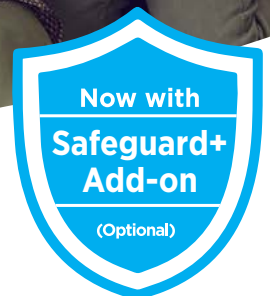


HEALTH COMPANION

The Smart Just Got Smarter



Introducing the all new Variant 2022. An improved and comprehensive plan to keep you and your family financially secure and comfortable during any unexpected medical emergency or health related problems. It's time to make your smart choice, even Smarter.



Room rent:

No more capping on Room Rent.
Covered up to Sum Insured



No Claim Bonus[@]:

20% increase in Base Sum Insured,
every claim free year. Maximum
100% of Base Sum Insured.



Refill Benefit¹:

One time refill of Base Sum Insured,
now even for same illness.
Triggers after 1st claim is paid.



Safeguard+ Add-on^{\$\$\$}:

All non-payables covered^{^^}



Hospitalisation:

Now covers hospitalisation
for 2 hours or more



Air Ambulance:

Now covers air ambulance up to
INR 2.5 Lakhs per hospitalisation

For your Family's Health Insurance



1860-500-8888



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Variant 2022 - Products Benefits Table[#]

Plan Type	Individual / Family Floater										
Base Sum Insured (INR)	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	12.5 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	50 Lakhs	1 Crore
Benefits											
Inpatient Care	Covered up to Sum Insured (No Capping on Room Rent)										
Day Care Treatment	All procedures Covered up to Sum Insured										
AYUSH Treatment ⁽²⁾	Covered up to Sum Insured										
Modern Treatments	Covered up to Sum Insured										
Pre Hospitalisation	60 Days; Covered up to Sum Insured										
Post Hospitalisation	180 Days; Covered up to Sum Insured										
Organ Donor	Covered up to Sum Insured										
Ambulance	Road ambulance: up to INR 2,000 per hospitalisation										
	Air ambulance: up to INR 2,50,000 per hospitalisation										
No Claim Bonus	In case of claim free year, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)										
Refill ⁽¹⁾	Up to Base Sum Insured (Applicable for both same & different illness)										
Health Check-up	Annual (From Day 1); For defined list of tests; up to INR 500 for every INR 1 Lakh Base Sum Insured (Individual policy: maximum INR 5,000 per Insured; Family Floater policy: maximum INR 10,000 per policy)										
Vaccination for Animal Bite ⁽³⁾	Up to INR 5,000										
Home Care / Domiciliary Treatment	Covered up to Sum Insured										
Optional Benefits											
Safeguard+ Add-on	a. Claim Safeguard: All 4 Lists of Non-Payable items paid up to sum insured b. No Claim Bonus Safeguard: No impact on No Claim Bonus if claims in a policy year is up to INR 1,00,000 c. Sum Insured Safeguard: CPI (Consumer Price Index) linked increase in base sum insured										
Safeguard Add-on	d. Claim Safeguard: List 1 of Non-Payable items paid up to sum insured e. No Claim Bonus Safeguard: No impact on No Claim Bonus if claims in a policy year is up to INR 50,000 f. Sum Insured Safeguard: CPI (Consumer Price Index) linked increase in base sum insured										
Hospital Cash ⁽⁴⁾	INR 1,000/day			INR 2,000/day				INR 4,000/day			
Annual Aggregate Deductible	Deductible of INR 20,000 / 30,000 / 50,000 / 1 lac / 2 lac / 3 lac / 4 lac / 5 lac / 10 lac										

15 days free look period (30 days if the policy with Policy Period as 3 years has been sold through distance marketing)

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. Registered office: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024. Customer Helpline: 1860-500-8888. Fax: +91 11 41743397. Website: www.nivabupa.com. CIN: U66000DL2008PLC182918, Product Name: Health Companion, Product UIN: NBHHLIP24115V072324 | Add on Name: Safeguard, Ad on UIN: NBHHLIA24109V022324. UIN: NB/BR/CA/2023-24/598. ⁵⁵⁵This is an additional add-on which will be available post payment of additional premium. ⁵⁵⁶Limits as defined in the product benefit table or in the policy document. ⁵⁵⁷Refill benefit – reinstatement up to base sum insured. ⁵⁵⁸Minimum 24 hour hospitalisation required for all AYUSH treatments. ⁵⁵⁹Vaccination for Animal Bite – OPD benefit up to defined limit as part of overall limit. ⁵⁶⁰Hospital Cash – Minimum 48 hours of hospitalisation required. Maximum coverage offered for 30 days/policy year/ insured person. Payment made from day one subject to hospitalisation claim being admissible Applicable for same/different illness and on complete/partial exhaustion of sum insured. Available once during a policy year. ⁵⁶¹Covers COVID-19 related hospitalisation. ⁵⁶²As per list I, II, III, IV under Annexure II of Policy Wordings. ⁵⁶³In case of claim, no reduction in No Claim Bonus. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale.