can choose between a Standard Single Room and a Shared Room up to Sum Insured. Irrespective of the Room type you choose, ICU admission will always be paid up to Sum Insured.

Note: You will have to bear additional co-payment IF treatment is taken in a higher room category than the eligible room category

Category Available in the Base Plan	Category Claimed for	Co-Payment Percentage
Shared Room	Standard Single Room	10%
Shared Room	Deluxe/Suite Room	25%
Standard Single Room	Deluxe/Suite Room	15%

### 3.19. Personal Accident

#### 3.19.1. Accidental Death (AD)

In event of unfortunate demise of the insured within 365 days from the date of the Accident, within the Policy Period, we will pay the Sum Insured.

**The Personal accident benefit will terminate after the Accidental Death benefit is paid for.**

#### 3.19.2. Permanent Total Disability

If the Insured Person suffers Permanent Total Disability, within 365 days from the date of the Accident, within the Policy Period, we will pay the benefit as per the below Table

Condition for Permanent Total Disability	% of Accidental Death Sum Insured
Complete & Irrecoverable loss of : <ul style="list-style-type: none"> <li>Any 2 Limbs</li> <li>Sight of both eyes</li> <li>Speech &amp; hearing of both Ears</li> <li>Combination of One Limb &amp; Sight of One Eye</li> </ul>	125%
Complete & Irrecoverable loss of : <ul style="list-style-type: none"> <li>1 Limb</li> <li>Sight of 1 Eye</li> </ul>	50%

a. Complete & Irrecoverable loss of limb means physical separation or complete loss of functionality of the limb, within 365 days from the date of the Accident. This will include Paralysis including Paraplegia, Quadriplegia with loss of functional use of limb.

**The Personal accident benefit will terminate after the Permanent Total Disability benefit is paid for.**

#### 3.19.3. Permanent Partial Disability

If the Insured Person suffers a Permanent Partial Disability, within 365 days from the date of the Accident, within the Policy Period, we will pay the benefit as per the below Table.



Condition for Permanent Partial Disability	% of Accidental Death Sum Insured
Each arm at the shoulder joint	70%
Each arm to a point above elbow joint	65%
Each arm below elbow joint	50%
Each hand at the wrist	50%
Each Thumb	20%
Each Index Finger	10%
Each other Finger	5%
Each leg above center of the femur	70%
Each leg up to a point below the femur	65%
Each leg to a point below the knee	50%
Each foot at the ankle	40%
Each big toe	5%
Each other toe	2%
Each eye	50%
Hearing in each ear	30%
Sense of smell	10%
Sense of taste	5%

- a. If a Permanent Partial Disability loss is not mentioned in the table above, then we will internally assess the degree of disablement and determine the amount of payment to be made.
- b. If there is more than one Permanent Partial Disability loss, then the total claim amount put together for all losses will not exceed the total Accidental Death Sum Insured opted. Once Total Sum Insured is paid, the policy will lapse.

### 3.20. Safeguard

- 3.20.1. **Claim Safeguard:** We will cover non-payable items mentioned in 'List I – Expenses not covered' of Annexure I'. Clause 2.1.37 of policy wordings for Reasonable and Customary Charges will still apply.
- 3.20.2. **Booster+ Safeguard:** Booster+ will not be impacted if the total claim in a policy year is up to INR 50,000
- 3.20.3. **Sum Insured Safeguard:** Preserves the value of Sum Insured. Safeguards it against inflation. We will increase the Base Sum Insured on cumulative basis at each renewal by the rate of inflation in the previous year. Inflation rate would be the average consumer price index (CPI) of the entire calendar year published by the Central Statistical Organization (CSO).

**Note:** You will lose all accumulated Sum Insured Safeguard if you opt out of this benefit at any point in time.

### 3.21. Safeguard+

- 3.21.1. **Claim Safeguard+:** We will cover non-payable items mentioned in 'List I,II,III,IV of Annexure I'. Clause 2.1.37 of policy wordings for Reasonable and Customary Charges will still apply.
- 3.21.2. **Booster+ Safeguard+:** Booster+ will not be impacted if the total claim in a policy year is up to INR 1,00,000.
- 3.21.3. **Sum Insured Safeguard+:** Preserves the value of Sum Insured. Safeguards it against inflation. We will increase the Base Sum Insured on cumulative basis at each renewal by the rate of inflation in the previous year. Inflation rate would be the average consumer price index (CPI) of the entire calendar year published by the Central Statistical Organization (CSO).

**Note:** You will lose all accumulated Sum Insured Safeguard+ if you opt out of this benefit at any point in time.

**Note: You can either choose Safeguard or Safeguard+ at a given point in time.**

### 3.22. Future Ready

Add your Future Spouse to the plan, **and all waiting periods** (Initial Waiting Period, Pre-Existing Disease, specified disease/procedure, M-iracle Waiting Periods) completed by you will be **passed on to your Future Spouse**, when they are added in the policy.

**Note:**

- This Optional Benefit can be opted at the time of new policy inception or at any renewal.
- You can **ONLY add your newly married spouse** to the plan.
- We will **NEED the marriage certificate** to add the spouse. The spouse can be added anytime during the policy tenure or Renewal.
- Newly Married spouse **MUST** be added within 90 days of the marriage.

**3.23. Borderless**

Get emergency or planned treatments anywhere in the world. Choose from a range of co-payments options 0%, 20%, 30%, 40% & 50%

**Note:**

- The consumer can be diagnosed anywhere in the world and can go for treatments anywhere in the world. This benefit is also available under cashless and reimbursement.
- The Sum Insured will be same as the Policy Sum Insured.
- The following benefits will be considered for Borderless also: **Expenses in reaching a Hospital, Expenses during Hospitalization, Expenses before and after hospitalization, Organ Donor.**
- **This optional benefit is not available to Non-Indian citizens & people who are not permanent residents of India.**

**3.24. Cash-Bag:**

For each claim free year get an amount equal to 10% of the premium to be paid on 1<sup>st</sup> Renewal and 5% thereafter on each renewal from 2<sup>nd</sup> renewal onwards. Accumulate this amount and use the amount for OPD, pay for deductibles, pay for co-payment, Non-payable items and pay premiums. This optional benefit can be accessed through our Mobile App.

