niva Bupa
Health Insurance



Aspire
START YOUNG

Introducing a Health Insurance that rewards you for starting young

M-iracle[1]
Covers expenses around maternity, IVF, adoption, surrogacy and more. Carry forward the balance sum insured up to 10X.

Lock the Clock+[2]
Save as you age. Pay as per entry age, until you claim. M-iracle claim will not impact the AGE LOCK!

Booster+[3]
Don't lose what you don't use. Carry forward the balance sum insured up to 10X.

Cash-Bag[4]
Accumulate cashback on every claim-free year. Pay for premiums, deductible, co-payment, and OPD.

Fast Forward[5]
Don't wait for what you've paid. Bring forward the future Base sum insured and M-iracle sum insured.

Borderless[6]
Get treatment anywhere in the world.

For your Health Insurance, Call: 1800-309-3333 or visit: www.nivabupa.com

Product Name: Aspire, UIN: NBHHLIP26049V022526 | Add-on Name: Fast Forward, UIN:NBHHLIA24126V012324

Benefits	Gold+	Diamond+	Platinum+	Titanium+
Base Sum Insured	INR 3 Lakh / 5 Lakh / 7.5 Lakh / 10 Lakh / 15 Lakh / 20 Lakh / 25 Lakh / 50 Lakh / 1 Crore			
Expenses in reaching a Hospital	Up to sum insured for **Road & Air Ambulance**.			
Expenses During Hospitalisation (Including AYUSH)	Covered up to sum insured for **2+ hours of hospitalisation**. Covers all day-care also. (24+ hours for Ayush treatment)			
Modern Treatments	Covered up to sum insured.			
Expenses before and after a Hospitalisation	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 (Cashless Only)	Covered for defined list of tests.			
ReAssure Forever(7)	Triggers after the 1st claim. It is Unlimited. Each claim will be up to the Base sum insured.			
Lock the Clock(2) Pay the premium as per your entry age, till a claim is paid	NA	**Yes**	**Yes**	NA
Lock the Clock+(2) Pay the premium as per your entry age, till a claim is paid. M-iracle claim will not impact the AGE LOCK!	NA	NA	NA	**Yes**
Booster+(3) Unutilised Base sum insured carries forward to the next policy year, as per your entry age.	Entry Age 18-35: up to **3X** Entry Age 36-45: up to 2X Entry Age 46+: up to 1X	Entry Age 18-35: up to **5X** Entry Age 36-45: up to 3X Entry Age 46+: up to 2X	Entry Age 18-35: up to **10X** Entry Age 36-45: up to 5X Entry Age 46+: up to 3X	Entry Age 18-35: up to **10X** Entry Age 36-45: up to 5X Entry Age 46+: up to 3X
M-iracle(1)	Covered up to M-iracle sum insured. Carry forward unutilised M-iracle sum insured maximum up to Booster+ limits.			
M-iracle Waiting Period	48 Months	24 Months	9 Months	9 Months
Live Healthy(8)	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				
Fast Forward(5)	Combine multi tenure sum insured to be used anytime. Applicable for Base and M-iracle sum insured.			
Future Ready(9)	Guaranteed issuance & continuity on waiting periods served by you for your future spouse.			
Borderless(6)	Get treatment anywhere in the world, up to sum insured. Co-payment options: 0% / 20% / 30% / 40% / 50%			
Cash-Bag(4)	Accumulate cashback on every claim free year in your Cash-Bag. Use it to pay for premiums, deductible, co-payment, and OPD. 10% of 1st renewal premium and 5% of every subsequent renewal premium.			
Safeguard+	• Claim Safeguard+: All non-payable items will be covered (as per list I, II, III, IV) • Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000 • Sum insured Safeguard+: Inflation linked increase in Base sum insured			
WellConsult (OPD)(10)	Get comprehensive coverage for Tele & Physical Consultations, Diagnostics, Pharmacy, Gym Membership, and host of Wellness benefits.			
Personal Accident	Choose from 1X / 2X / 3X / 4X / 5X of base sum insured. Maximum up to INR 1 Crore.			
Hospital Daily Cash(11)	• Up to INR 5 Lakh Base sum insured: INR 1,000/day • Between INR 7.5 Lakh to INR 15 Lakh Base sum insured: INR 2,000/day • Above 15 Lakh Base sum insured: INR 4,000/day			
Annual Aggregate Deductible	Choose a small deductible. INR 20,000 / INR 30,000 / INR 50,000 / INR 1,00,000			
Tiered Network	Get 15% discount on premium. A co-payment of 20% would apply if treatment taken in a non-Tiered Network Hospital.			

