

Customer Information Sheet

S. No.	Title	Description	Policy Clause Number
1	Products Name	Elixir	
2	What am I covered for	<ul style="list-style-type: none"> • Emergency Ambulance covered up to Rs. 2,000 per Hospitalization • Air Ambulance covered up to Sum Insured (for Cashless claims) and up to Rs. 2.5 Lacs (for Reimbursement claims) • Hospital admission longer than 24 hrs • Day Care Treatment would be covered if admitted for more than 2 hours and would also cover treatment taken for Angiography, Dialysis, Radiotherapy or Chemotherapy for cancer. • Alternative treatment covered up to Sum Insured • Modern treatments like Robotic surgeries, oral chemotherapy etc. are covered • Related medical expenses up to Sum Insured incurred 60 days prior to hospitalization • Related medical expenses incurred up to Sum Insured within 180 days from date of discharge • Home care treatment covered up to Sum Insured • Domiciliary hospitalization covered up to Sum Insured • Living organ donor transplant covered up to Sum Insured • Health Check-up can be availed for Diagnostic Tests as per plan chosen by You • ReAssure – Unlimited reinstatement up to base Sum Insured. (Applicable for both same & different illness) • Booster benefit – In case of claim free year, increase of 50% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of a claim, reduction of accumulated Cumulative Bonus by 50% of expiring Base Sum Insured) • Shared accommodation Cash Benefit as per plan chosen by You • Coverage for Second Medical Opinion for any condition for which Hospitalization is triggered (once in a Policy Year) <p>Optional Coverage:</p> <ul style="list-style-type: none"> • Personal Accident coverage against accident death, permanent total and partial disability (for insured aged 18 years & above on individual basis) • Safeguard – <ul style="list-style-type: none"> ○ Claim safeguard: Non-payable items as per List I – Expenses not covered of Annexure I of the policy document paid up to Sum Insured ○ Booster Benefit safeguard: No impact on Booster Benefit if claim in a policy year is less than Rs. 50,000 ○ Sum Insured safeguard: CPI linked increase in Base Sum Insured • Safeguard+ – <ul style="list-style-type: none"> ○ Claim safeguard+: Non-payable items as per List I,II,III,IV of Annexure I of the policy document paid up to Sum Insured ○ Booster Benefit safeguard+: No impact on Booster Benefit if claim in a policy year is less than Rs. 1,00,000 ○ Sum Insured safeguard+: CPI linked increase in Base Sum Insured 	<p>3.1</p> <p>3.1</p> <p>3.2</p> <p>3.2</p> <p>3.2</p> <p>3.2</p> <p>3.2</p> <p>3.3</p> <p>3.3</p> <p>3.4</p> <p>3.5</p> <p>3.6</p> <p>3.7</p> <p>3.8</p> <p>3.9</p> <p>3.10</p> <p>3.11</p> <p>3.12</p> <p>3.13</p> <p>3.14</p>
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> • Investigation & Evaluation • Rest Cure, rehabilitation and respite care • Obesity/ Weight Control • Change-of-Gender treatments • Cosmetic or plastic Surgery • Hazardous or Adventure sports • Breach of law • Excluded Providers • Refractive Error • Unproven Treatments • Sterility and Infertility • Maternity Expenses • Circumcision • Conflict & Disaster • External Congenital Anomaly • Unrecognized Physician or Hospital <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	<p>4.1.4</p> <p>4.1.5</p> <p>4.1.6</p> <p>4.1.7</p> <p>4.1.8</p> <p>4.1.9</p> <p>4.1.10</p> <p>4.1.11</p> <p>4.1.15</p> <p>4.1.16</p> <p>4.1.17</p> <p>4.1.18</p> <p>4.2.3</p> <p>4.2.4</p> <p>4.2.5</p> <p>4.2.12</p>
4	Waiting period	<ul style="list-style-type: none"> • Initial waiting Period: 30 days for all illness (not applicable on renewal or for accidents) • Specific Waiting periods: 24 months for few conditions as specified in policy clause number 4.1.2(f), unless the condition is directly caused by Cancer (covered after Initial Waiting Period of 30 days) or an Accident (covered from day 1) • Pre-existing diseases: Covered after 36 months of continuous coverage <p>The aforementioned Waiting Periods shall not apply to Health Check-up, Second Medical Opinion and Personal Accident Cover.</p>	<p>4.1.3</p> <p>4.1.2</p> <p>4.1.1</p>
5	Payment basis	<ul style="list-style-type: none"> • Cashless treatment or Reimbursement of covered expenses up to specified limits • Fixed amount on the occurrence of a covered event under Shared accommodation Cash Benefit and Personal Accident Cover 	<p>5.2.4</p> <p>3.10 & 3.12</p>
6	Loss Sharing	In case of a claim, this policy will cover up to the amount / limits mentioned below:	