**Note:**

- Deductibles, Co-Payments can only be paid for claims under Aspire Product.
- Only Aspire Product premium can be paid for using this Cash-Bag
- Claims under Cash-Bag will not impact Booster+, Lock the Clock/Lock the Clock+

**3.25. WellConsult (OPD):**

Opt for complete wellness and OPD benefits.

3.25.1. **Tele/Video Consultation** on our Partner network.

3.25.2. **Physical Consultations** with Specialists & General Practitioner **on our Partner network. Flat 20% co-payment in case of re-imburement.**

3.25.3. **Prescribed Diagnostics on our Partner network. Flat 20% co-payment in case of re-imburement.**

3.25.4. **Prescribed Pharmacy on our Partner network. Flat 20% co-payment in case of re-imburement.**

3.25.5. **Online sessions on Emotional Wellness. Can be availed only through our Partner network**

3.25.6. **Diet and Nutrition Coaching. Can be availed only through our Partner network.**

3.25.7. **Artificial Intelligence lead Smart Fitness Coaching. Can be availed only through our Partner network.**

3.25.8. **Access to Global online content on wellness through our Partner Network**

3.25.9. **Access to Gym memberships** on our Partner network.

**Note:**

- **All benefits are as per limits mentioned in your policy schedule.**
- **Claims under WellConsult (OPD) will not impact Booster+, Lock the Clock/Lock the Clock+**
- **We will not pay for Dental and ophthalmological consultations, diagnostics and pharmacy under this benefit.**
- **This benefit is applicable only in India.**

**4. Exclusions**

**4.1. Standard Exclusions**

**4.1.1. Pre-existing Diseases (Code-Excl01):**

- Expenses related to the treatment of a Pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12months/24 months/ 36 months/ 48 months (as per Variant selected) of continuous coverage after the date of inception of the first Policy with Us.
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the Policy after the expiry of 12months/24 months/ 36 months/ 48 months (as per Variant selected) for any Pre-existing Disease is subject to the same being declared at the time of application and accepted by Us.

**4.1.2. Specified disease/procedure waiting period (Code- Excl02)**

- a. Expenses related to the treatment of the listed conditions, surgeries/treatments shall be excluded until the expiry of 24 months/12 months (as per Variant Selected) of continuous coverage after the date of inception of the first Policy with us. This exclusion shall not be applicable for claims arising due to an Accident (covered from day 1) or Cancer (covered after 30-day waiting period).
- b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- c. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d. The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures:
  - I. Pancreatitis and stones in biliary and urinary system
  - II. Cataract, glaucoma and retinal detachment
  - III. Hyperplasia of prostate, hydrocele and spermatocele
  - IV. Prolapse uterus or cervix, endometriosis, Fibroids, Polycystic ovarian disease (PCOD), hysterectomy (unless necessitated by Malignancy)
  - V. Hemorrhoids, fissure, fistula or abscess of anal and rectal region
  - VI. Hernia of any site or type,
  - VII. Osteoarthritis, joint replacement, osteoporosis, systemic connective tissue disorders, inflammatory polyarthropathies, Rheumatoid Arthritis, gout, intervertebral disc disorders, arthroscopic surgeries for ligament repair
  - VIII. Varicose veins of lower extremities
  - IX. All internal or external benign neoplasms/ tumours, cyst, sinus, polyps, nodules, mass or lump
  - X. Ulcer, erosion or varices of gastro intestinal tract
  - XI. Surgical treatment for diseases of middle ear and mastoid (including otitis media, cholesteatoma, perforation of tympanic membrane), Tonsils and adenoids, nasal septum and nasal sinuses

#### 4.1.3. 30-day waiting period (Code- Excl03):

- a. Expenses related to the treatment of any Illness within 30 days from the first Policy commencement date shall be excluded except claims arising due to an Accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- c. The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

#### 4.1.4. Investigation & Evaluation (Code-Excl04)

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

#### 4.1.5. Rest Cure, rehabilitation and respite care (Code-Excl05)

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

#### 4.1.6. Obesity/ Weight Control (Code-Excl06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- a. Surgery to be conducted is upon the advice of the Doctor.
- b. The surgery/Procedure conducted should be supported by clinical protocols.
- c. The member has to be 18 years of age or older and;
- d. Body Mass Index (BMI);
  - I. greater than or equal to 40 or
  - II. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    1. Obesity-related cardiomyopathy
    2. Coronary heart disease
    3. Severe Sleep Apnea
    4. Uncontrolled Type2 Diabetes

#### 4.1.7. Cosmetic or plastic Surgery (Code-Excl08)

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

**4.1.8. Hazardous or Adventure sports (Code-Excl09)**

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

**4.1.9. Breach of law (Code-Excl10)**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

**4.1.10. Excluded Providers (Code-Excl11)**

Expenses incurred towards treatment in any Hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our website / notified to the Policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.

**The complete list of excluded providers can be referred to on our website.**

**4.1.11. Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code-Excl12)**

**4.1.12. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code-Excl13)**

**4.1.13. Refractive Error (Code-Excl15)**

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.

**Note:** Less than 7.5 Dioptre means a power of eye either >7.5 Dioptre for Hypermetropia or far sightedness (say +7.75 Dioptre) or < 7.5 Dioptre for Myopia or near sightedness (say -7.75 Dioptre).

**4.1.14. Unproven Treatments (Code-Excl16)**

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

**4.2. Specific Exclusions**

**4.2.1. Personal Waiting Period**

Conditions specified for an Insured Person under Personal Waiting Period will be subject to a Waiting Period of up to 48 months from the inception of the First Policy with Us.

**4.2.2. Conflict & Disaster:**

Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism.

**4.2.3. External Congenital Anomaly:**

Screening, counseling or treatment related to external Congenital Anomaly.

**4.2.4. Dental treatment:**

All dental treatments other than due to accidents and cancers.

