

PRESENTING

Health Recharge

SUPER TOP-UP PLAN

GO THE EXTRA MILE FOR YOUR LOVED ONES.

NOW GET

₹95 LACS

MEDICAL COVER

WITH ₹5 LACS DEDUCTIBLE IN JUST

₹4,339[1] ONLY

Key Features

- **COVERAGE** Up to ₹95 Lacs
- **e-CONSULTATION:** Unlimited tele / online consultations
- **EASY CONVERTIBILITY:** Convert your policy to an indemnity policy (without deductible) post 5 years[2]
- **PRE & POST HOSPITALISATION MEDICAL EXPENSES:** Covered up to Sum Insured
- **PHARMACY AND DIAGNOSTIC SERVICES:** Available through our empanelled service providers
- **DAY CARE TREATMENTS:** Coverage for all day care treatments up to sum insured

For your family's health insurance

Call: 1860-500-8888

visit www.nivabupa.com

niva Bupa Health Insurance

Product Name: Health Recharge | Product UIN: NBHHLIP22156V032122

PRODUCT BENEFIT TABLE - HEALTH RECHARGE

(All amounts are in INR unless defined as percentage or number)

BASELINE COVER BENEFITS			
Base Sum Insured per Policy Year	2L	3L/4L	5L/7.5L/10L/15L/25L/40L/45L/65L/70L/90L/95L
Annual Aggregate Deductible[3]	E-saver: 10k, 25k, 50k Super Top-up: 1L to 10L in multiples of 1L		
In-patient treatment	Covered up to Sum Insured		
Nursing charges for Hospitalization as an inpatient excluding Private Nursing charges			
Medical Practitioners' fees, excluding any charges or fees for Standby Services			
Physiotherapy, investigation and diagnostics 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			
The cost of prosthetics and other devices or equipment if implanted internally during Surgery			
Intensive Care Unit charges			
Room Rent (per day)	Up to 1% of Base Sum Insured per day		Single private room; up to Sum Insured
Pre-Hospitalization Medical Expenses (60 days)	Covered up to Sum Insured		
Post-Hospitalization Medical Expenses (90 days)			
Day Care Treatment			
Domiciliary treatment			
Alternative treatment			
Living Organ Donor Transplant			
Emergency Ambulance	Up to Rs.1,500 per hospitalization		
e-Consultation	Unlimited tele / online consultations		
Pharmacy and diagnostic services	Available through our empanelled service provider		
Loyalty Additions	Increase of 5% of expiring Base Sum Insured in a Policy Year; maximum up to 50% of Base Sum Insured; no increase in sub-limits (This benefit is applicable only for Base Sum Insured up to Rs. 25 Lac)		
Mental Disorders Treatment	Covered up to Sum Insured (sub-limit applicable on few conditions)		
HIV / AIDS	Covered up to Sum Insured		
Artificial Life Maintenance			
Modern Treatments	Covered up to Sum Insured (sub-limit applicable on few conditions)		

OPTIONAL BENEFITS (which may be added at customer level at an additional premium)		
Personal Accident cover **- Accident Death** **- Accident Permanent Total Disability** **- Accident Permanent Partial Disability**	Options available: 1Lac, 2Lacs and 5Lacs to 50Lacs (in multiple of 5Lacs)	
Critical illness cover	Options available: 1Lac to 10Lacs (in multiple of 1 Lac)	
Modification in room rent	Single private room; covered up to Sum Insured (optional available only for deductible more than 50,000)	Not applicable

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

Disclaimer: Insurance is a subject matter of solicitation. Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited) (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. Customer Helpline: 1860 500 8888 | www.nivabupa.com | Fax: 011 30902010. CIN No: U66000DL2008PLC182918. Product Name: Health Recharge | Product UIN: NBHHLIP22156V032122. UIN: NB/SS/CA/2021-22/371. (1) Illustration based on Health Recharge Product for Rs. 95 Lacs Sum Insured & Rs. 5 Lacs deductible, 2 Adults (Eldest member 32 years old): Annual premium (Incl GST): Rs. 4,339/-. (2) This is a one-time option which will be available post completion of 5 years & before the eldest member turns 50 years of age, without any Pre-Policy medical check-up. (3) You have to mandatorily choose an annual aggregate claim deductible amount in this Policy. Our liability to make payment under the Policy in respect of any claim made in that Policy Year will only commence once the Deductible has been exhausted. Maximum Base Sum Insured under e-saver (Annual Aggregate Deductible) plan is 5Lacs. *Health Recharge covers COVID-19 related hospitalization. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale.