• We assure you renewability for life without any permanent total and partial disability.

Personal Accident Cover

• To safeguard yourself against rising medical costs and assistance.

30-Days Waiting Period

The benefits under the policy and any treatment taken until the treatment needed is the result of an accident that occurs during the policy period, will be subject to a waiting period of 30 days since the inception of the first policy with us.

Room & Rent Coverage

For Sum Insured > 5 Lacs: 1% of Base Sum Insured On Hospitalisation.
For Sum Insured > 5 Lacs: Up to Sum Insured (Inpatient and OPD) and zonal coverage.

Zonal coverage

Following two zonal coverage options available in the product.
• Zone A: All India coverage
• Zone B: 24 India coverage with 20% co-payment applicable for treatment in Mumbai (including Thane) and Andhra Pradesh, Delhi, West Bengal, Kerala & Gujarat. This co-payment shall not be applicable on ORS Consultation, Emergency Ambulance, Health Check-up / Diagnostic Tests, Second Medical Opinion and Behavioral Assistance Program and Personal Accident Cover.

Entry Age and Renewal

18 years to 65 years for adults and 91 days for children. Life insurance renewal availability.

30-Days Waiting Period

The benefits under the policy and any treatment taken until the treatment needed is the result of an accident that occurs during the policy period, will be subject to a waiting period of 30 days since the inception of the first policy with us.

Specify Waiting Period

For all insured persons, the conditions listed below will be subject to a waiting period of 30 days from the inception of the policy.
1. Cancer: The waiting period of 30 days for the condition is directly caused by Cancer (covered after initial Waiting Period of 30 days) or an accident (covered from day 0) and will be covered in the third policy year as long as the insured person has been continuously covered under the policy without any break.
3. Medical and surgical treatment taken under Ayurveda, Unani, Siddha, Homeopathy, Homoeopathy, Ayurvedic, Homeopathic, Siddha and Unani.
4. Prevention, treatment of Cataract.
5. Eye Lasers and other ophthalmic procedures.
7. Physiotherapy and postsurgical care.
8. Treatment of renal disease.
10. Treatment for related conditions.
11. Treatment for金字塔 (except Suite room and above)
12. Treatment for related conditions.
13. Treatment for related conditions.

Reservation and Pre-Existing Diseases not covered

Pre-existing diseases shall not be covered until 36 months of continuous coverage have elapsed since the inception of the first policy with us. Please note that waiting periods shall not apply to Health Check-up/Diagnostic Tests, Second Medical Opinion, ORS Consultation, Behavioral Assistance Program, Health Coach and Personal Accident Cover.

Permanent Exclusions

Behavioral Assistance Program and Personal Accident Cover.

How to reach us?

Phone: +91 72900-44777
Email: info@nivabupa.com
Website: visit www.nivabupa.com

Niva Bupa processes pre-auth within 30 minutes for all active policies, subject to customer requirements and help you select the right plan for you and your family.

If you would like to find out more about GoActive™, or would like a personal quote, please speak to our authorized by the relevant regulations to carry such media, Cholesteatoma, Perforation of Tympanic Membrane, Fistula 

Take care of your medical expenses up to 90 days prior to hospitalization and even 180 days after discharge from the hospital. It is subject to acceptance of in-patient or Day Care claim by the Company Limited under license. Customer Helpline: 1860-500-8888. Website: www.nivabupa.com
TM

Please call us on +91 72900-44777

The Home Health Care Services are availed immediately after that hospitalisation. The Home Health Care Services are covered only if we have accepted an In-patient admission for the treatment taken under Ayurveda, Unani, Siddha, Homeopathy, Homoeopathy, Ayurvedic, Homeopathic, Siddha and Unani.


We are available to fully understand your requirements and help you select the right plan for you and your family.

We process retail claims directly and not third party claims.

You may be eligible for Tax Saving under Section 80D of the Income Tax Act.

We assure you renewability for life without any extra/loads based on your claim history.