**4.2.5. Unrecognized Physician or Hospital:**

- a. Treatment or Medical Advice provided by a Medical Practitioner not recognized by the Medical Council of India or by Central Council of Indian Medicine or by Central council of Homeopathy.
- b. Treatment provided by anyone with the same residence as an Insured Person or who is a member of the Insured Person's immediate family or relatives.
- c. Treatment provided by Hospital or health facility that is not recognized by the relevant authorities in India.

**4.2.6. Costs which are not Reasonable and Customary and treatments which are not Medically Necessary. Refer Definition 2.1.37 of the policy wordings for Reasonable and Customary Charges.**

**4.2.7. Artificial life maintenance for the Insured Person who has been declared brain dead or in vegetative state**

## 5. General Terms and Clauses

### 5.1. Standard General Terms and Clauses

#### 5.1.1. Free Look Period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days (thirty days for policies with a term of 3 years, if sold through distance marketing) from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to:

- I. refund of the premium paid, less any expenses incurred by the Company on medical examination of the insured person.

#### 5.1.2. Cancellation

- I. The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

The below grid shall be applicable for 'Yearly / Annual/One Time' premium payment frequency.

1 year Tenure		2 years Tenure		3 years Tenure	
Policy in-force up to	Refund Premium (%)	Policy in-force up to	Refund Premium (%)	Policy in-force up to	Refund Premium (%)
Up to 30 days	75%	Up to 30 days	87.5%	Up to 30 days	90%
31 to 90 days	50%	31 to 90 days	75%	31 to 90 days	87.5%
91 to 180 days	25%	91 to 180 days	62.5%	91 to 180 days	75%
exceeding 180 days	0%	181 to 365 days	50%	181 to 365 days	60%
		366 to 455 days	25%	366 to 455 days	50%
		456 to 545 days	12%	456 to 545 days	25%
		Exceeding 545 days	0%	545 to 720 days	12%
				Exceeding 720 days	0%

No refund is applicable for Half Yearly, Quarterly & Monthly premium frequencies.

In case of death of an Insured, pro-rate refund of the premium for the deceased insured will be refunded, provided there is no history of claim.

- II. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

#### 5.1.3. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

#### Simplified for you

Free look is a 15 / 30 days period during which you can return back your policy, if you don't like what you have purchased.

#### Simplified for you

You can cancel your policy whenever you wish.

**Note:** We will NOT refund any premium if we have paid a claim.

We will refund part of the premium depending on how many days your policy has been running for, if there is no claim.

#### Simplified for you

If we ever cancel your policy, it will be for Fraud or Non disclosure only. Insurance contract is a legal contract too and it's based on trust.

- I. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- II. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- III. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- IV. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days (15 days in case of other than single premium policies) to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- V. No loading shall apply on renewals based on individual claims experience.

#### 5.1.4. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The Insured Person shall be notified three months before the changes are effected.

#### 5.1.5. Nomination

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

#### 5.1.6. Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy: a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true; b) the active concealment of a fact by the insured person having knowledge or belief of the fact; c) any other act fitted to deceive; and d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

#### 5.1.7. Withdrawal of Policy

- I. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- II. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

#### 5.1.8. Redressal of Grievance:

In case of any grievance the insured person may contact the company through:

Website: [www.nivabupa.com](http://www.nivabupa.com)

Toll- Free: 1860-500-8888

E-mail: [customercare@nivabupa.com](mailto:customercare@nivabupa.com) (Senior citizens may write to us at: [seniorcitizensupport@nivabupa.com](mailto:seniorcitizensupport@nivabupa.com))

Fax : 011-41743397

Courier: Customer Services Department

**Fraud** is an action by you or anyone acting on your behalf where you receive benefits, financial or otherwise, for which you are either not eligible at all or not to the extent under the policy.

Pay your renewal premium before end of policy period to maintain continuity of benefits. A grace period is also available to pay the premium after policy expiry.

**Note: You are NOT insured during the grace period.**

#### Simplified for you

We will cancel your policy, will not pay any claim, will not refund any premium paid and have right to take all possible legal action against you including for recovery of benefits paid earlier, if

- You withheld any information from us, whole or part that would have invited any decision other than a 'standard acceptance' of your application for insurance.

**Note:** Non standard decisions are:

- Loading – We ask for additional premium
- Exclusions – We apply a additional waiting period for health conditions or treatments
- Rejection – We hate to do this. But sometimes are compelled to say no to a customer

**IMPORTANT: We understand you may not know how important is the information on your health and it's impact on your policy. Hence it's very important that you disclose all health information and we would decide how important (we call it 'material') it is.**

- Cause fraud of any kind

Niva Bupa Health Insurance Company Limited  
D-5, 2nd Floor, Logix Infotech Park  
opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at:

Head – Customer Services

Niva Bupa Health Insurance Company Limited  
D-5, 2nd Floor, Logix Infotech Park  
opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301

Contact No: 1860-500-8888

Fax No.: 011-41743397

Email ID: [customercare@nivabupa.com](mailto:customercare@nivabupa.com)

For updated details of grievance officer, kindly refer the link <https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx>

If the Insured person is not satisfied with the above, they can escalate to [GRO@nivabupa.com](mailto:GRO@nivabupa.com).

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017 (at the addresses given in Annexure II).

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

#### 5.1.9. Claim settlement (Provision for Penal interest)

- I. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- II. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- III. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- IV. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

#### 5.1.10. Moratorium Period

After completion of eight continuous years under the Policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first Policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the Policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the Policy contract.

#### 5.1.11. Multiple Policies

- I. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- II. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.

#### Simplified for you

We will provide our decision on claim within 30 days (45 days for investigated cases) from submission of all necessary claim documents. For any delay in payment of claim, we will pay interest on the claim amount at a rate 2% above bank rate.

#### Simplified for you

After 8 years, no health insurance claim shall be contestable except for proven fraud and permanent exclusions.

#### Simplified for you

In case you have multiple policies, you can choose the policy from which you want to claim first.

If claim amount exceeds the Sum Insured of first policy you claim from; then you can claim the balance amount from the second policy.



