

SENIOR — FIRST — A PROMISE OF LOVE



Health Protection with a promise of love



ReAssure Benefit#

ReAssure Benefit will trigger after the 1st claim itself. It is unlimited. Each claim will be up to the base sum insured.



Safeguard (Add-on)*

Go truly cashless with coverage even for non-payable items like gloves etc.^



Day 1 Health Check-up

Avail Annual Health-check up from Day 1



Annual Aggregate Deductible

If deductible is opted, then co-payment will not apply



No sub-limits on common health condition

Like cataract, joint replacements, cancer or any other common health conditions



No mandatory pre-issuance medical tests**

Comprehensive health protection with a promise to give our seniors a secure second innings.

Product Benefit Table (all limits in INR unless defined as percentage)		
Variant	Gold	Platinum
Base Sum Insured	5 Lakh / 10 Lakh	5 Lakh / 10 Lakh / 15 Lakh / 20 Lakh / 25 Lakh
Benefits		
In-patient Care	Covered up to Sum Insured	
Room Category ⁽¹⁾	Shared Room	Single Private Room
Pre-Hospitalisation (60 days)	Covered up to Sum Insured	
Post-Hospitalisation (180 days)	Covered up to Sum Insured	
Day Care Treatment	Covered up to Sum Insured	
Modern treatments	Covered up to Sum Insured with sub-limit of INR 1 Lakh per claim on few robotic surgeries (as specified in policy terms)	
Ambulance	Road ambulance: up to INR 2,000 per hospitalisation	
	Air ambulance: up to INR 2,50,000 per hospitalisation	
AYUSH Treatments	Covered up to Sum Insured	
Treatment at home (Domiciliary Hospitalisation)	Covered up to Sum Insured	
Organ Donor	Covered up to Sum Insured	
No Claim Bonus	Not applicable	In case of claim free year, increase of 10% 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)
ReAssure [#]	Not applicable	Unlimited up to base Sum Insured (Applicable for both same & different illness)
Health Check-up	Not applicable	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)
Co-payment ⁽¹⁾	50%	
Optional Benefits		
Annual Aggregate Deductible ⁽²⁾	1 Lakh / 2 Lakh / 3 Lakh / 4 Lakh / 5 Lakh	
Modification in co-payment	0% ^{##} / 20% / 30% / 40%	
<ul style="list-style-type: none"> Entry age: 61 to 75 years. Family Combination: 1 Adult or 2 Adults (Self & Spouse). 2 Adults policy can be taken on individual basis or floater basis sum insured. 		

¹ 10% additional co-payment applicable, if treatment is taken in higher room category than eligible room category.

² Deductible will be 1/5th of the base sum insured chosen. If deductible is opted, then co-payment will NOT apply except as specified in point (1) for treatment taken in higher than eligible category of room.

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, risk factors and exclusions. 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. CIN:U66000DL2008PLC182918, Product Name: Senior First. Product UIN: MAXHLIP21575V012021 | Add-on Name: Safeguard, Add-on UIN: NBHHLIA24109V022324 | Add-On Name: Zero Co-Pay UIN: NBHHLIA22175V012122 UIN: NB/SS/CA/2023-24/640. 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. [#]Single claim under this benefit will be payable up to base sum insured. ^{##}Zero Co-pay is an add-on option. ^{*}Safeguard is an optional benefit and is available on payment of extra premium. ^{^^}As per the list I under Annexure I of policy Terms and conditions. ^{**}Pre-Policy Medical checkup may be required as per Underwriting guidelines. Bandhan Bank Ltd. (Registration No. CA0530) is a corporate agent of Niva Bupa Health Insurance Company Limited and the insurance products are underwritten by Niva Bupa Health Insurance Company Limited.