



# CritiCare#

Criticare, a plan that gives health and financial protection to you and your family against **20 critical illnesses**

## Benefits



Cover for up to 20 critical illnesses



Different pay-out options to choose from



Higher sum insured of up to INR 3 crore



Tax benefits u/s 80d\* of the Income Tax Act, 1961



Long term tenure savings



Direct claim settlement

For your Family's Health Insurance



1860-500-8888



[www.nivabupa.com](http://www.nivabupa.com)

Product Benefit Table - Health Assurance - CritiCare#	
<b>Age at entry</b>	For adults 18 to 65 years
<b>Sum Insured (SI) - In Rs</b>	3/5/7.5/10/15/20/25/30/35/40/45/50/60/75/100/125/150/175/200/225/250/275/300 lacs
<b>Policy Tenure</b>	1 year , 2 years or 3 years
<b>Coverage allocation</b>	Individual: 100% of Sum Insured For Family Option (on Floater basis): Self (primary insured): 100% of Sum Insured Spouse: 100% of Sum Insured
<b>Option 1</b>	For Individual Option : Lumpsum equal to 100% of Sum Insured For Floater Option : Coverage for Self - 100% of Sum Insured; Coverage for Spouse - 100% of Sum Insured ; (In any policy year claim can be triggered for one life only)
<b>Option 2<sup>(1)</sup></b>	For Individual Option : Lumpsum equal to 100% of Sum Insured + Staggered payout equal to 10% of Sum Insured p.a. subsequently as Income for 5 years  For Floater Option : Lumpsum equal to 100% of Sum Insured + Staggered payout equal to 10% of Sum Insured p.a. subsequently as Income for 5 years ; (In any policy year claim can be triggered for one life only)
<b>Sum Insured Multiple</b>	Sum Insured not to exceed 12/15 times of annual income for salaried/businessman respectively

(1) Claim settlement to be done on account transfer basis for all 5 years.

#### Notes

- i. **Tenure Discount:** Policy Term 2 years: Discount of 12.5% on second year premium ; Policy Term 3 years: Discount of 12.5% on second year premium and discount of 15% on third year premium
- ii. We offer lifetime renewability on our policies. In the event of a claim, the policy will cease to exist post pay out of the benefit.
- iii. **Waiting Periods:**
  - **Pre-existing diseases - 4 years**
  - **Initial waiting period -** Benefits will not become payable if the signs or symptoms of any of the listed critical illnesses commence within 90 days from the date of commencement of CritiCare coverage of the first policy.

Diseases Covered	
1. Cancer of specified severity	11. Multiple sclerosis with persisting symptoms
2. Open chest CABG	12. End stage liver disease
3. First heart attack of specified severity	13. End-stage lung disease
4. Open heart replacement or repair of heart valves	14. Major burns
5. Stroke resulting in permanent symptoms	15. Loss of speech
6. Permanent paralysis of limbs	16. Deafness
7. Coma of specified severity	17. Aplastic anaemia
8. Kidney failure requiring regular dialysis	18. Bacterial meningitis
9. Major organ/bone marrow transplant	19. Fulminant viral hepatitis
10. Motor neurone disease with permanent symptoms	20. Muscular dystrophy

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