



Introducing
ReAssure 3.0
Go Limitless



Booster+

Don't lose what you don't use. Carry forward the balance sum insured up to 10X.



Lock the Clock

Save as you age. Pay as per entry age, until you claim.

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

Product Name: ReAssure 3.0: Product UIN: NBHHLIP26047V012526

Benefits	Classic	Select	Elite	Black
Base Sum Insured	5 and 10 Lacs			
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: Up to Sum Insured Air Ambulance: INR 5L Per Hospitalization	Road Ambulance: Up to Sum Insured Air Ambulance: INR 5L Per Hospitalization
Expenses During Hospitalization (Including AYUSH)	Covered Up to Sum Insured 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.	Up to Sum Insured	Up to Sum Insured
Expenses Before and After a Hospitalization	60 Days and 180 Days Respectively. Covered Up to Sum Insured			
Home Care/Domiciliary	Covered up to Sum Insured			
Organ Donor	Covered up to Sum Insured			
Booster+	Unutilised Base Sum Insured carries forward to the next policy year up to 10x			
ReAssure Forever	1 claim triggers ReAssure+, forever. Each claim will be up to the Base Sum Insured. Unlimited times and Forever.			
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 e-consultation within our network.			
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 applicable if treatment taken outside the recommended list.			
Tiered Network ⁽⁴⁾	Get access to an extensive list of hospitals. Co-Payment applicable 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	Choose from 1X / 2X / 3X / 4X / 5X of base sum insured.			
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 10 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment anywhere in the world, up to INR 10 Lac. 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 10 Lac. Co-payment Options: 0% / 20% / 30% / 40% / 50%	Get treatment for listed specified illnesses only, anywhere in the world. Up to INR 10 Lac. 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. (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/2025-26/334.



Scan / click for Product Video

Product Name: ReAssure 3.0: Product UIN: NBHHLIP26047V012526