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We cover inured costs incurred towards emergency ambulance also

Choose your plan

GoActive™ has been structured in a way to you can choose the plan that suits your needs. The three different plans are listed below.

1. Zone 1: All India coverage
2. Zone 2: All India coverage with 20% co-payment applicable for treatment in Mumbai (including Thane) and Andhra Pradesh, Delhi, West Bengal, Kerala & Gujarat.
3. Zone 3: 24 India coverage with 20% co-payment applicable for treatment in Mumbai (including Thane) and Andhra Pradesh, Delhi, West Bengal, Kerala & Gujarat.

This co-payment shall not be applicable on ORS Consultation, Emergency Ambulance, Health Check-up / Diagnostic Tests, Second Medical Opinion and Behavioral Assistance Program and Personal Accident Cover.

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18 years to 65 years for adults and 91 days for children. Life insurance renewal availability.

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We assure you renewability for life without any extra/loads based on your claim history.

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11. Treatment for related conditions.
12. Treatment for related conditions.
GoActive™ - the right choice for you and your family

1. Comprehensive Protection
- Cover up to 90% (2)
- OPD consultation included in the cover
- Health Coach(3) option to enable you to remain fit and healthy
- Annual health check-ups/diagnoses of your choice (3)
- Lifetime deductible of 10% of base premium if bought at or before 35 years of age
- Increased option to increase sum insured by 10% every year (without any maximum limit)
- Second medical opinion(4)

2. Cashless Facility
We process cashless claims within 30 minutes across more than 4,200 quality hospitals in our network.

3. Hospitalisation Expenses
We take care of your medical expenses without any cap on room rent (for Sum Insured 5 lacs and above, except for suite and above room category). Pre and post-hospitalisation expenses are covered up to the sum insured, 90 days prior and 180 days post-hospitalisation.

4. Re-fill your Existing Sum Insured
We take care of your medical expenses up to 90% of your Base Sum Insured and Increased Sum Insured under I-Protect partially or completely, we will provide a re-fill amount of maximum up to 50% of the Base Sum Insured which can be utilized for a subsequent claim in the same policy year, provided it is for an unrelated illness/injury.

5. OPD Consultations
- I-protect option that increases sum insured by 10% every year (without any maximum limit)
- Health Coach(3)
- Second medical opinion(4)

6. Day Care Treatment
- GoActive™ also covers Day Care Treatments following an illness or injury, provided that the treatment is medically necessary and follows the written advice of the authorized medical practitioner.
- The treatment is carried forward to the next Policy Year.

7. Behavioral Assistance Program
Emotional well-being is important too, and so GoActive™ covers three counseling sessions (through telephonic model) to provide support to the insured person on nutrition, stress, child and parenting.

8. Second Medical Opinion
There are times when, having been diagnosed with an illness or planning to undergo a medical procedure, you seek a second opinion. It is for these times that this unique benefit allows Second Opinion Consultation for the illness or planned surgery.

9. Health Check-up / Diagnostic Tests
Prevention, we know, is better than cure. And so, with GoActive™, you can avail of a health check-up from day 1 of the policy. What’s best, for Sum Insured 15 lacs and above, instead of opting a fixed health check-up package, you can avail diagnostic tests of your own choice up to a certain limit, allowing you to pick tests that are relevant for you.

10. AdvantAGE
Start enjoying all the benefits. Get a 10% lifetime discount if your age at entry is less than or equal to 35 years.

11. Home Health Care Services
GoActive™ also covers medical expenses incurred for health care services and medically necessary treatment that can be given at home for an illness or injury. These shall include services such as nursing care, healthcare (wherever it is personal or institutional), chemotherapy, dialysis, transplants, physiotherapy and post-surgical care. This is under the Home Health Care Services

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**Optional Benefits**

**Health Coach**
Need a coach to guide and motivate you on a daily basis to reach your health goals? GoActive™ offers you a dedicated coach to help you discuss your short-term & long-term goals and motivate you on a daily basis to on-going daily support, motivation and interpretation of your training data to help you stay on track to reach your goals.