Product Name: Elixir | Product UIN: NBHHLIP23156V012223

Internal

Customer Information Sheet

		<ul style="list-style-type: none"> • Sub-limits <ul style="list-style-type: none"> ○ Modern Treatments –sublimit of INR 1 Lac applicable on few robotic surgeries ○ Emergency Ambulance is covered up to INR 2,000 per Hospitalization ○ Air Ambulance is covered Up to INR 2.5 Lacs ○ Shared accommodation Cash Benefit as per plan chosen by You ○ Health Check-up limits as per plan chosen by you 	<p>3.2</p> <p>3.1</p> <p>3.1</p> <p>3.10</p> <p>3.7</p>
7	Renewal Conditions	<ul style="list-style-type: none"> • The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person. • The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal. • Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years. • Request for renewal along with requisite premium shall be received by the Company before the end of the policy period. • At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days (15 days in case of other than single premium policies) to maintain continuity of benefits without break in policy. Coverage is not available during the grace period. • No loading shall apply on renewals based on individual claims experience. 	5.1.3
8	Renewal Benefits	<ul style="list-style-type: none"> • Booster benefit – In case of claim free year, increase of 50% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of a claim, reduction of accumulated Cumulative Bonus by 50% of expiring Base Sum Insured) 	3.9
9	Cancellation	<p>This policy would be cancelled, and no claim or refund would be due to you if:</p> <ul style="list-style-type: none"> • you have not correctly disclosed details about current and past health status OR • you have otherwise encouraged or participated in any fraudulent claim under the policy. 	5.1.2
10	Claims	<ul style="list-style-type: none"> • Cashless claim facility is available at our network hospitals ONLY. As list of network hospitals is dynamic, for the latest list, refer to our website www.nivabupa.com • All documents MUST be submitted within 30 days from discharge. • For any delay in submission, You MUST provide the reasons in writing. We will condone such delay on merits (i.e. reasons beyond your control). • For any hospitalization, we will pay for items included in the bill by the Hospital during the duration of hospitalization. Items not included in the bill will not be paid. 	5.2.4
11	Policy Servicing/ Grievances/Complaints	<ul style="list-style-type: none"> • In case of any grievance the Insured Person may contact the company through: <ul style="list-style-type: none"> Customer Services Department Niva Bupa Health Insurance Company Limited D-5, 2nd Floor, Logix Infotech Park opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 Contact No: 1860-500-8888 Fax No.: +91 11 41743397 Email ID: customercare@nivabupa.com Senior citizens may write to us at: seniorcitizensupport@nivabupa.com • If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at: <ul style="list-style-type: none"> Grievance Redressal Officer Niva Bupa Health Insurance Company Limited D-5, 2nd Floor, Logix Infotech Park opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 Email: priority.services@nivabupa.com or GRO@nivabupa.com • For details of grievance officer, kindly refer the link https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx • IRDAI/(IGMS/Call Centre): Email ID: www.igms.irdai.gov.in Ombudsman (Refer Annexure II of policy document for List of Insurance Ombudsmen) 	
12	Insured's Rights	<ul style="list-style-type: none"> • Free Look - If you do not agree to the terms and conditions of the Policy, you may cancel the Policy, stating your reasons within 15 days (30 days if the Policy with Policy Period as 3 years has been sold through distance marketing) of receipt of the Policy document provided no claims have been made under any benefits. The free look provision is not applicable at the time of Renewal of the Policy. • Implied renewability - Your policy is ordinarily renewable for life provided the due premium is paid on time • Migration and Portability - You can port your policy at the time of renewal according to the IRDAI guidelines. You can contact Customer Service Department (phone no. and email ID provided above) for migration and portability. • Increase in Sum Insured during the Policy term - You may opt for enhancement of Sum Insured at the time of Renewal, subject to underwriting. You can contact Customer Service Department (phone no. and email ID provided above) for increasing the Sum Insured. 	<p>5.1.1</p> <p>5.1.3</p> <p>5.1.12 & 5.1.13</p> <p>5.2.3 (c)</p>

