



Get
unlimited
coverage

Introducing
ReAssure 3.0
Go Limitless

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

Product Name: ReAssure 3.0: Product UIN: NBHLLIP26047V012526

Benefits	Classic	Select	Elite	Black
Base Sum Insured	Unlimited			
Room Type, Covered up to Sum Insured. (Co-Pay if room category is breached)	General Room.	Twin Sharing.	All room covered except Deluxe/Suite.	Any room covered
Expenses in Reaching the Hospital	Road Ambulance: INR 2000 per Hospitalization	Road Ambulance: INR 2000 per Hospitalization	Road Ambulance: Unlimited Air Ambulance: INR 5L Per Hospitalization	Road Ambulance: Unlimited Air Ambulance: INR 5L Per Hospitalization
Expenses During Hospitalization (Including AYUSH)	Unlimited. Covered for 2+ Hours of Hospitalization. (24+ Hours for Ayush Treatment)			
Modern Treatments	Covered up to INR 1 lacs for each complete claim amount.	Covered up to INR 1 lacs for each complete claim amount.	Unlimited	Unlimited
Expenses Before and After a Hospitalization	60 Days and 180 Days Respectively. Covered Up to Sum Insured			
Home Care/Domiciliary	Unlimited			
Organ Donor	Unlimited			
Lock the Clock ⁽¹⁾	NA	NA	Pay the premium as per your entry age, till a claim is paid	Pay the premium as per your entry age, till a claim is paid
Live Healthy ⁽²⁾	Up to 30% Discount on premium at the time of Renewal.			
Day 1 Pre-Existing Disease Loadings ⁽³⁾	Choose to pay additional loadings, and get covered for Pre-Existing Disease from Day 1.			
Surprise Benefit	Download the Niva Bupa app and get SURPRISED.			
Second Medical Opinion	Covered within our network			
E-Consultation	Unlimited (Only Cashless)			
Optional Benefits				
Cash-Bag+	Accumulate cashback on every claim free year . Use it to pay for Premiums, OPD, Deductible, and Co-Payment. 10% of 1st renewal premium and 5% of every subsequent renewal premium. Get extra 10% of the accumulated cash-bag for a block of 3 claim free years. Earn more by sharing: Refer your friends and family to Niva Bupa.			
NivaBupaOne	Exclusive Membership that gives you an access to Executive Health Assessment and provides Priority Claims & Dedicated Support services.			
Annual Health Check-Up (Only Cashless)	Day 1 Health Check-Up as per defined packages.			
HeadsUp ⁽⁴⁾	You Call We Guide. Call 48 hours before any hospitalization and get treated at our recommended provider. (For emergency: within 24 hrs of admission) Co-payment if treatment taken outside the recommended list.			
Tiered Network ⁽⁴⁾	Get access to an extensive list of hospitals. Co-Payment if treatment taken outside this list of hospitals.			
Pre-Existing Disease Wait Time Modification	Modify the Pre-Existing Disease Waiting Period from the current to 12 months, 24 Months			
Specific Disease Wait Time Modification	Modify the Specific Disease Waiting Period from the current to 12 months, 36 Months			
Co-Payment	0%, 10%, 20%, 30%, 40%, 50%			
Personal Accident	Up to INR 10 Lacs. From 5 Lac in multiples of 5 lac.	Up to INR 20 Lacs. From 5 Lac in multiples of 5 lac.	Up to INR 50 Lacs. From 5 Lac in multiples of 5 lac.	Up to INR 1 Crore. From 5 Lac in multiples of 5 Lac
Hospital Daily Cash ⁽⁵⁾	Get INR 1000 per day for hospitalization. Maximum 30 days in a year.	Get INR 1000 per day for hospitalization. Maximum 30 days in a year.	Get INR 2000 per day for hospitalization. Maximum 30 days in a year.	Get INR 4000 per day for hospitalization. Maximum 30 days in a year.
Annual Aggregate Deductible	INR 10,000; INR 20,000; INR 30,000; INR 50,000; INR 1,00,000; INR 2,00,000; INR 3,00,000; INR 4,00,000; INR 5,00,000			
Claim Safeguard+	All Non-payable items will be covered (as per list I, II, III, IV)			
Wellconsult+ ⁽⁶⁾	Choose up to 5X of total premium for OPD coverage like: Consultation, Diagnostics, Pharmacy, Gym Memberships and many more. Co-payment applicable in Reimbursement.			
Borderless	NA	Get treatment anywhere in the world, up to INR 10 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment anywhere in the world, up to INR 50 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment anywhere in the world, up to INR 5 Cr. Co-payment Options: 0% / 20% / 30% / 40% / 50%
Borderless for Specified Illnesses ⁽⁷⁾	NA	Get treatment for listed specified illnesses only, anywhere in the world, up to INR 10 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment for listed specified illnesses only, anywhere in the world, up to INR 50 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment for listed specified illnesses only, anywhere in the world, up to INR 5 Cr. Co-payment Options: 0% / 20% / 30% / 40% / 50%

Scan/click to download the Niva Bupa Health App



All your health needs in one click



Consult Specialists Instantly



Order Medicines & Tests at Big Discounts



Get Instant Ambulance



Manage Diabetes, Overweight & More with Experts



Quick Health Risk Assessment & BMI

○ Zindagi ko claim kar le ○

Niva 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. Registered office:- C-98, First Floor, Lajpat Nagar, Part 1, New Delhi - 110024; Fax: +91 11 41743397; Customer Helpline: 1860-500-8888; www.nivabupa.com. Other than Unlimited, the product also comes with other Sum Insured Options. All benefits are subject to policy terms & conditions. (1) 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. (2) 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. (3) Subject to acceptance of the offer for waiving waiting period for the Pre-Existing Disease. (4) A 20% co-payment will be applicable on the admissible claim amount if the conditions defined as per the policy terms and conditions are not fulfilled. (5) Minimum 24 hrs. of continuous hospitalisation required. Maximum coverage offered for 30 days/policy year/insured person. (6) The benefits and limits vary as per sum insured opted. Please read the policy terms and conditions for details of coverage. 20% co-payment will apply in case of reimbursement claims. (7) Specified illnesses covered under this benefit will be as per policy terms and conditions. CIN: L6600DL2008PLC182918. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read the sales brochure carefully before concluding a sale. Product Name: ReAssure 3.0: Product UIN: NBHHLIP26047V012526. UIN: NB/SS/CA/2025-26/335.



Scan / click for Product Video

Product Name: ReAssure 3.0: Product UIN: NBHHLIP26047V012526