- III. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- IV. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

**5.1.12. Migration**

The Insured Person will have the option to migrate the Policy to other health insurance products / plans offered by the Company policy by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product / plan offered by the Company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link [https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1)

**5.1.13. Portability**

The Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire Policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General / Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link [https://www.irdai.gov.in/ADMINCMS/cms/whatsNew\\_Layout.aspx?page=PageNo3987&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1)

**5.1.14. Disclosure of Information**

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

**5.1.15. Condition Precedent to Admission of Liability**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

**5.1.16. Complete Discharge**

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

**5.1.17. Premium Payment in Instalments**

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- I. Grace Period of 30 days in case of single premium policies, and a period of 15 days in case of other than single premium policies, would be given to pay the instalment premium due for the policy.
- II. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- III. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- IV. No interest will be charged If the instalment premium is not paid on due date
- V. In case of instalment premium due not received within the grace period, the policy will get canceled.
- VI. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.

**Simplified for you**

You can shift your policy to any other health insurance product / plan offered by us as per migration guidelines.

**Simplified for you**

You can also shift your policy to any other insurer as per portability guidelines.



## 5.2. Specific Terms and Clauses

### 5.2.1. Automatic Cancellation:

The Policy shall automatically terminate in the event of death of the all Insured Person(s). A refund in accordance with the table in Section 5.1.2. shall be payable provided that no claim has been admitted or lodged or not benefit has been availed by the insured person under the policy.

### 5.2.2. Additional premium (Risk Loading)

- I. We may ask for additional premium after due risk evaluation (it's what referred to as Underwriting) based on all information provided by you. We will issue policy to you only after you pay us the additional premium and provide us consent.
- II. We will never ask for more than 100% for any particular health condition and never more than 150% for any individual.
- III. Once applied, Risk loading continues even for all renewals. However, we offer discounts up to 30% under LiveHealthy+ for maintenance and improvement in health

### 5.2.3. Other Renewal Conditions:

#### a. Renewal Premium:

Renewal premium will alter based on Age. For Floater plan, the age of eldest insured person will be considered for calculating the premium.

#### b. Addition of Insured Persons on Renewal:

If a new member is added in the Policy, either by way of endorsement or at the time of Renewal, the Pre-existing Disease clause, exclusions, loading (if any) and Waiting Periods will be applicable afresh for that member.

#### c. Changes to Sum Insured on Renewal:

You may opt for enhancement of Sum Insured at the time of Renewal, subject to underwriting. All Waiting Periods as defined in the Policy shall apply afresh for this enhanced limit from the effective date of such enhancement.

### 5.2.4. Claims

- a. Cashless claim facility is available at our network hospitals ONLY. As list of network hospitals is dynamic, for the latest list, refer to our website [www.nivabupa.com](http://www.nivabupa.com).
- b. Documents required with claim form:

Hospital / Medical records:

- Original Discharge summary with first and subsequent consultation papers.
- Original Final Hospital bill with detailed break-up and payment receipt (including pharmacy bills).
- Laboratory investigation reports with supporting prescriptions.
- MLC/First Information Report (FIR) (in accident cases).

Policyholder documents (Nominee in case of death of Policyholder):

- KYC documents
- Cancelled cheque

#### IMPORTANT:

- All documents **MUST** be submitted within 30 days from discharge.
  - For any delay in submission, You **MUST** provide the reasons in writing. We will condone such delay on merits (i.e. reasons beyond your control).
  - You **MUST** submit all claim related documents for expenses within the Deductible amount (if applicable).
  - We reserve the right to check and investigate the hospital / medical records from any doctor, Hospital, clinic, individual or institution.
- c. The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment are placed as Annexure I.
  - d. If you opt for a Hospital room which is higher than the eligible room category as specified in your Policy Schedule, then We will pay only a pro-rated portion of the total Associated Medical Expenses (including surcharge or taxes thereon) as per the following formula:

(Eligible Room Rent limit / Room Rent actually incurred) \* total Associated Medical Expenses

Associated Medical Expenses shall include Room Rent, nursing charges, Medical Practitioners' fees and operation theatre charges.

- e. For any hospitalization, we will pay for items included in the bill by the Hospital during the duration of hospitalization. Items not included in the bill will not be paid.
- f. For any claim that is presented to us in any currency other than INR, we will use the Exchange rate as on the date of Admission/Event of that claim.
- g. All claims will be paid in INR only.

**5.2.5. Policy Disputes**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

**5.2.6. Territorial Jurisdiction**

All claims shall be payable in India in Indian Rupees only.

**5.2.7. Alteration to the Policy**

This Policy constitutes the complete contract of insurance. Any change in the Policy will only be evidenced by a written endorsement signed and stamped by Us. No one except Us can within the permission of the IRDAI change or vary this Policy.

**5.2.8. Zonal pricing**

For the purpose of calculating premium, the country has been divided into the following 4 zones:

- I. Zone 1: Delhi NCR (Delhi NCR Includes Delhi, Baghpat, Bulandshahr, Gautam Buddh Nagar, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Faridabad, Gurugram, Jhajjar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Rohtak, Sonipat, Aligarh, Alwar, Hissar, Kaithal, Kurukshetra, Mathura, Saharanpur, Sirsa), Nasik, Surat, Vadodara
- II. Zone 2: Rest Of Gujarat, Kolkata, Mumbai, Palghar, Raigarh (MH), Thane
- III. Zone 3: Amritsar, Chennai, Hooghly, Hyderabad, Jaipur, K.V.Rangareddy, Kolkata Ext, Madhya Pradesh, Rest Of Maharashtra, Rest Of Uttar Pradesh, Rest Of Haryana
- IV. Zone 4: Rest of India (Including Bengaluru and Pune)

Your premium depends upon your residential city. Please inform us immediately in case of change in your city.

**5.2.9. Assignment**

The Policy can be assigned subject to applicable laws.

