Variant 2022 - Products Benefits Table#

Plan Type	Individual / Family Floater										
Base Sum Insured (INR)	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	12.5 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	50 Lakhs	1 Crore
Benefits											
Inpatient Care	Covered up to Sum Insured (No Capping on Room Rent)										
Day Care Treatment	All procedures Covered up to Sum Insured										
AYUSH Treatment[2]	Covered up to Sum Insured										
Modern Treatments	Covered up to Sum Insured										
Pre Hospitalisation	60 Days; Covered up to Sum Insured										
Post Hospitalisation	180 Days; Covered up to Sum Insured										
Organ Donor	Covered up to Sum Insured										
Ambulance	Road ambulance: up to INR 2,000 per hospitalisation										
	Air ambulance: up to INR 2,50,000 per hospitalisation										
No Claim Bonus	In case of claim free year, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)										
Refill[1]	Up to Base Sum Insured (Applicable for both same & different illness)										
Health Check-up	Annual (From Day 1); For defined list of tests; up to INR 500 for every INR 1 Lakh Base Sum Insured (Individual policy: maximum INR 5,000 per Insured; Family Floater policy: maximum INR 10,000 per policy)										
Vaccination for Animal Bite[3]	Up to INR 5,000										
Home Care / Domiciliary Treatment	Covered up to Sum Insured										
Optional Benefits											
Safeguard+ Add-on	**a. Claim Safeguard:** All 4 Lists of Non-Payable items paid up to sum insured **b. No Claim Bonus Safeguard:** No impact on No Claim Bonus if claims in a policy year is up to INR 1,00,000 **c. Sum Insured Safeguard**: CPI (Consumer Price Index) linked increase in base sum insured										
Safeguard Add-on	**a. Claim Safeguard:** List 1 of Non-Payable items paid up to sum insured **b. No Claim Bonus Safeguard:** No impact on No Claim Bonus if claims in a policy year is up to INR 50,000 **c. Sum Insured Safeguard:** CPI (Consumer Price Index) linked increase in base sum insured										
Hospital Cash[4]	INR 1,000/day			INR 2,000/day				INR 4,000/day			
Annual Aggregate Deductible	Deductible of INR 20,000 / 30,000 / 50,000 / 1 lac / 2 lac / 3 lac / 4 lac / 5 lac / 10 lac										
Personal Accident	Up to 5 times of Base Sum Insured. Maximum up to INR 1 Crore										

Standard Exclusions and Waiting Period

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

Applicable waiting periods
30-day initial waiting period | 36 months waiting period on pre-existing diseases | 24 months waiting period on specific diseases.

Easy to Reach

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

Say 'Hi' to us on WhatsApp: 9811956696

Helpline: 1860-500-8888

Website: www.nivabupa.com

www.facebook.com/nivabupahealthinsurance

NIVA BUPA HEALTH INSURANCE COMPANY LIMITED
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Disclaimer: This is only a summary of the product features and is for reference purpose only. The details of benefits available shall be as described in the prospectus, and will be subject to the policy terms, conditions and exclusions. Please call our customer service if you require any further information or clarification. Insurance is a subject matter of solicitation. Niva Bupa Health Insurance Company Limited (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trade- marks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. $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. $$Number of network hospitals shown is an approximate figure and is subject to change without prior notice, please visit our website to access latest and updated list of network hospitals. $$$This is an additional add-on which will be available post payment of additional premium. ^Inflation rate would be computed as the average Consumer Price Index (CPI) of the entire calendar year published by the Central Statistics Office. #Limits as defined in the product benefit table or in the policy document. 1 Refill Benefit - Reinstatement of an amount equal to base sum insured. 2 Minimum 24 hour hospitalisation required for all AYUSH treatments. 3 Vaccination for animal bite- OPD benefit up to defined limit as part of overall limit. 4 Hospital cash- Minimum 48 hours hospitalisation required. Maximum coverage offered for 30 days/policy year/insured. ^^As per the list I under Annexure I of policy Terms and conditions. &In case of claim, no reduction in No Claim Bonus. @Health card can be down- loaded from Niva Bupa Health App or log in at www.nivabupa.com. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding the sale. CIN: L66000DL2008PLC182918, Product Name: Health Companion | Product UIN:NBHH-LIP26051V092526; Add-on Name: Safeguard | Add-on UIN: NBHHLIA24109V022324. UIN: NB/SS/CA/2025-26/XXX.

niva Bupa Health Insurance

HEALTH COMPANION

The Smart Just Got Smarter



Room rent:
No more capping on Room Rent.
Covered up to Sum Insured

No Claim Bonus[$] :
20% increase in Base Sum Insured, every claim free year. Maximum 100% of Base Sum Insured.

Refill Benefit[1]:
One time refil of Bas Sum Insued, now even for same illness.
Triggers after 1st claim is paid.

