

RIDER COVERAGES

Level up your policy coverages by choosing our smart Rider Coverages

DAY 1 PROTECTION RIDER

Bypass the wait for fresh proposals : Instant Day 1 Protection for Your Heart & Health!

By adding this vital rider you can completely waive the waiting period and unlock immediate, active coverage from Day 1 for Hypertension, Diabetes, and Cardiac conditions.

PRE & POST HOSPITALISATION COVERAGE: 90 DAYS BEFORE, 180 DAYS AFTER

Get extended coverage for up to 90 days of pre-hospitalisation and 180 days of post-hospitalisation expenses.

MATERNITY RIDER

Embrace New Beginnings: Secure Your Growing Family with Our Maternity Rider!

This rider offers robust financial security for delivery expenses.

ENHANCED CATARACT LIMIT RIDER

Exclusive rider for Uplift Plan.

Unlock a higher tier of ophthalmic protection.

MODERN TREATMENT RIDER

Opt for our Modern Treatment Rider to cover advanced medical procedures up to 100% of your Sum Insured.

NON-MEDICAL EXPENSES RIDER

This rider covers eligible non-medical items up to specified limits.

DURABLE MEDICAL DEVICES RIDER

This rider offers financial support for medical equipment.

CB PROTECT RIDER

Keep Your Cumulative Bonus Completely Unaffected!

Small medical claim shouldn't mean losing your big, hard-earned rewards. By taking the CB Protect Rider you ensure that smaller health claims upto 10% of your Sum Insured will not affect your Cumulative Bonus.

RESTORATION OF SUM INSURED RIDER

Vital backup plan Rider to refill your coverage!

Never worry about running out of health insurance during a tough year. Our policy will immediately refill 100% of your Sum Insured when your base cover and bonuses are completely exhausted by claims.

- ✦ Maximum Flexibility: Covers both the same illness or entirely new medical conditions.
- ✦ Whole-Family Support: Valid for subsequent hospitalizations of any family member covered under your plan.

** Terms & conditions apply*

For more details reach us at

www.newindia.co.in

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1800-209-1415**

 **+91 98333 19191**

 **@newindassurance**



NEW INDIA ASSURANCE

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd

Head Office: New India Assurance Building, 87, M. G. Road, Fort, Mumbai - 400 001 INDIA

IRDAI REGN No. 190

CIN: L66000MH1919GOI000526



 All Products

New India Mediclaim Policy - UIN No. NIAHLIP25040V102425

**UPLIFT your Comprehensive Health Insurance
Protection Upto ₹5 Crore with our**

UPLIFT PLAN

**NIL
GST**



**MODERN
TREATMENTS**

**CASHLESS
FACILITY**

NEW INDIA MEDICLAIM

Assurance Of The Leader.



NEW INDIA ASSURANCE

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd

UIN No. NIAHLIP25040V102425

New India Mediclaim Policy - UIN No. NIAHLIP25040V102425

NEW INDIA MEDICLAIM POLICY

Policy features

Room Rent

Enhanced Room Rent and ICU/ICCU coverage extending upto actuals



Hospital Cash

Daily cash allowance during hospitalization periods to seamlessly manage non-medical ancillary expenses.



Ambulance Charges

Enhanced coverage for emergency road ambulance expenses



Cumulative Bonus

Stay healthy, stay rewarded. Watch your Sum Insured grow up to 100% for claim free years



AYUSH Alternative Cover

In-patient coverage for alternative medical treatments (Ayurveda, Yoga, Unani, Siddha, Homeopathy) covered up to 100% of Sum Insured



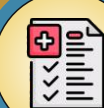
Cataract Treatment

Structured, generous sub-limits mapped perfectly to manage advanced high-quality ophthalmic lens surgeries.



Health Checkup

Health screenings and checkups rewarded up to a maximum threshold of ₹15,000.



Congenital & Mental Illness

Modernized inclusion covering congenital diseases, genetic disorders, and psychiatric treatments.



Organ Transplant

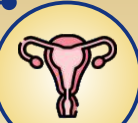
Comprehensive coverage for surgical and medical expenses of Insured as well as Organ donor up to the Sum Insured



MODERN TREATMENTS

Uterine Artery Embolization

Modern high-intensity focused ultrasound (HIFU) and specialized non-invasive vascular treatments.



Robotic Surgeries

Advanced machine-assisted precision surgical interventions requiring minimal incisions and promoting swift recovery.



Balloon Sinuplasty

Advanced minimally invasive procedure to widen the blocked sinus passageways.



Stereotactic Radiosurgery (SRS)

Highly targeted, ultra-precise SRS radiation treatments



Deep Brain Stimulation

Advanced neurological pacing and neuro-modulatory electrical implant therapies for chronic conditions.



Bronchial Thermoplasty

A specialized minimally invasive procedure to reduce symptoms of severe cases of asthma.



Oral Chemotherapy

Coverage for cancer medications taken at the convenience of home, saving patients from frequent hospital visits.



Vaporisation of the prostate

(Green laser treatment or holmium laser treatment)



Immunotherapy-Monoclonal Antibody to be given as injection

A modern treatment modality to improve disease prognosis in a variety of advanced diseases.



IONM - (Intra Operative Neuro Monitoring)

A real time tracking procedure employed during operation to improve surgical outcomes.



Intravitreal Injections

Highly targeted drug delivery to treat specific ophthalmological diseases.



Stem Cell Therapy

Hematopoietic stem cells utilized for bone marrow transplant procedures in severe hematological medical conditions.



SPECIFIC COVERAGES



Artificial Life Maintenance



Puberty and Menopause Related Disorders



Age Related Macular Degeneration (ARMD)



Genetic Diseases or Disorders



Treatment of Mental Illness

Sum Insured options under

UPLIFT PLAN

Rs.
25
LAKH

Rs.
50
LAKH

Rs.
1
CRORE

Rs.
2
CRORE

Rs.
3
CRORE

Rs.
5
CRORE

About Us

- ⦿ The New India Assurance Company Limited, founded in 1919 and nationalized in 1973, is India's largest government-owned general insurer.
- ⦿ We have a commanding Pan-India presence with **over 2000+ offices** spanning metropolitan, urban and rural settings.
- ⦿ Operating in **over 25 Countries**, we offer everything from massive commercial covers to rural micro-insurance.
- ⦿ We are the only general insurer classified as a Domestic Systemically Important Insurer.
- ⦿ In 2026, we reached **record-high premiums of Rs. 47,174 Crores** with **Rs. 1,384 Crores in net profit**, backed by top-tier financial ratings.
- ⦿ We have expansive network of **over 26,000 tie-up hospitals across India** to facilitate seamless cashless medical treatments across India
- ⦿ To protect against ever-growing medical inflation, our dedicated **Preferred Provider Network (PPN)** offers pre-negotiated, standardized package rates for standard procedures.
- ⦿ With an impressive **claim settlement ratio of up to 98%**, we stand as one of India's most trusted insurers, fully supported by our in-house medical experts and leading Third Party Administrators.

Scan to check your premium instantly