**Annexure I - The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment**

List I – Expenses not covered

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY FOOD	24	ATTENDANT CHARGES	47	LUMBO SACRAL BELT
2	BABY UTILITIES CHARGES	25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	48	NIMBUS BED OR WATER OR AIR BED CHARGES
3	BEAUTY SERVICES	26	BIRTH CERTIFICATE	49	AMBULANCE COLLAR
4	BELTS/ BRACES	27	CERTIFICATE CHARGES	50	AMBULANCE EQUIPMENT
5	BUDS	28	COURIER CHARGES	51	ABDOMINAL BINDER
6	COLD PACK/HOT PACK	29	CONVEYANCE CHARGES	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
7	CARRY BAGS	30	MEDICAL CERTIFICATE	53	SUGAR FREE Tablets
8	EMAIL / INTERNET CHARGES	31	MEDICAL RECORDS	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	32	PHOTOCOPIES CHARGES	55	ECG ELECTRODES
10	LEGGINGS	33	MORTUARY CHARGES	56	GLOVES
11	LAUNDRY CHARGES	34	WALKING AIDS CHARGES	57	NEBULISATION KIT
12	MINERAL WATER	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
13	SANITARY PAD	36	SPACER	59	KIDNEY TRAY
14	TELEPHONE CHARGES	37	SPIROMETRE	60	MASK
15	GUEST SERVICES	38	NEBULIZER KIT	61	OUNCE GLASS
16	CREPE BANDAGE	39	STEAM INHALER	62	OXYGEN MASK
17	DIAPER OF ANY TYPE	40	ARMSLING	63	PELVIC TRACTION BELT
18	EYELET COLLAR	41	THERMOMETER	64	PAN CAN
19	SLINGS	42	CERVICAL COLLAR	65	TROLLY COVER
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	43	SPLINT	66	UROMETER, URINE JUG
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	44	DIABETIC FOOT WEAR	67	AMBULANCE
22	TELEVISION CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)	68	VASOFIX SAFETY
23	SURCHARGES	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER		

List II – Items that are to be subsumed into Room Charges

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/ INDICATED)	14	BED PAN	27	ADMISSION KIT
2	HAND WASH	15	FACE MASK	28	DIABETIC CHART CHARGES
3	SHOE COVER	16	FLEXI MASK	29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
4	CAPS	17	HAND HOLDER	30	DISCHARGE PROCEDURE CHARGES
5	CRADLE CHARGES	18	SPUTUM CUP	31	DAILY CHART CHARGES
6	COMB	19	DISINFECTANT LOTIONS	32	ENTRANCE PASS / VISITORS PASS CHARGES
7	EAU-DE-COLOGNE / ROOM FRESHNERS	20	LUXURY TAX	33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
8	FOOT COVER	21	HVAC	34	FILE OPENING CHARGES
9	GOWN	22	HOUSE KEEPING CHARGES	35	INCIDENTAL EXPENSES/ MISC. CHARGES (NOT EXPLAINED)
10	SLIPPERS	23	AIR CONDITIONER CHARGES	36	PATIENT IDENTIFICATION BAND / NAME TAG
11	TISSUE PAPER	24	IM IV INJECTION CHARGES	37	PULSEOXYMETER CHARGES
12	TOOTH PASTE	25	CLEAN SHEET		
13	TOOTH BRUSH	26	BLANKET/WARMER BLANKET		

List III – Items that are to be subsumed into Procedure Charges

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	HAIR REMOVAL CREAM	9	WARD AND THEATRE BOOKING CHARGES	17	BOYLES APPARATUS CHARGES
2	DISPOSABLES RAZORS CHARGES (for site preparations)	10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	18	COTTON
3	EYE PAD	11	MICROSCOPE COVER	19	COTTON BANDAGE
4	EYE SHEILD	12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER	20	SURGICAL TAPE
5	CAMERA COVER	13	SURGICAL DRILL	21	APRON
6	DVD, CD CHARGES	14	EYE KIT	22	TORNIQUET
7	GAUSE SOFT	15	EYE DRAPE	23	ORTHOBUNDLE, GYNAEC BUNDLE
8	GAUZE	16	X-RAY FILM		

List IV – Items that are to be subsumed into costs of treatment

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	ADMISSION/REGISTRATION CHARGES	7	INFUSION PUMP- COST	13	MOUTH PAINT
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC	14	VACCINATION CHARGES
3	URINE CONTAINER	9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	15	ALCOHOL SWABES
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	10	HIV KIT	16	SCRUB SOLUTION/STERILLIUM
5	BIPAP MACHINE	11	ANTISEPTIC MOUTHWASH	17	GLUCOMETER & STRIPS
6	CPAP/ CAPD EQUIPMENTS	12	LOZENGES	18	URINE BAG

**Annexure II - List of Insurance Ombudsmen**

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.

<p>CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadur- garh), Himachal Pradesh, UT of Jammu &amp; Kashmir, Ladakh and Chandigarh.</p>
<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry).</p>
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi &amp; Following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh.</p>
<p>GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, UT of Yanam and part of UT of Pondicherry.</p>
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, UT of Lakshadweep, Mahe-a part of UT of Pondicherry.</p>

<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, UT of Andaman &amp; Nicobar Islands.</p>
<p>LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor,Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

EXECUTIVE COUNCIL OF INSURERS  
3rd Floor, Jeevan Seva Annexe,  
S. V. Road, Santacruz (W),  
Mumbai - 400 054.  
Tel.: 022 - 69038801/03/04/05/06/07/08/09  
Email: inscoun@cioins.co.in

Shri B. C. Patnaik, Secretary General  
Smt Poornima Gaitonde, Secretary

Ombudsmen details are subject to change. Please refer this link for the updated details: CIO (cioins.co.in)”