Safeguard+ Add-on[$$$]:
All non-payables covered^^

Hopitalisation:
Now covers hospitalisation for 2 hours or more

Air Ambulance:
Now covers air ambulance up to INR 2.5 Lakhs per hospitalisation

niva Bupa Health Insurance

The smart companion just got smarter

Introducing the all new Variant 2022.
An improved and comprehensive plan to keep you and your family financially secure and comfortable during any unexpected medical emergency or health related problems.
It's time to make your **smart choice, even Smarter.**

The Smart Companion for the Smarter You

The new Variant 2022 comes packaged with smart features that gives you and your family the assurance of good health at all times and keeps you one step ahead to track your health. So you get complete peace of mind.

Pre & post Hospitalisation Expenses
are now covered for 60 days and 180 days respectively up to the Sum Insured

Modern Treatments
Coverage for Modern Treatments like Deep Brain Stimulation, robotic surgeries, etc. up to the Sum Insured

Home Care/Domiciliary Treatments
Now you get coverage for Home Care/Domiciliary Treatments (treatment taken at home) up to the Sum Insured

AYUSH Treatments
Inpatient AYUSH Treatments are covered that allows you to opt for Ayurveda, Unani, Siddha and Homeopathy treatments up to the Sum Insured

Vaccinations for Animal Bite
Get covered against cost of Vaccinations for Animal Bite up to INR 5,000

Organ Donor
Hospitalisation expenses covered for harvesting of organ form an Organ Donor.

Make Your Plan Even Smarter with the Smart Add-Ons

Hospital Cash
Hospital Cash gives you the freedom to manage any miscellaneous expenses that you may incur during hospitalisation for up to 30 days

Safeguard/Safeguard+ Add-on
For a truly cashless experience
1. Coverage for non-payable items like gloves etc.
2. Inflation protection coverage^ – Increase in base sum insured on a cumulative basis each policy year based on Inflation Rate
3. No Impact on No Claim Bonus – There will be no impact on your no claim bonus, if claims in a policy year are up to INR 1,00,000

An Affordable Plan with Smarter Savings

Annual Aggregate Deductible
Choose a deductible and save additional on your premium

Doctor Discount
Get an additional 5% discount if any of insured is a registered medical practitioner

Tenure Discount
Now avail discount of 7.5% on the premium of second policy year if you pay for a 2-year policy term in advance, and additional 12.50% discount on third year's premium if you choose a 3-year policy term

Standing Instructions Discount
Get 2.5% discount on renewal premium if standing instruction for auto debit on renewal is provided and the policy is renewed using the same

Family Discount
10% discount on premium if 2 or more members are covered in an Individual plan

Tax Savings##
Income tax benefit under the Section 80D of the Income Tax Act, 1961.

Discount Illustration to Maximize Your Savings

Individual Policy (2 members, 3 year tenure)

At inception	
Premium (100 per year for each member)	600
Term Discount (7.5% on 2nd year + 12.50% on 3rd year)	40
Family Discount @ 10%	56
Doctor Discount @ 5%	25
Final Premium	**479**
Premium without Discount	600
Total Savings	20%

At renewal	
Premium (100 per year for each member)	600
Term Discount (7.5% on 2nd year + 12.50% on 3rd year)	40
Family Discount @ 10%	56
Doctor Discount @ 5%	25
Additional Auto-debit discount of 2.5%	12
Final Premium	**467**
Premium without Discount	600
Total Savings	22%

Claim Process

CASHLESS CLAIMS PROCESSING

Avail 30 minutes[$] cashless claims processing at **10,000 + Network Hospitals[$$]** across India

STEP 1

Document Submission
At the time of hospitalisation, produce your Niva Bupa Health Card®, or share your policy number along with identification documents like Passport/ PAN card/ Voter's card. For any further assistance in an unknown environment, you can reach out to Niva Bupa Point of care desks at select network hospitals

STEP 2

Document Verification
Network hospital checks and submits preauthorisation form to Niva Bupa Health Insurance

STEP 3

Claims Processing and Settlement
Documents submitted by the network hospital are verified by our in-house team of doctors to ensure hassle free and speedy payouts

HASSLE FREE REIMBURSEMENT PROCESS

Non network hospitalisation
In case you wish to get treatment done at non-network hospital, please notify Niva Bupa Health Insurance within 48 hours of admission.

STEP 1

Document Collection
Collect all relevant documents, invoices, medical reports, discharge certificate from Hospital in originals and receipt of the payment made at the time of discharge

STEP 2

Insta Reimbursements
To avail Insta reimbursement, upload the requisite documents on Niva Bupa website or Niva Bupa Health app. You can alternatively send the physical documents to us at Niva Bupa Health Insurance Company Limited, 2nd Floor, Plot No D-5, Sec-59, Noida, Gautam Budhnagar, Uttar Pradesh – 201301.

STEP 3

Claim Settlement
We review and make payment to you as per Policy terms and conditions

Assistance. Anytime. Anywhere

Niva Bupa Health App
From locating a network hospital to keeping track of your health policy details or staying on top of your health with regular health tips and more, it's all possible in just a few taps on your phone. Available on both iOS and Android

CIA Chatbot
CIA Chatbot Talk to our interactive chatbot CIA on www.nivabupa.com for anytime assistance!