

Carry
Forward

Forever **3X**

Carry
Forward

Win-Win



Don't lose
what you
don't use

3X

30min
Claim
Processing

Unlimited

**30min
Claim
Processing**

Forever

Unli

Don't lose
what you
don't use

Unlin

**Carry
Forward**

3X

**Never run
out of
Sum Insured**

Unlimited

3X

**30min
Claim
Processing**

ReAssure 2.0

Nothing Seems Impossible



**Hospitalisation covered
for 2 hours and more⁽¹⁾.**



ReAssure Forever⁽²⁾
Turns on after 1st claim.
Unlimited times and forever.



Booster+⁽³⁾
Don't lose what you don't use.
Carry forward the balance sum
insured.



Safeguard+⁽⁴⁾
All non-payables
covered⁽⁵⁾.



Live Healthy⁽⁶⁾
Up to 30% discount on renewal
premium basis step count.



Health Checkup⁽⁷⁾ starting
from day 1.

For your health insurance, Call: **1800-309-3333** or visit **www.nivabupa.com**

Product Name: ReAssure 2.0 | Product UIN: NBHHLIP26042V022526

Product Benefit Table (all limits in ₹ unless defined as percentage)	
Variant	Bronze+
Base Sum Insured (INR)	5 Lacs, 7.5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 25 Lacs, 50 Lacs, 100 Lacs
Benefits	
In-patient Care (including AYUSH)	Covered up to Sum Insured.
Pre-Hospitalisation	60 Days. Covered up to Sum Insured.
Post-Hospitalisation	180 Days. Covered up to Sum Insured.
Modern Treatments	Covered up to Sum Insured.
Ambulance	- Road Ambulance: Covered up to Sum Insured - Air Ambulance: up to INR 2,50,000 per Hospitalisation
Home Care/Domiciliary	Covered up to Sum Insured.
Organ Donor	Covered up to Sum Insured.
Annual Health Checkup ⁽⁷⁾ (Day 1)	For defined list of tests; up to INR 500 for every INR 1 Lac Base Sum Insured. (Individual: Maximum INR 5,000 per Insured; Family Floater: Maximum INR 10,000 per policy).
ReAssureX	ReAssure "Forever": First claim paid triggers ReAssure "Forever". It is unlimited. Each Claim under ReAssure "Forever" will be up to Base Sum Insured.
Booster+	3X: Unutilised Base Sum Insured carries forward to the next policy year, maximum up to 3 times.
Live Healthy ⁽⁶⁾	Up to 30% discount on premium at the time of Renewal.
Shared Accommodation	- Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800 - Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000
Second Medical Opinion	Once for any condition in a Policy Year.
e-consultation	Unlimited e-consultation within our network.
Optional Benefits	
Hospital Cash ⁽⁸⁾	- Up to INR 5 Lac Base Sum Insured: INR 1,000/day - Between INR 7.5 Lacs to INR 15 Lac Base Sum Insured: INR 2,000/day - Above 15 Lac Base Sum Insured: INR 4,000/day
Personal Accident	Choose from 1X / 2X / 3X / 4X / 5X of base sum insured. Maximum up to INR 1 Crore.
Safeguard	- Claim Safeguard: Non-payable items will be covered (as per list I of Annexure I) - Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000 - Sum Insured Safeguard: CPI linked increase in Base Sum Insured
Safeguard+	- Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of Annexure I) - Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000 - Sum Insured Safeguard+: CPI linked increase in Base Sum Insured
Annual Aggregate Deductible	Small deductibles to choose from. INR 20,000; INR 30,000; INR 50,000; INR 1,00,000
Tiered Network	Get 15% discount on Premium. A co-payment of 20% would apply if treatment taken in a non-Tiered Network Hospital.

*All limits are specified in INR unless specified.

Niva Bupa's Assurance



30 Mins
Cashless Claim
Processing⁽⁹⁾



10,000+
Network
Hospitals⁽¹⁰⁾



24X7
Customer
Service



2 Crore+
Lives
Covered

Disclaimer: Niva Bupa Health Insurance Company Limited (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logos are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. (1)Minimum 24 hours of hospitalisation required for AYUSH treatment in an AYUSH Hospital. (2)Part of ReAssureX Benefit. A single claim under the ReAssureX bucket will always be paid up to the base sum insured. (3)Unutilised base sum insured will be carried forward up to a maximum of 3X. (4)Safeguard+ is an optional benefit and is available on payment of an extra premium. (5)As per the list I, II, III, IV under Annexure I of policy terms and conditions. (6)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. (7)Available only on cashless with our network provider. (8)Minimum 48 hrs. of continuous hospitalisation required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one is subject to the hospitalisation claim being admissible. (9)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. (10)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. Registered office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024, Customer Helpline No.: 1860-500-8888. Fax: +91 11 41743397. Website: www.nivabupa.com. CIN: L66000DL2008PLC182918. For more details on risk factors, terms, and conditions please read the sales brochure carefully before concluding a sale. Product Name: ReAssure 2.0. Product UIN: NBHHLIP26042V022526. Rider Name: Tiered Network, Rider UIN: NBHHLIA25039V012425. UIN: NB/SS/CA/2025-26/181.



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