

LIFE IS UNPREDICTABLE!

BUT YOU CAN PLAN FOR UNFORESEEN INCIDENTS

"*1 ROAD ACCIDENT HAPPENS EVERY 1 MINUTE IN INDIA"



Sum Insured
Up to 5 Cr

No Waiting Period
Applicable

Lifetime
Renewability Offered

Discount on 2 & 3
Year Policy Term

Child Education
Benefit

Temporary Total
Disability and Accidental
Hospitalisation Offered
(Optional)

Presenting



A comprehensive Personal Accident Cover
from Niva Bupa

Baseline Cover Benefits Under AccidentCare#

Age at Entry	For adults 18 - 65 years & for dependent children 2 - 21 years (Maximum 2 children can be covered)	
Policy Tenure	1 year, 2 years or 3 years	
Sum Insured (SI)-In Rs	5 to 25 Lacs	30 Lacs to 5 Cr
Coverage Allocation	For Individual: 100% of Sum Insured	
	For Family Option (individual limits): Coverage for Self (policyholder) - 100% of Sum Insured; Coverage for Spouse - 50% of Sum Insured or Rs 10 lacs (whichever is lower) Coverage for Children - 20% of Sum Insured or Rs 5 lacs (whichever is lower)	
Accident Death	100% of allocated coverage	
Accident Permanent Total Disability ⁽¹⁾	125% of allocated coverage	
Accident Permanent Partial Disability	As per the grid in the policy document	
Child Education Benefit ⁽²⁾	Minimum of 5% of Sum Insured or Rs 50,000 per child	Minimum of 5% of Sum Insured or Rs 5 Lac per child
Funeral Expenses ⁽³⁾	Rs 5,000	Rs 50,000

#Optional Benefits Under AccidentCare#

Temporary Total Disability (TTD)	TTD Sum Insured - 10 lac & 20 lac only TTD Benefit - 1% of TTD Sum Insured payable per week. Such weekly payout shall be made for a maximum of 100 weeks	
TTD Sum Insured Multiple	TTD Sum Insured not to exceed lower of (2 times of Annual Income or AccidentCare Sum Insured)	
Accident Hospitalisation Limit (confined to Indian territory only)	Up to 2% of AccidentCare Sum Insured	
- Surgical Operations	Covered upto the Accident hospitalisation limit. Claim settlement on reimbursement basis only and coverage limited to India only.	
- Nursing Care, Drugs and Surgical Dressing		
- Medical Practitioner's / Surgeon's Fee		
- Room Rent		
- Operation Theater Charges		
- Anesthetics Fees (including administration) X-ray examinations or treatments, including CT		
- Diagnostic Procedures and Therapies		
- Prosthetic Implants		
- Emergency Ambulance (as a part of overall Sum Insured)		Limited to Rs 2,000/claim
- Physiotherapy (as a part of overall Sum Insured)		Limited to 10% of Accidental hospitalisation limit

Notes:

- (1) Details shared in Terms and Conditions document
- (2) Available (only under Family Option) in case of Death or Permanent Total Disability of self.
Benefit limited to maximum 2 children (insured under the policy)
- (3) Available on Death of any of the Insured Person

AT NIVA BUPA. WE FEEL THAT ANY INSURANCE YOU BUY SHOULD GIVE YOU PEACE OF MIND IRRESPECTIVE OF YOUR AGE. PLAN OR ANY OTHER FACTOR. HERE ARE THE KEY REASONS ON WHY YOU SHOULD CHOOSE A NIVA BUPA POLICY.

Choose The Sum Insured

Depending upon your income and risk assessment you have the flexibility to choose from different Sum Insured amounts available.

Child Education Benefit

In case you suffer from Accidental Death or Permanent Total Disability, we will pay additional lump sum amount towards the education of your children, so your child's future is secure.

Enhanced Protection

You can opt for Temporary Total Disability and Accidental Hospitalisation as additional benefits under the AccidentCare plan.

2 or 3 Year Term Available

2 or 3 year policy term is also available with the discount of 12.5% on second year premium & 15% on third year premium.

Lifetime Renewability Offered

We offer lifetime renewability to all members covered under the policy.

For your family's health insurance, Call: **1860-500-8888**
or visit **www.nivabupa.com**

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BENEFITS

PERSONAL ACCIDENTAL POLICY (All figures in Rs.)			
Entry Age	18 years to 65 years & Dependent Children 2 - 21 yrs; Max 2 children		
Policy Tenure	1/2/3 Years		
Premium Discount for 2 years and 3 years	12.5% & 15% Respectively		
Sum Insured - 1 Adult	25 Lacs	30 Lacs	50 Lacs
Premium for 3 year (Inc. GST)	9,216	11,140	18,503
Premium for 3 year (Plus TTD)	10,238	12,162	19,525
Premium for 3 year (Plus TTD & AH)	11,936	14,200	22,582
Plan benefits and features (All figures in Rs.)			
Accidental Death (100% Sum Insured)	2,500,000	3,000,000	5,000,000
Permanent Total Disability (125% Sum Insured)	3,125,000	3,750,000	6,250,000
Permanent Partial Disability (Upto 100% Sum Insured)	2,500,000	3,000,000	5,000,000
Child Education Benefit	5% of Sum Insured	5% of Sum Insured	5% of Sum Insured
Funeral Expenses	5,000	50,000	50,000
Optional Benefits available under Accident Care* (All figures in Rs.)			
Temporary Total Disability (TTD)* Sum Insured available	1,000,000	2,000,000	
TTD Benefits	1% of Sum Insured (SI) per week, Max upto 100 weeks		
	TTD Sum Insured (SI) not to exceed 2 times of annual income		
Accidental Hospitalisation (In india only)	2% of Accident care Sum Insured		
Surgical Operations	Covered Upto Accident Hospitalisation Limit		
Nursing Care, Drugs and Surgical Dressing			
Medical Practitioner's/ Surgeon's Fee			
Room Rent			
Operation Theater Charges			
Anesthetics Fee (Including Administration)			
X-Ray Examination or Treatment's (Including CT)			
Diagnostic's Procedures and Therapies			
Prosthetic Implant			
Emergency Ambulance			
Physiotherapy	Limited to 10% of Accidental Hospitalisation Limit		

PREMIUM

Entry Age - 18 - 65 Years (All figures in Rs.)									
P A	1 Adult			2 Adult			2A + 2C		
Cover	1 Y	2 Y	3 Y	1 Y	2 Y	3 Y	1 Y	2 Y	3 Y
25 Lacs	3,382	6,341	9,216	5,205	9,759	14,184	5,205	9,759	14,184
30 Lacs	4,088	7,665	11,140	6,040	11,325	16,459	6,040	11,325	16,459
50 Lacs	6,790	12,731	18,503	8,821	16,539	24,037	8,821	16,539	24,037