Gitvisha

Infinite Trust, Secure Peace



YOUR TRUSTED

HEALTH & MOTOR INSURANCE PARTNER

Protection for your family. Confidence for every journey.

Insurance guidance, hospital coordination, cashless follow-up and claim assistance - with Gitvisha by your side.

GITVISHA RECOMMENDS

ICICI Lombard
Nibhaye Vaade

15,000
Lives covered pan-India

20,000
Motor vehicles covered

98.5%
Claims settlement ratio

Gitvisha-reported figures. Settlement period and calculation basis not specified.

ADVICE | COORDINATION | CONTINUED SUPPORT

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Delhi & NCR | Punjab | Maharashtra | Gujarat | Madhya Pradesh

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HEALTH INSURANCE | ELEVATE QUOTE INSIGHTS

Health protection, with care at every step.

Selected benefits from the reference Elevate quote. Your issued policy schedule, exclusions and benefit conditions determine the actual cover.

Room & treatment cover

Single private room. In-patient, day-care, AYUSH, modern treatment and domiciliary hospitalisation are listed.

Reset & loyalty bonus

Unlimited resets for same and different illnesses, subject to rules. Loyalty bonus: 20% each year, up to 100%, irrespective of claims.



Support before, during and after hospitalisation

90 days	Hospital stay	180 days
Before admission	Single private room	After discharge

30 days	2 years	3 years
Initial illness wait	Specified disease wait	Pre-existing disease wait

Also marked Yes in the quote: Claim Protector, Nursing at Home and 2-hour hospitalisation. Confirm eligibility, limits, medical disclosures, waiting-period exceptions and hospital access.

Source: reference Elevate quote, pp. 2-3. Selected benefits only; customer-specific premiums and personal details omitted.

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MOTOR INSURANCE

Cover that travels with you.

Review third-party liability, protection for your own vehicle and suitable add-ons together. Gitvisha supports policy selection, renewals and claim coordination.



THIRD PARTY | OWN DAMAGE | ELIGIBLE ADD-ONS | CLAIM SUPPORT

Third-party & package cover

Third-party insurance is legally required for use in public places. A package policy combines third-party and own-damage sections.

IDV, deductibles & renewal

Check insured declared value, your contribution to each claim, prior claims, No Claim Bonus eligibility and expiry dates.

Optional protection

Review eligible zero depreciation, Engine Protect Plus, consumables and roadside assistance. Limits and extra premium may apply.

Accident or theft assistance

We help coordinate documents, insurer communication and repair-related follow-up. Notify the insurer promptly and follow its instructions.

READY FOR A CLAIM?

Keep your policy, RC, driving licence, incident photographs and repair estimate ready. Obtain a police report where required.

Source: ICICI Lombard motor insurance information and policy conditions

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THREE-COMPANY COMPARISON | HEALTH INSURANCE

Compare the cover.
Understand the numbers.

Selected plans: Elevate (shared quote), Super Star and ReAssure 2.0. This is a health-only comparison; insurer-level figures do not measure an individual plan.

ICICI Lombard	Star Health	Niva Bupa
Elevate [2]	**Super Star [3]**	**ReAssure 2.0 [4]**
ROOM ELIGIBILITY		
Single private room	Any room category	No room-rent / ICU cap
RESTORATION / RESET		
Unlimited resets; policy conditions apply	100% restoration, unlimited times for subsequent hospitalisation	ReAssure Forever triggered by first paid claim; limits apply
STANDARD WAITING PERIODS		
30 days initial / 24 months specified / 36 months PED	30 days initial / 24 months specified / 36 months PED	30 days initial / 24 months specified / 36 months PED

IRDAI: health incurred claims ratio, FY 2024-25 [1]



ICR = net incurred claims / net earned premium; health includes personal accident. It is not a claim approval rate or a ranking of service quality. These insurer-wide ratios are separate from Gitvisha's company-reported settlement ratio.

Compare final quotes on the same age, sum insured, location and medical history. Room terms, restoration rules and optional benefits vary by version and selection. Current policy wording governs. Sources and links: page 5.

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CLAIMS ASSISTANCE & COMPANY DETAILS

Support when it matters most.

Our relationship continues after policy issuance. Gitvisha helps you organise information, communicate with the right teams and follow up on claim-related issues.

1

Hospital & insurer coordination

Liaise with the hospital insurance desk, insurer or TPA and help communicate document requirements.

2

Cashless approval assistance

Support pre-authorisation submissions and follow up on insurer queries, enhancement requests and discharge approval.

3

Documents & claim-related issues

Assist with claim forms, bills, medical records and requested clarifications; help track reimbursement submissions.

4

Follow-up after submission

Support status enquiries, settlement clarifications and escalation of unresolved claim-related concerns.



Cashless access, authorisation and claim payment are decided by the insurer under the policy. Our role is to assist and coordinate; approval or full payment cannot be guaranteed.

IRDAI 2024-25 | INDIA-WIDE HEALTH CLAIMS [1]

3.26 crore claims settled

Rs. 94,248 crore claims paid

Industry totals; general and health insurers; excludes personal accident and travel.

LET'S REVIEW YOUR COVER

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SOURCE NOTES | Click to view

[1] IRDAI Annual Report 2024-25, printed pp. 42 & 142; Life Insurance Council copy.

[2] Supplied Elevate quote, pp. 2-3. Quote-specific features; see current policy terms.

[3] Star Health Super Star: official product information

[4] Niva Bupa ReAssure 2.0: official product information

Illustrative imagery. Insurer logos are for identification. Reviewed 14 October 2026.