

Arogya Sanjeevani,
Niva Bupa Health Insurance Co. Ltd.
Your family's health security cover

A health insurance plan designed to secure your family's health, with vital benefits tailor-made for your needs.

Hospitalisation Coverage
Coverage up to 10 lacs for you and your family.

Pre & Post Hospitalisation
Expenses covered up to sum insured for 30 & 60 days respectively.

Cumulative Bonus
Every claim free year, get 5% sum insured as bonus (maximum upto 50% of sum insured).

Day Care Treatments
For treatments that do not require 24-hour hospitalization.

Hassle-free Claims*
30 minute cashless claims processing and in-house claim settlement.

AYUSH Treatments$
Coverage for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy.

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

Product Name: Arogya Sanjeevani, Niva Bupa Health Insurance Co. Ltd. Product UIN: NBHHLIP27056V042627

Product Benefit Table (all amounts are in INR unless defined as percentage or number)	
Product Name	Arogya Sanjeevani, Niva Bupa Health Insurance Co. Ltd.
Product Type	Individual/Floater
Category of Cover	Indemnity
Sum Insured	INR 50,000 to 10 Lacs (in multiples of INR 50,000) On Individual basis- SI shall apply to each individual family member On Floater basis- SI shall apply to the entire family
Policy Period	1 year
Eligibility	Policy can be availed by persons between the age of 18 years to 65 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members i. Legally wedded spouse ii. Parents and Parents-in-law iii. Dependent Children (i.e. natural or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals.
Grace Period	30 days for all types of policies. For policies with monthly premium payment mode, it is for 15 Days. The coverage too will be given during the 15 Days grace period of a policy taken on monthly mode.
Hospitalisation Expenses	Expenses of hospitalisation for a minimum period of 24 consecutive hours only shall be admissible. Time limit of 24 hours shall not apply when the treatment is undergone in a Day Care Centre.
Pre Hospitalisation	For 30 days prior to the date of hospitalisation
Post Hospitalisation	For 60 days from the date of discharge from the hospital
Sublimit for room/ doctors' fees	I. Room Rent, Boarding, Nursing Expenses all inclusive as provided by the Hospital/ Nursing Home up to 2% of the sum insured subject to a maximum of Rs.5,000/- per day. II. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all inclusive as provided by the hospital/Nursing Home up to 5% of the sum insured subject to maximum of Rs.10,000/- per day
Cataract Treatment	Up to 25% of Sum Insured or Rs.40,000/-, whichever is lower, per eye, under one policy year.
AYUSH[$]	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to sum insured, during each Policy year as specified in the policy schedule.
Pre Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered after a waiting period of 3 years.
Cumulative Bonus	Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. In the event of claim the cumulative bonus shall be reduced at the same rate.
Co pay	5% co pay on all claims

Niva Bupa Health Insurance Company Limited
Registered Office: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024

Disclaimer :(IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. CIN: L66000DL2008PLC182918,. Product Name : Arogya Sanjeevani, Niva Bupa Health Insurance Co. Ltd., Product UIN No.: NBHHLIP27056V042627 .UIN:NB/SS/CA/2025-26/235. Website: www.nivabupa.com, Fax: +91 11 41743397, Customer Helpline No.: 1860 500 8888. *Niva Bupa processes pre-auth requests within 30 minutes for all active policies, subject to receiving all documents and information(s) up to Niva Bupa's satisfaction. The above commitment does not include pre-authorization settlement at the time of discharge or system outage. $Only in hospitals recognized by government or Quality Council of India or National Accreditation Board on Health. For more details on terms and conditions, exclusions, risk factors, waiting period and benefits, please read the sales brochure carefully before concluding a sale.