

Policy Cancellation process FAQs

1. What is Free Look Cancellation?

Customer can opt for cancellation of the policy within 15 days of policy issuance if not satisfied with policy terms & condition, 100% refund (post deduction of Pre Policy Medical Charges, if applicable) will be processed within 10 working days.

2. What will be the Refund % if the cancellation request is generated after Free Look period?

Refund will be processed as per policy terms & condition of the policy and it is mentioned at "Cancellation" part of policy documents. Download the app by searching for "Niva Bupa Health" in the app store or scanning the over QR Code

3. How can I raise request for policy cancellation?

Follow the steps mentioned below:

1. Please visit "Policy Related" section on the customer service website <https://rules.nivabupa.com/customer-service/>
2. Choose "Cancel Policy - Free Look Period" or "Cancel Policy - Mid Term"
3. Enter registered mobile number of Proposer & enter OTP
4. Select the policy, write reason for cancellation & click on "Cancel my policy"

4. In which account can I expect the refund amount?

If the premium was paid via Credit Card; Netbanking; any Wallet or UPI then it will be reversed to the same source. If payment was done through NEFT, Standing Instruction or Cheque, refund will be processed in the account which is given as NEFT proof.

In case NEFT documents are required at Niva Bupa's end, we will initiate an e-mail and SMS to your registered mobile number and E Mail ID.

5. How will I be informed about the closure of my policy cancellation request?

An SMS and E Mail will be triggered at the time closure of the policy cancellation service request.