

Max Bupa's vision is to become India's most admired [Health Insurance](#) Company by setting new standards in delivering service excellence. Please read further, to get to know more about who we are;



### About Max Bupa

Max Bupa is a new health insurance company in India. Our mission is to help our customers lead healthier, more successful lives by setting new standards in health insurance. Please read further, to get to know more about who we are.

### Why Max Bupa Health Insurance



### Max Bupa - Start a healthy relationship with us

We bring to you a family oriented health cover which is simple to buy and very easy to understand. In addition to a comprehensive health cover that suits your needs, we also help you care for your health proactively over time. You don't just buy an annual insurance from us; Our focus is on building a long-term health relationship with you and your family.

Here are some good reasons for you to choose Max Bupa as your [health insurance](#) partner

- [Direct Settlement of Claims](#)
- [Cashless Facility at Quality Hospitals](#)
- [Assured Renewability](#)
- [Maternity & Child Care Benefits](#)
- [No Age Restriction for Enrolment](#)
- [Responsible Enrollment](#)
- [Free Look Period](#)
- [More Comprehensive Coverage](#)
- [Proactive Health Relationship & Management Benefits](#)
- [Tax Savings](#)
- [For Platinum Policy holders](#)

We believe that a healthy relationship is built by understanding your needs, by coming closer to

you, through a continuous dialogue with you on what matters the most. Which is why our Heartbeat Health Insurance comes with these thoughtfully designed benefits:

### **Direct Settlement of Claims**

We make sure you talk to us directly, and not through any third parties. We're always there for you when you need us. Because you should concentrate on getting better or looking after your relatives, rather than chasing a "third party" for settlement of your claims.

### **Cashless Facility at Quality Hospitals**

You can access complete cashless facility at quality hospitals near you, thanks to our valued relationship with them as partners.

### **Assured Renewability**

We assure you renewability. We're not in this for just one year of your life. We are there for you for a lifetime.

### **Maternity & Child Care Benefits**

Heartbeat family floater provides you Maternity Benefits for up to two deliveries. This benefit is available after you and your spouse have been covered for 24 months continuously.

### **New Born Coverage**

All newborn babies (where we have paid the maternity claim) are automatically covered from birth until the next renewal of the Policy.

### **Vaccinations for children**

If maternity benefit is available, we cover vaccination expenses of the new born baby until the new born baby completes one year and if the baby is added in the policy at next renewal.

For Platinum policy holders, we provide vaccinations as well as nutrition and diet consulting for children up to 12 years.

### **No Age Restriction for Enrolment**

We cover every member of your family, across every stage in life - from newborns to senior citizens; there is no minimum or maximum age for enrollment.

### **Responsible Enrollment**

To start a relationship that lasts a lifetime, we make every effort to understand your health profile before you sign up. So that when you need us, we're there to provide speedy and efficient support and faster settlement of claims.

### **Free Look Period**

Our health insurance policies are transparent and easy to understand. In rare cases if you have any objections we provide you a 15 day free look period within which you can cancel your policy stating the reason.

### **More Comprehensive Coverage**

Heartbeat Health Policy covers all day care procedures, not a select few.  
Limited exclusions

## **Proactive Health Relationship & Management Benefits**

### **Health Check-up on Renewal**

Because your health and your family's health is precious and should be well looked after.

### **24/7 Health Line**

This facility has been put in place so that you have access to health advice when you need it.

### **Health Relationship Program**

If the Policy is renewed with us without any break, you are eligible for health services and products with a market value of up-to 10% of your renewal premium. You can carry forward these benefits for usage through the years.

### **Relationship Manager**

We may assign a Relationship Manager who will personally help you at the time of hospitalization, attend to your claims settlement, leaving you free to concentrate on getting yourself or your loved ones better.

### **Round-the-clock customer service**

Our 24x7 customer helpline is always there to help you whenever the need arises. The helpline provides you a range of services including pre-authorisation, Policy and payment related queries, Claims information and other services that you may need.

### **Managing our Relationship**

As a customer, you can access your own page on the Max Bupa website for storing your claims history, health information, health profile, including records of tests you may have taken while enrolling with us. Based on your requirements, you can access relevant health information and support to make better decisions about improving your lifestyle and your family's health.

### **Tax Savings**

You will save tax under Section 80D of The Income Tax Act when you buy a Max Bupa Health Insurance Policy. (Tax benefits are subject to changes in the tax laws, please consult your tax advisor for more details)

### **For Platinum Policy holders**

#### **Specialist Consultation and Diagnostic Tests**

You are covered for outpatient consultation with a Specialist. We also pay for any diagnostic tests prescribed by the Specialist.

#### **Specialist Consultation and Diagnostic Tests Carry Forward Bonus**

If your Policy is renewed without any break and there is an unutilized amount, we carry forward 80% of this unutilized amount to the next Policy Year. The total amount should not exceed 2.5 times the amount of the entitlement.

## **Second E-Opinion**

In case you find the need to get a second opinion for a life threatening medical condition,we can provide you with the same.