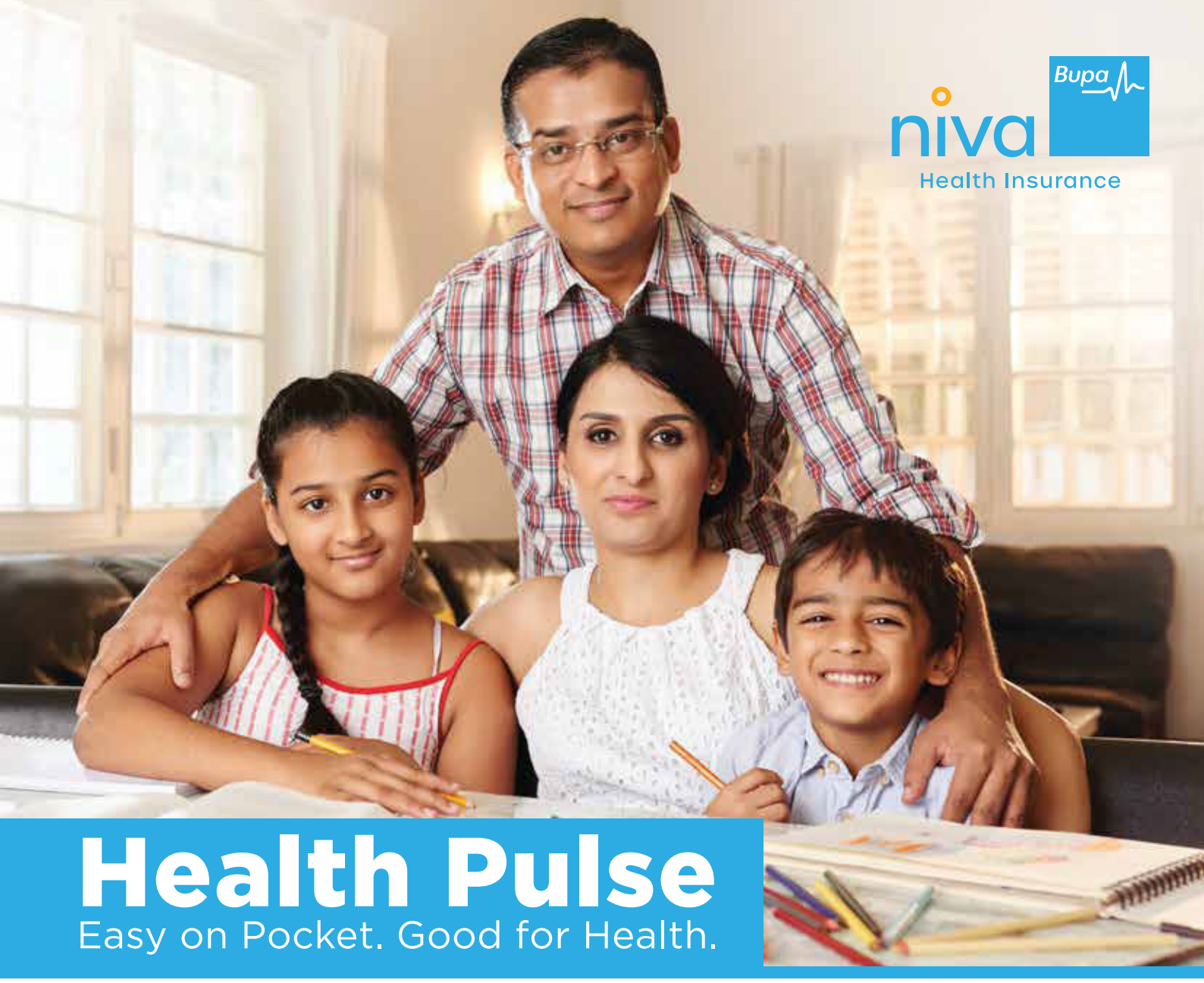


niva Bupa Health Insurance

Health Pulse

Easy on Pocket. Good for Health.

The plan that makes it easier for you to protect your family's health with customised benefits & great value.

Pre & Post Hospitalisation: Expenses covered up to Sum Insured

Boost Your Plan: Flexibility to boost your health cover with optional benefits such as personal accident, critical illness, e-consultation etc.

Annual Health Check-up: Available from second policy year onwards

Refill Benefit/Enhanced Refill Benefit^: Sum Insured reinstates (up to 100% or 150% of base sum insured) if subsequent claim is made of a different illness/injury during the same policy year.

Loyalty additions Every year adds up 10% or 20% of base sum insured as bonus. Maximum up to 100% or 200% of base sum insured respectively.

