

# Little things make a big difference.

A comprehensive cover that takes care of the finer details.



## Key reasons to choose 'Heartbeat' Health Insurance Plan.



### Comprehensive Cover

We provide cover ranging from ₹ 5 lacs to ₹ 1 crore.



### Comprehensive Hospitalisation Coverage

Coverage of medical expenses 60 days prior and 90 days post hospitalisation



### Cashless Claims Processing

We process cashless claims within 30<sup>(1)</sup> minutes upon approval at over 7600 network hospitals.



### Loyalty Benefits<sup>(2)</sup>

Increase your sum insured by 10% of existing base Sum Insured each year.



### Health Check-up<sup>(3)</sup>

Your health is precious so we offer comprehensive health check ups or diagnostic tests.



### Cover for Maternity & New Born Child<sup>(4)</sup>

We cover maternity expenses as well as first year vaccination for a new born baby under family floater & family first plans.



### Coverage outside hospital

- Pharmacy & diagnostic services
- Domiciliary treatment coverage as prescribed by a medical practitioner.
- Emergency assistance services like medical referral, air ambulance, medical repatriation, compassionate visit, etc.



### Inpatient Treatment for HIV/AIDS

We indemnify the expenses incurred by the Insured Person for Inpatient treatment for HIV / AIDS and mental illness.



### Additional Coverage for Platinum customers

- International treatment for specified illnesses<sup>(5)</sup>
- Covers OPD treatment
- Covers second medical opinion<sup>(6)</sup>
- Covers emergency medical evacuation & hospitalisation for medical emergencies (in and outside India)



### Alternative Treatments

Coverage of alternative treatments including homeopathy and ayurveda



### Freelook Period

In case you are not satisfied with policy terms and conditions you may cancel it within 15 days of receipt of policy, 30 days in case the policy has been sold through distance marketing and is for a term of 3 years or more.



### More Reasons to choose Heartbeat

- We process your claim directly and not via third party
- Tax saving under Section 80D of the Income Tax Act<sup>(7)</sup>
- We assure you renewability for life without any extra loadings based on your claim
- No waiting period for accident hospitalisation
- No specific waiting period for insured up to 45 years of age
- We cover costs incurred towards Emergency Ambulance

For your family's health insurance

**Call: 1860-500-8888**

visit [www.nivabupa.com](http://www.nivabupa.com)