### Annexure III: Product Benefit Table

Benefits	Gold	Sapphire	Diamond	Platinum	Titanium
Expenses in reaching a Hospital	<b>Road Ambulance:</b> Up to Sum Insured <b>Air Ambulance:</b> Up to Sum Insured				
Expenses During Hospitalization (Including AYUSH)	Covered up to Sum Insured for 2+ Hours of Hospitalisation. (24+ Hours for Ayush Treatment). All Day Care Treatments Covered. <b>Single Private Room Only</b>		Covered up to Sum Insured for 2+ Hours of Hospitalisation. (24+ Hours for Ayush Treatment) All Day Care Treatments Covered.		
Modern Treatments	Modern Treatments: Covered up to Sum Insured.				
Expenses Before and After a Hospitalization	60 Days and 180 Days Respectively. Covered Up to Sum Insured				
Home Care/Domiciliary	Covered up to Sum Insured				
Organ Donor	Covered up to Sum Insured				
Annual Health Check-Up (Only Cashless)	For defined list of tests; up to INR 500 for every INR 1 Lac Base Sum Insured. (Individual: Maximum INR 5,000 per Insured; Family Floater: Maximum INR 10,000 per policy).				
ReAssureX*	ReAssure Forever: First claim paid triggers ReAssure, "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured.				
ReAssure+*	NA				<b>ReAssure Forever:</b> First claim paid triggers ReAssure, "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured.  <b>Lock the Clock:</b> Pay premiums as per your entry age, till a claim is paid.
Booster+	Unutilized Base Sum Insured carries forward to the next policy year. Maximum Accumulation as per age of entry				
	<ul style="list-style-type: none"> <li>Entry Age 18-35: 3X</li> <li>Entry Age 36-45: 2X</li> <li>Entry Age 46+: 1X</li> </ul>	<ul style="list-style-type: none"> <li>Entry Age 18-35: 5X;</li> <li>Entry Age 36-45: 3X</li> <li>Entry Age 46+: 2X</li> </ul>	<ul style="list-style-type: none"> <li>Entry Age 18-35: 10X</li> <li>Entry Age 36-45: 5X</li> <li>Entry Age 46+: 3X</li> </ul>		
M-iracle	Covered up to M-iracle Sum insured. Carry forward unutilized M-iracle Sum Insured maximum as per Booster+				
	M-iracle (Maternity) Waiting Period: 48 Months	M-iracle (Maternity) Waiting Period: 12 Months	M-iracle (Maternity) Waiting Period: 24 Months	M-iracle (Maternity) Waiting Period: 9 Months	
Live Healthy	Up to 30% Discount on premium at the time of Renewal.				
Second Medical Opinion	Unlimited times in a Policy Year (network only)				
E-Consultation	Unlimited e-consultation within our network				
<b>Optional Benefits</b>					
Cash-Bag	Accumulate cashback on every claim free year. Use it to pay for Premiums, OPD, Deductibles, Co-payments. 10% on 1st Renewal Premium and every 5% on subsequent renewals.				



Borderless	Get treatment anywhere in the world. Covered up to Sum Insured with 50% Co-payment. (Option to reduce co-payment to 0%/20%/30%/40%)	
Pre- Existing Disease Waiting Time Modification	Modify the PED from the current to 12 months, 24 Months, 36 Months	Modify the PED from the current to 12 months, 24 Months, 48 Months
Room type Modification	Shared Room, Standard Single Room	Shared Room, Standard Single Room
Co-Payment	0%, 10%, 20%, 30%, 40%, 50%	
Personal Accident	Up to 5 times of Base Sum Insured. Maximum up to INR 1 Crore	
Hospital Daily Cash	<ul style="list-style-type: none"> <li>Up to INR 5 Lac Base Sum Insured: INR 1,000/day</li> <li>Between INR 7.5 Lac to INR 15 Lac Base Sum Insured: INR 2,000/day</li> <li>Above 15 Lac Base Sum Insured: INR 4,000/day</li> </ul>	
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	
Safeguard	<ul style="list-style-type: none"> <li>Claim Safeguard: Non-payable items will be covered (as per list I) of policy annexure 'The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment')</li> <li>Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000</li> <li>Sum Insured Safeguard: CPI linked increase in Base Sum Insured</li> </ul>	
Safeguard+	<ul style="list-style-type: none"> <li>Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of policy annexure 'The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment')</li> <li>Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000</li> <li>Sum Insured Safeguard+: CPI linked increase in Base Sum Insured</li> </ul>	
Future Ready	Provides continuity benefit for all waiting periods served by the member to the spouse added in future. And get guaranteed Issuance.	
WellConsult (OPD)	<ul style="list-style-type: none"> <li>Unlimited Tele Consultation;</li> <li>Physical Consultation INR 10,000. 20% co-payment on reimbursement.</li> <li>Diagnostics INR 10,000. 20% co-payment on reimbursement.</li> <li>Pharmacy INR 2500. 20% co-payment on reimbursement.</li> <li>10 sessions on Emotional Wellness.</li> <li>Unlimited Diet/Nutrition Coaching.</li> <li>Unlimited AI Smart Fitness Coaching.</li> <li>Global Content.</li> <li>Access to Gym Membership with 2 Visits/Week/Adult.</li> </ul>	
<b>Waiting Periods</b>		
Pre Existing Disease		
Specific Disease	24 Months	
Initial Waiting Period	30 Days	
*Between ReAssureX & ReAssure+ only one can be opted		
*Between Safeguard & Safeguard+ only one can be opted		
** Gold, Sapphire, Diamond, Platinum, Titanium will be offered with lesser commission.		

Benefits	Gold+	Sapphire+	Diamond+	Platinum+	Titanium+
Expenses in reaching a Hospital	<b>Road Ambulance:</b> Up to Sum Insured <b>Air Ambulance:</b> Up to Sum Insured				
Expenses During Hospitalization (Including AYUSH)	Covered up to Sum Insured for 2+ Hours of Hospitalisation. (24+ Hours for Ayush Treatment) All Day Care Treatments Covered				
Modern Treatments	<b>Modern Treatments:</b> Covered up to Sum Insured.				
Expenses Before and After a Hospitalization	60 Days and 180 Days Respectively. Covered Up to Sum Insured				
Home Care/ Domiciliary	Covered up to Sum Insured				
Organ Donor	Covered up to Sum Insured				
Annual Health Check-Up (Only Cashless)	For defined list of tests; up to INR 500 for every INR 1 Lac Base Sum Insured. (Individual: Maximum INR 5,000 per Insured; Family Floater: Maximum INR 10,000 per policy).				
ReAssureX*	<b>ReAssure Forever:</b> First claim paid triggers ReAssure, "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured.	NA			
ReAssure+*	NA	<b>ReAssure Forever:</b> First claim paid triggers ReAssure, "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured. <b>Lock the Clock:</b> Pay premiums as per your entry age, till a claim is paid.			<b>ReAssure Forever:</b> First claim paid triggers ReAssure, "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured. <b>Lock the Clock+:</b> Pay premiums as per your entry age, till a claim is paid. <b>(Maternity will not impact Lock the Clock +)</b>
Booster+	Unutilized Base Sum Insured carries forward to the next policy year. Maximum Accumulation as per age of entry Entry Age 18-35: 3X Entry Age 36-45: 2X Entry Age 46+: 1X	Unutilized Base Sum Insured carries forward to the next policy year. Maximum Accumulation as per age of entry Entry Age 18-35: 5X Entry Age 36-45: 3X Entry Age 46+: 2X	Unutilized Base Sum Insured carries forward to the next policy year. Maximum Accumulation as per age of entry Entry Age 18-35: 10X Entry Age 36-45: 5X Entry Age 46+: 3X		
M-iracle	Covered up to M-iracle (Maternity) Sum insured. Carry forward unutilized M-iracle Sum Insured maximum as per Booster+				
	M-iracle (Maternity) Waiting Period: 48 Months	M-iracle (Maternity) Waiting Period: 12 Months	M-iracle (Maternity) Waiting Period: 24 Months	M-iracle (Maternity) Waiting Period: 9 Months	
Live Healthy	Up to 30% Discount on premium at the time of Renewal.				
Second Medical Opinion	Unlimited times in a Policy Year (network only)				
E-Consultation	Unlimited e-consultation within our network				