Hassle-free Claims$: 30 minutes cashless claim processing and in-house claim settlement. No co-payment at the time of claim with Enhanced plan.

For your Family's Health Insurance

☎ 1860-500-8888 www.nivabupa.com

Product Name: Health Pulse | Product UIN: NBHHLIP27055V052627

Product Benefit Table (all amounts are in INR unless defined as percentage or number)

Base Sum Insured (SI) per Policy Year (in Lacs)	**Classic - 3L/4L** **Enhanced - 3L/4L**	**Classic - 5L/7.5L/10L** **Enhanced - 5L/7.5L/10L/15L/20L/25L**
Base Cover Benefits		
In-Patient Treatment	Covered up to Sum Insured	
Nursing Charges for Hospitalisation as an inpatient excluding Private Nursing charges		
Medical Practitioner's fees, excluding any charges or fees for Standby Services		
Physiotherapy, investigation and diagnostic procedures directly related to the current admission		
Medicines, drugs and consumables as prescribed by the treating medical practitioner		
Intravenous fluids, blood transfusion, injection administration charges and/or consumables		
Operation Theatre charges		
Cost of prosthetics and other devices or equipment if implanted internally during surgery		
Room Rent (per day)	Up to 1% of Base Sum Insured per day or Single Private Room, whichever is lower	Single Private Room
Intensive Care Unit charges	Up to 2% of Sum Insured per day	Covered up to Sum Insured
Pre-Hospitalisation Medical Expenses (30 days)	Covered up to Sum Insured	
Post-Hospitalisation Medical Expenses (60 days)	Covered up to Sum Insured	
Day Care Treatment	Covered up to Sum Insured	
Domiciliary Treatment	Covered up to Sum Insured	
Alternative Treatment	Covered up to Sum Insured	
Living Organ Donor Transplant	Covered up to Sum Insured	
Emergency Ambulance	Up to 1,500 per hospitalisation	Up to 2,000 per hospitalisation
Pharmacy and Diagnostic Services	Available	
Loyalty Additions[1]	Upon every completion of policy year, increase of 10% of the previous year's Base Sum insured; maximum up to 100% of the Base Sum Insured	
Re-fill Benefit[2]	Up to 100% of Base Sum Insured	
Health Check up	Annual, from 2nd policy year onwards	
Mental Disorders Treatment	Covered up to Sum Insured (sub-limit applicable on few conditions)	
HIV/AIDS	Covered up to 10% of Base Sum Insured, subject to maximum of ₹50,000	
Co-Payment	Classic - 20% co-payment applicable for treatment in Delhi NCR, Mumbai (including Navi Mumbai and Thane), Kolkata and Gujarat. Enhanced - No co-payment	
Modern Treatments	Covered up to Sum Insured with sub-limit of ` 1 Lac on few robotic surgeries	

Optional Benefits (which may be added at customer level at an additional premium)	
Personal Accident cover -Accident Death -Accident Permanent Total Disability (125 % of PA cover SI) -Accident Permanent Partial Disability	Personal Accident cover will be equal to 5 times of Base Sum Insured; maximum up to 50 Lac
Critical Illness Cover	Critical illness cover will be equal to Base Sum Insured; maximum up to 10 Lac
e-Consultation	Unlimited tele / online consultations
Hospital Cash[3]	For Base Sum Insured of 5 Lac and below: 1,000 per day; For Base Sum Insured greater than 5 Lac: 2,000 per day
Enhanced Loyalty Additions[1]	Upon every completion of policy year, increase of 20% of the previous year's Base Sum insured; maximum up to 200% of the Base Sum Insured
Enhanced Re-fill Benefits[4]	Re-fill up to 150% of Base Sum Insured

Notes:

(1) Re-Fill benefit - Reinstate up to 100% of Base Sum Insured. Applicable for different illness
(2) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible
(3) Enhanced Re-Fill benefit - Reinstate up to 150% of Base Sum Insured. Applicable for different illness

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

Disclaimer: (IRDAI Registrstion 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 No: L66000DL2008 PLC182918. Product Name: Health Pulse Product UIN: NBHHLIP27055V052627 ,UIN NO: NB/SS/CA/2026-27/255. Website: www.nivabupa.com. Fax: + 91 11 41743397. Customer Helpline No.: 1860-500-8888. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale. ^Applicable only for different illness/injury or insured person. Refill benefit is up to 150% of base sum insured if Enhanced Re-fill benefit is opted. $Niva Bupa processes pre-auth requests within 30 minutes for all active policies, subject to receiving all documents and information(s) up to NivaBupa's satisfaction. The above commitment does not include pre-authorization settlement at the time of discharge or system outage. For other Sum Insured options, kindly refer to the Prospectus available on our website www.nivabupa.com.