## Product Benefit Table for Heartbeat

| Plan Details  | Individual and Family Floater  |   |   |   |   |                         | Platinum Plan           |                         | Family First           |  |  |   |   |   |
|---|--|---|---|---|---|-------------------------|-------------------------|-------------------------|------------------------|--|--|---|---|---|
|   | Gold Plan  |   | Silver Plan                             |   | Platinum Plan                           |                         | Gold Plan               |                         | Platinum Plan          |  |  |   |   |   |
| <b>Base Sum Insured (In Rs)</b>   | 5 lacs   | 7.5 lacs                                | 10 lacs                                 | 15 lacs                                     | 20 lacs                                 | 30 lacs                 | 50 lacs                 | 15 lacs                 | 20 lacs                | 50 lacs                                    | 1 Cr   | Base Sum Insured (per Insured Person): 1Lacs, 2Lacs, 3Lacs, 4Lacs, 5Lacs, 10Lacs & 15Lacs             | Base Sum Insured (per Insured Person): 1Lacs, 2Lacs, 3Lacs, 4Lacs, 5Lacs, 10Lacs & 15Lacs             | Base Sum Insured (per Insured Person): 5Lacs, 10 Lacs & 15 Lacs |
| <b>Benefits</b>   | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Inpatient care  | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Room rent   | Covered up to Sum Insured (except for Suite or above room category)  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Pre-Hospitalization Medical Expenses (60 days)  | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Post-Hospitalization Medical Expenses (90 days)   | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Alternative Treatment   | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Day Care Treatment  | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Domiciliary Hospitalization   | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Maternity Benefit <sup>(4)</sup>  | Covered up to ₹40,000  | Covered up to ₹60,000                   | Covered up to ₹70,000                   | Covered up to ₹75,000                       | Covered up to ₹80,000                   | Covered up to ₹1,00,000 | Covered up to ₹1,00,000 | Covered up to ₹1,20,000 | Covered up to ₹160,000 | Covered up to ₹35,000                      | Covered up to ₹200,000                       | Covered up to ₹50,000   | Covered up to ₹100,000  | Covered up to Sum Insured                                       |
| New Born Baby (Covered until the end of Policy Year) <sup>(6)</sup>   | Covered until new born baby completes one year, vaccinations as per defined list   |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Vaccination of the new born baby  | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Living Organ Donor Transplant   | Network Hospital/Covered up to Sum Insured   |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Emergency Ambulance   | Non-network Hospital: Covered up to ₹2,000 per event   |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Re-fill/benefit   | Reinstate up to base Sum Insured. Applicable for same & different illness as well  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Pharmacy and diagnostic services  | Available through our empanelled service provider  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| HIV / AIDS  | Covered up to ₹50,000  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Emergency assistance services (only within India)   | Covered up to Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Mental disorder treatment   | Covered up to Sum Insured (sub-limit of ₹50,000 applicable on few conditions)  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Loyalty Additions   | Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Health Check-up (per Insured Person) <sup>(5)</sup>   | Annual Tests covered up to worth ₹1,250  | Annual Tests covered up to worth ₹1,875 | Annual Tests covered up to worth ₹2,500 | Annual Tests covered up to worth ₹3,000/day | Annual tests covered up to worth ₹3,750 | Covered up to ₹15,000   | Covered up to ₹20,000   | Covered up to ₹35,000   | Covered up to ₹50,000  | Annual, tests covered up to worth Rs 5,000 | Once in two years, tests as per defined list | Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured | Increase of 10% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured | Annual, tests covered up to worth ₹5,000                        |
| OPD Treatment and Diagnostic Services   | Covered up to Sum Insured (As per defined list)  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Child Care Benefits (vaccinations for children up to 12 years including one consultation for nutrition and growth during the visit for vaccination) | Covered up to Sum Insured (for worldwide excluding USA, Canada & India)  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Emergency Medical Evacuation  | Covered, One opinion per Insured Person per Specified Illness / planned Surgery / Surgical Procedure   |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Emergency Hospitalization   | Covered up to Sum Insured (sub-limit applicable on few conditions)   |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Specified Illness Cover <sup>(8)</sup>  | Covered up to Sum Insured (As per defined list)  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Second Medical Opinion  | Covered up to Sum Insured (for worldwide excluding USA, Canada & India)  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Modern Treatments   | Covered, One opinion per Insured Person per Specified Illness / planned Surgery / Surgical Procedure   |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| <b>Optional Benefits</b>  | Covered up to Sum Insured (sub-limit applicable on few conditions)   |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Hospital Cash <sup>(9)</sup>  | ₹ 3,000/day  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Personal Accident cover (for insured aged 18 years & above on individual basis)   | Personal Accident cover will be equal to 5 times of base Sum Insured; subject to maximum of 50 lacs  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Critical Illness cover (for insured 18 years & above on individual basis)   | Critical Illness cover will be equal to base Sum Insured; subject to maximum of 10 lacs  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Premium Waiver  | One time premium waiver if the Policyholder (who is also an Insured Person) dies or suffers from specified illness   |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Enhanced Geographical Scope for International coverage  | Unlimited tele / online consultations  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| <b>Claim cost sharing options</b>   | USA & Canada included for 'Emergency Medical Evacuation', 'Emergency Hospitalization' & 'Specified Illness cover'  |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |
| Co-payment  | a. If you select Zone 2, then 20% co-payment will apply for treatment in Mumbai (including Navi Mumbai & Thane), Delhi NCR, Kolkata & Gujarat State<br>b. Options of 10% and 20% co-payment<br>a. If you select Zone 2, then 20% co-payment will apply for treatment in Mumbai (including Navi Mumbai & Thane), Delhi NCR, Kolkata & Gujarat State<br>b. Options of 10% and 20% co-payment |   |   |   |   |                         |                         |                         |                        |  |  |   |   |   |

(1) Niva Bupa processes pre-authorization within 30 minutes for all active policies, subject to receiving all documents and information(s) upto Niva Bupa's satisfaction. The above commitment does not include pre-authorization settlement at the time of discharge or system outage. (2) Refer to Policy Additions in product benefit table for details. (3) If the Policy is Renewed with Us without a break or if the Policy continues to be in force for the 2nd Policy Year (the 1st Policy Period if applicable). (4) Sum insured for the first 24 months of the first Policy which offers Maternity benefit with Us. New Born child is covered only when mother is in hospital. (5) Covered for 9 specific illnesses & planned surgeries. (6) For specific illnesses & planned surgeries. (7) Tax benefits are subject to changes in tax law. Please consult your tax advisor for more details. (8) Hospital Cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.

**Statutory 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 and exclusions. Please call our customer service if you require any further information or clarification. **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. CIN No. U66000DL2008PLC182918. Product name: Heartbeat. Product UN No.: MAXHLP2175/062021. UN No.: NB/SS/CA/2021-22/418. Registered Office: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024. Customer Helpline No.: 1860-500-8888. Fax: 011-30902010. Website: www.nivabupa.com. Heartbeat 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\*. Portability and migration - you can port your policy at the time of renewal according to the IRDAI guidelines. Please reach out to us for any query regarding migration and portability.