Optional Benefits	
Cash-Bag	Accumulate cashback on every claim free year. Use it to pay for Premiums, OPD, Deductibles, Co-payments. 10% on 1st Renewal Premium and every 5% on subsequent renewals.
Borderless	Get treatment anywhere in the world. Covered up to Sum Insured with 50% Co-payment. (Option to reduce co-payment to 0%/20%/30%/40%)
Pre- Existing Disease Waiting Time Modification	Modify the PED from the current to 12 months, 24 Months, 36 Months Modify the PED from the current to 12 months, 24 Months, 48 Months
Room Type Modification	Shared Room, Standard Single Room
Co-Payment	0%, 10%, 20%, 30%, 40%, 50%
Personal Accident	Up to 5 times of Base Sum Insured. Maximum up to INR 1 Crore
Hospital Daily Cash	<ul style="list-style-type: none"> <li>Up to INR 5 Lac Base Sum Insured: INR 1,000/day</li> <li>Between INR 7.5 Lac to INR 15 Lac Base Sum Insured: INR 2,000/day</li> <li>Above 15 Lac Base Sum Insured: INR 4,000/day</li> </ul>
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
Safeguard	<ul style="list-style-type: none"> <li><b>Claim Safeguard:</b> Non-payable items will be covered (as per list I) of policy annexure 'The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment')</li> <li><b>Booster+ Safeguard:</b> No impact on Booster+ if claim in a policy year is less than INR 50,000</li> <li><b>Sum Insured Safeguard:</b> CPI linked increase in Base Sum Insured</li> </ul>
Safeguard+	<ul style="list-style-type: none"> <li><b>Claim Safeguard+:</b> Non-payable items will be covered (as per list I, II, III, IV of policy annexure 'The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment')</li> <li><b>Booster+ Safeguard+:</b> No impact on Booster+ if claim in a policy year is less than INR 1,00,000</li> <li><b>Sum Insured Safeguard+:</b> CPI linked increase in Base Sum Insured</li> </ul>
Future Ready	Provides continuity benefit for all waiting periods served by the member to the spouse added in future. And get guaranteed Issuance.
WellConsult (OPD)	<ul style="list-style-type: none"> <li>Unlimited Tele Consultation;</li> <li>Physical Consultation INR 10,000. 20% co-payment on reimbursement.</li> <li>Diagnostics INR 10,000. 20% co-payment on reimbursement.</li> <li>Pharmacy INR 2500. 20% co-payment on reimbursement.</li> <li>10 sessions on Emotional Wellness.</li> <li>Unlimited Diet/Nutrition Coaching.</li> <li>Unlimited AI Smart Fitness Coaching.</li> <li>Global Content.</li> <li>Access to Gym Membership with 2 Visits/Week/Adult.</li> </ul>
Waiting Periods	
Pre Existing Disease	48 Months 36 Months
Specific Disease	24 Months
Initial Waiting Period	30 Days
*Between ReAssureX & ReAssure+ only one can be opted	
*Between Safeguard & Safeguard+ only one can be opted	

Benefits	Flexi Plan
Expenses in reaching a Hospital	<b>Road Ambulance:</b> Up to Sum Insured <b>Air Ambulance:</b> Up to Sum Insured
Expenses During Hospitalization (Including AYUSH)	Covered up to Sum Insured for 2+ Hours of Hospitalisation. (24+ Hours for Ayush Treatment) All Day Care Covered.
Modern Treatments	<b>Modern Treatments:</b> Covered up to Sum Insured.
Expenses Before and After a Hospitalization	60 Days and 180 Days Respectively. Covered Up to Sum Insured
Home Care/Domiciliary	Covered up to Sum Insured
Organ Donor	Covered up to Sum Insured
Annual Health Check-Up (Only Cashless)	For defined list of tests; up to INR 500 for every INR 1 Lac Base Sum Insured. (Individual: Maximum INR 5,000 per Insured; Family Floater: Maximum INR 10,000 per policy).
ReAssureX*	ReAssure Forever: First claim paid triggers ReAssure, "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured.
ReAssure+*	<b>ReAssure Forever:</b> First claim paid triggers ReAssure, "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured.  <b>Lock the Clock:</b> Pay premiums as per your entry age, till a claim is paid.  <b>Lock the Clock+:</b> Pay premiums as per your entry age, till a claim is paid. <b>(Maternity will not impact Lock the Clock +)</b>  <b>Either Lock the clock or lock the clock+ can be opted</b>
Booster+	Unutilized Base Sum Insured carries forward to the next policy year. Maximum Accumulation as per age of entry: Entry Age 18-35: Up to 10X Entry Age 36-45: Up to 10X Entry Age 46+: Up to 10X
M-iracle	Covered up to M-iracle (Maternity) Sum insured. Carry forward unutilized M-iracle Sum Insured maximum as per Booster+ M-iracle (Maternity) Waiting Period options: 48 Months, 24 Months, 12 Months, 9 Months
Live Healthy	Up to 30% Discount on premium at the time of Renewal.
Second Medical Opinion	Unlimited times in a Policy Year (network only)
E-Consultation	Unlimited e-consultation within our network
Optional Benefits	
Cash-Bag	Accumulate cashback on every claim free year. Use it to pay for Premiums, OPD, Deductibles, Co-payments. 10% on 1st Renewal Premium and every 5% on subsequent renewals.
Borderless	Get treatment anywhere in the world. Covered up to Sum Insured with 50% Co-payment. (Option to reduce co-payment to 0%/20%/30%/40%)
Pre- Existing Disease Waiting Time Modification	Modify the PED from the current to 12 months, 24 Months, 36 Months, 48 Months
Room Type Modification	Shared Room, Standard Single Room
Co-Payment	0%, 10%, 20%, 30%, 40%, 50%
Personal Accident	Up to 5 times of Base Sum Insured. Maximum up to INR 1 Crore
Hospital Daily Cash	<ul style="list-style-type: none"> <li>Up to INR 5 Lac Base Sum Insured: INR 1,000/day</li> <li>Between INR 7.5 Lac to INR 15 Lac Base Sum Insured: INR 2,000/day</li> <li>Above 15 Lac Base Sum Insured: INR 4,000/day</li> </ul>
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

