

Strivant Global India Private Limited - Health Plan Coverage Through 11 August 2027

Benefits	Niva Bupa Health Insurance Company Limited
Family Structure	Employee, spouse and up to two children
Inpatient Care Sum Insured	INR 5,00,000
Room Rent	Normal: 2% of Sum Insured per day, maximum INR 10,000; ICU: 4% of Sum Insured per day. Proportionate deductions may apply if a higher room category is selected.
Pre-Existing Diseases	Waiting period waived
Initial Waiting Period	Waived
Disease-Specific Waiting Period	Waived
Pre/Post Hospitalization	Covered up to 30 days before and 60 days after hospitalization, subject to policy terms
Maternity Waiting Period	No separate maternity waiting period is listed in the benefit schedule
Maternity Cover	INR 50,000 for normal delivery or C-section. Lifetime limit of two eligible pregnancies, including renewals.
Pre/Post Natal Expenses	Covered within maternity limit, capped at INR 5,000 on an inpatient basis
Newborn Baby	Covered from date of delivery when endorsement is completed within 90 days
Ambulance Charges	Emergency ground ambulance up to INR 2,000 per hospitalization
Disease-Wise Capping	Not applicable
Co-Payment	Not applicable
Day Care	Listed day-care treatments covered up to the Sum Insured
Congenital Treatment	Internal congenital treatment covered. External congenital treatment covered only in life-threatening situations, up to INR 10 lakh per policy year.
AYUSH / Alternate Treatment	Covered up to 25% of the Base Sum Insured, subject to the Family Sum Insured, when treatment is taken at a government or NABH-accredited hospital; pre/post hospitalization expenses are not covered
Dental Treatment	Covered only for accidental hospitalization on an inpatient basis
Psychiatric / Mental Illness	Hospitalization covered subject to policy provisions and stated limit of INR 30,000
Refractive Error / LASIK	LASIK may be payable when eye power is above +/- 7.5
Modern Treatments	Covered as per the IRDAI circular, limited to 50% of the Sum Insured; specific treatment limits and conditions may apply

Important: This overview is for informational purposes only and is not a legal document. All benefits are subject to eligibility and the official policy terms, conditions, limits and exclusions. If this overview conflicts with the policy, the policy governs. For assistance, contact Niva Bupa at 1860-500-8888 or customercare@nivabupa.com. A list of network hospitals is available at www.nivabupa.com