Niva Bupa's Assurance of

- **30 Mins Cashless Claim** Processing(12)
- **10,000+** Network Hospitals(13)
- **24X7** Customer Service
- **25 Lakh+** Claims Processed(14)
- **2 Crore+** Lives Covered

Disclaimer: Niva Bupa Health Insurance Company Limited (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logos are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. (1) M-iracle sum insured will be as per the limits defined in the policy schedule. Unutilised M-iracle sum insured will be carried forward up to a maximum of 10X as per the entry age and variant opted. (2) Part of ReAssure+ Benefit. The premium of the age you entered at, will apply until a claim is paid. The product may be repriced as per IRDAI guidelines and policy terms and conditions. (3) Unutilised Base and M-iracle Sum Insured will be carried forward up to a maximum of 10X as per the entry age and variant opted. (4) This is an optional benefit and is available on payment of an extra premium. Accumulates 10% of 1st renewal premium and 5% of every subsequent renewal premiums. (5) This is an add-on and is available on payment of an extra premium. Applicable for policies with 2 & 3 years of tenure only. (6) This is an optional benefit and is available on payment of an extra premium. Co-payment would be applicable as mentioned in your policy schedule. (7) Part of ReAssure+/ReAssureX benefit. (8) Eligible insured person for this benefit will be - a. All members except son/daughter under a Family Floater policy & b. Any member of age at least 18 years under an Individual policy. (9) Loadings may apply on the future spouse as per underwriting guidelines. (10) Limits as defined in your policy schedule. (11) Minimum 24 hrs. of continuous hospitalisation required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one is subject to the hospitalisation claim being admissible. (12) Niva Bupa processes pre-authorisation 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-authorisation settlement at the time of discharge or system outage. (13) Number of network hospitals shown is an approximate figure and is subject to change without prior notice, please visit our website to access latest and updated list of network hospitals. (14) Since Inception (2010 - till date). Registered Office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024, Customer Helpline No.: 1860-500-8888. Fax: +91 11 41743397. Website: www.nivabupa.com. CIN: L66000DL2008PLC182918. For more details on risk factors, terms, and conditions please read the sales brochure carefully before concluding a sale. Product Name: Aspire. Product UIN: NBHHLIP26049V022526. Rider Name: Fast Forward. Rider UIN: NBHHLIA24126V012324. Rider Name: Tiered Network, Rider UIN: NBHHLIA25039V012425. UIN:NB/SS/CA/2025-26/430.

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Scan / click for Product Video

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WellConsult

An OPD Wallet

Unlimited Tele & Video Consultations[1]
Enjoy unlimited consultations with general physicians anytime.

Physical Consultation Wallet[2]
Avail consultations with specialists or general physicians, up to INR 10,000. Cashless & reimbursement available (20% co-payment).

Diagnostic Wallet[2]
Get coverage for your prescribed diagnostics tests up to INR 10,000. Cashless & reimbursement available (20% co-payment).

Pharmacy Wallet[2]
Get coverage for your prescribed medicines up to INR 2,500. Cashless & reimbursement available (20% co-payment).

Emotional Wellness[1]
Avail 10 cashless sessions on emotional wellness, through our App.

Gym , Fitness Coach & Diet-Nutrition Sessions[1]
Get access to Gyms for 2 days in a week per adult. Enjoy unlimited sessions on fitness, diet & nutrition.

All Base Waiting Periods will apply on WellConsult also.

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Download the Niva Bupa Health App to access all the benefits under WellConsult.

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