Safeguard	<ul style="list-style-type: none"> <li>Claim Safeguard: Non-payable items will be covered (as per list I) of policy annexure 'The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment')</li> <li>Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000</li> <li>Sum Insured Safeguard: CPI linked increase in Base Sum Insured</li> </ul>
Safeguard+	<ul style="list-style-type: none"> <li>Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of policy annexure 'The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment')</li> <li>Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000</li> <li>Sum Insured Safeguard+: CPI linked increase in Base Sum Insured</li> </ul>
Future Ready	Provides continuity benefit for all waiting periods served by the member to the spouse added in future. And get guaranteed Issuance.
WellConsult (OPD)	<ul style="list-style-type: none"> <li>Unlimited Tele Consultation;</li> <li>Physical Consultation INR 10,000. 20% co-payment on reimbursement.</li> <li>Diagnostics INR 10,000. 20% co-payment on reimbursement.</li> <li>Pharmacy INR 2500. 20% co-payment on reimbursement.</li> <li>10 sessions on Emotional Wellness.</li> <li>Unlimited Diet/Nutrition Coaching.</li> <li>Unlimited AI Smart Fitness Coaching.</li> <li>Global Content.</li> <li>Access to Gym Membership with 2 Visits/Week/Adult.</li> </ul>
<b>Waiting Periods</b>	
Pre Existing Disease	Options: 12 months, 24 Months, 36 Months, 48 Months
Specific Disease	Options: 12 months, 24 Months
Initial Waiting Period	30 Days
*Between ReAssureX & ReAssure+ only one can be opted	
*Between Safeguard & Safeguard+ only one can be opted	
Any plan can be created with full or lesser commission. The benefits can be offered in any of the combinations.	

#### Annexure IV: Benefit Illustration

Benefit Illustration (5 Lac Sum Insured, Policy Term 1 year)										
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
<b>Illustration 1</b>										
18	7,316.00	5,00,000	7,316.00	731.60	6,584.40	5,00,000	7,316.00	13,700.00	21,327.00	5,00,000
21	7,316.00	5,00,000	7,316.00	731.60	6,584.40	5,00,000	7,316.00			
39	9,484.00	5,00,000	9,484.00	948.40	8,535.60	5,00,000	9,484.00			
45	10,911.00	5,00,000	10,911.00	1,091.10	9,819.90	5,00,000	10,911.00			

<p>Total premium for all members of the family is <b>Rs.35,027</b>, when each member is covered separately.</p> <p>Sum Insured available for each individual is <b>Rs.500,000</b>.</p>			<p>Total premium for all members of the family is <b>Rs.31,524</b>, when they are covered under a single policy.</p> <p>Sum Insured available for each family member is <b>Rs.500,000</b>.</p>				<p>Total premium when the policy is opted on floater basis is <b>Rs.21,327</b>.</p> <p>Sum Insured of <b>Rs.500,000</b> is available for the entire family.</p>			
<b>Illustration 2</b>										
55	18,168.00	5,00,000	18,168.00	1,816.80	16,351.20	5,00,000	18,168.00	8,678.00	41,030.00	5,00,000
63	31,540.00	5,00,000	31,540.00	3,154.00	28,386.00	5,00,000	31,540.00			
<p>Total premium for all members of the family is <b>Rs. 49,708</b>, when each member is covered separately.</p> <p>Sum Insured available for each individual is <b>Rs.500,000</b>.</p>			<p>Total premium for all members of the family is <b>Rs.44,737</b>, when they are covered under a single policy.</p> <p>Sum Insured available for each family member is <b>Rs.500,000</b>.</p>				<p>Total premium when the policy is opted on floater basis is <b>Rs.41,030</b>.</p> <p>Sum Insured of <b>Rs.500,000</b> is available for the entire family.</p>			
<b>Illustration 3</b>										
65	31,540.00	5,00,000	31,540.00	3,154.00	28,386.00	5,00,000	31,540.00	19,513.00	51,994.00	5,00,000
70	39,967.00	5,00,000	39,967.00	3,996.70	35,970.30	5,00,000	39,967.00			
<p>Total premium for all members of the family is <b>Rs.71,507</b>, when each member is covered separately.</p> <p>Sum Insured available for each individual is <b>Rs.500,000</b>.</p>			<p>Total premium for all members of the family is <b>Rs.64,356</b>, when they are covered under a single policy.</p> <p>Sum Insured available for each family member is <b>Rs.500,000</b>.</p>				<p>Total premium when the policy is opted on floater basis is <b>Rs. 51,994</b>.</p> <p>Sum Insured of <b>Rs.500,000</b> is available for the entire family.</p>			
<p><b>Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.</b></p>										
<p><b>Premium is considered for Gold+ Variant and Zone 1</b></p>										