



SENIOR

— FIRST —

A PROMISE OF LOVE

Health Protection with a promise of love



ReAssure Benefit[#]

ReAssure Benefit will trigger after the 1st claim itself. It is unlimited. Each claim will be up to the base sum insured.



No sub-limits on common health condition

Like cataract, joint replacements, cancer or any other common health conditions.



No mandatory pre-issuance medical tests[^]



Safeguard (Add-on)^{*}

Go truly cashless with coverage even for non-payable items like gloves etc.^{^^}



Annual Aggregate Deductible

If deductible is opted, then co-payment will not apply

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, risk factors and exclusions. 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 Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024. CIN:U66000DL2008PLC182918, Product Name: Senior First. Product UIN: NBHHLIP27053V022627 | Add-on Name: Safeguard, Add-on UIN: NBHHLIA24109V022324 | Add-On Name: Zero Co-Pay UIN: NBHHLIA22175V012122 UIN: NB/SS/CA/2026-27/010. Website: www.nivabupa.com. Fax: + 91 11 41743397. Customer Helpline No.: 1860-500-8888. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale. [#]Single claims under this benefit will be payable up to base sum insured. ^{*}Safeguard and zero co pay is add on and is available on payment of additional premium. ^{^^}As per the list I under Annexure I of policy Terms and conditions. [^]Pre-Policy Medical checkup may be required as per Underwriting guidelines.

Premium Rate Tables for “Senior First” Product

Premium rates for Base product are based on age of the eldest member in the family (Proposer) and on age of each individual member for individual sum insured basis and differ by Family Combination, Sum insured, Zone and Variant

All Premium rates and Sum insured are in INR. Premiums are exclusive of tax. Proposer ages are in years (age last birthday)

Zone 1: 1 Adult (1A)

Gold variant		
Age Band/SI	500000	1000000
61-65	15,032	18,685
66-70	20,012	24,884
71-75	29,046	36,130
76-80	41,493	51,625
81-85	49,729	61,875
85+	57,650	71,730

Platinum variant					
Age Band/SI	500000	1000000	1500000	2000000	2500000
61-65	18,544	23,749	28,136	31,978	35,895
66-70	24,661	31,364	37,189	42,303	47,534
71-75	35,720	45,131	53,591	61,034	68,662
76-80	51,310	64,537	76,608	87,254	98,204
81-85	61,399	77,158	91,629	1,04,391	1,17,516
85+	71,178	89,449	1,06,223	1,21,018	1,36,234

Zone 2: 1 Adult (1A)

Gold variant		
Age Band/SI	500000	1000000
61-65	12,541	15,585
66-70	16,691	20,752
71-75	24,218	30,120
76-80	34,590	43,031
81-85	41,452	51,572
85+	48,055	59,786

Platinum variant					
Age Band/SI	500000	1000000	1500000	2000000	2500000
61-65	15,621	20,111	23,767	26,968	30,231
66-70	20,719	26,456	31,308	35,570	39,928
71-75	29,932	37,926	44,975	51,175	57,531
76-80	42,921	54,095	64,151	73,021	82,144
81-85	51,343	64,640	76,696	87,329	98,264
85+	59,520	74,935	88,912	1,01,237	1,13,915

Zone 1: 2 Adults (2A)

Gold variant		
Age Band/SI	500000	1000000
61-65	20,868	25,951
66-70	27,540	34,255
71-75	38,723	48,178
76-80	55,795	69,430
81-85	69,596	86,606
85+	80,681	1,00,401

Platinum variant					
Age Band/SI	500000	1000000	1500000	2000000	2500000
61-65	25,307	32,167	39,196	45,461	50,907
66-70	33,430	42,281	51,241	59,214	66,419
71-75	47,131	59,336	71,547	82,391	92,558
76-80	68,291	85,677	1,02,853	1,18,094	1,32,804
81-85	85,539	1,07,209	1,28,476	1,47,351	1,65,733
85+	99,163	1,24,285	1,48,938	1,70,819	1,92,129







Zone 2: 2 Adults (2A)

Gold variant		
Age Band/SI	500000	1000000
61-65	17,405	21,640
66-70	22,963	28,558
71-75	32,282	40,159
76-80	46,505	57,864
81-85	58,005	72,178
85+	67,244	83,674

Platinum variant					
Age Band/SI	500000	1000000	1500000	2000000	2500000
61-65	21,255	27,125	33,133	38,507	43,044
66-70	28,025	35,551	43,170	49,965	55,968
71-75	39,439	49,761	60,088	69,276	77,746
76-80	57,069	71,707	86,171	99,022	1,11,277
81-85	71,455	89,676	1,07,562	1,23,455	1,38,771
85+	82,836	1,03,960	1,24,694	1,43,118	1,60,873

Zone 1: Delhi NCR, Mumbai (including Navi Mumbai and Thane), Kolkata and Gujarat State
Zone 2: Rest of India

If you would like to find out more, please reach out to our specialised sales team or your Niva Bupa advisor. We are available to fully understand your requirements and help you select the right plan for you and your family.

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