Product Name: Elixir | Product UIN: NBHHLIP23156V012223

Internal

Customer Information Sheet

		<ul style="list-style-type: none"> Turn Around Time (TAT) for settlement of Reimbursement - We shall settle or repudiate a claim within 30 days of the receipt of the last necessary information and documentation 	5.1.9
13	Insured's Obligations	<ul style="list-style-type: none"> Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid. Disclosure of material information at the time of Renewal such as change in occupation, address etc. 	5.1.14

Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

Benefit Illustration

Benefit Illustration (5 Lac Sum Insured, Policy Term 1 year)

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
18	10,650.00	5,00,000	10,650.00	1,065.00	9,585.00	5,00,000	NA	NA	NA	NA
21	11,900.00	5,00,000	11,900.00	1,190.00	10,710.00	5,00,000	NA	NA	NA	NA
39	19,750.00	5,00,000	19,750.00	1,975.00	17,775.00	5,00,000	NA	NA	NA	NA
45	26,950.00	5,00,000	26,950.00	2,695.00	24,255.00	5,00,000	NA	NA	NA	NA
Total premium for all members of the family is Rs.69,250 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs.62,325.00 , when they are covered under a single policy. Sum Insured available for each family member is Rs.5,00,000 .				Total premium for all members of the family is Rs.NA , when they are covered under a single policy. Sum Insured available for each family member is Rs.NA .			

Product Name: Elixir | Product UIN: NBHHLIP23156V012223

Internal

Customer Information Sheet

			Illustration 2						
55	50,250.00	5,00,000	50,250.00	5,025.00	45,225.00	5,00,000	NA	NA	NA
63	82,950.00	5,00,000	82,950.00	8,295.00	74,655.00	5,00,000	NA	NA	NA
Total premium for all members of the family is <u>Rs.1,33,200</u> , when each member is covered separately. Sum Insured available for each individual is <u>Rs.500,000</u> .			Total premium for all members of the family is <u>Rs. 1,19,880.00</u> , when they are covered under a single policy. Sum Insured available for each family member is <u>Rs.5,00,000</u> .				Total premium for all members of the family is <u>Rs.NA</u> , when they are covered under a single policy. Sum Insured available for each family member is <u>Rs.NA</u> .		
			Illustration 3						
65	93,500.00	5,00,000	93,500.00	9,350.00	84,150.00	5,00,000	NA	NA	NA
70	1,11,050.00	5,00,000	1,11,050.00	11,105.00	99,945.00	5,00,000	NA	NA	NA
Total premium for all members of the family is <u>Rs.2,04,550</u> , when each member is covered separately. Sum Insured available for each individual is <u>Rs.500,000</u> .			Total premium for all members of the family is <u>Rs.1,84,095</u> , when they are covered under a single policy. Sum Insured available for each family member is <u>Rs.5,00,000</u> .				Total premium for all members of the family is <u>Rs.NA</u> , when they are covered under a single policy. Sum Insured available for each family member is <u>Rs.NA</u> .		

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.