



Critical Connect: Let's Make It Better Together

Critical illness insurance for the whole family.





INTRODUCTION

Life is beautiful till the time we are not jolted by something unexpected. Critical Illness can be one of those many unexpected events which may disrupt all aspects of your life. Besides the emotional trauma that you may have to go through, your finances can also be shaken up. But remember, whatever your diagnosis or emotional response, you are not powerless.

Insure yourself and your loved ones under Liberty's Critical Connect, a health insurance solution for you and your loved ones which would cover life threatening critical illnesses. A policy that would equip you to manage financial crisis in those difficult times.

Remember "Critical Illness is not the end but the beginning of a new way of looking at life".

ELIGIBILITY AND APPLICABILITY



Flexi Policy term

Option to choose policy term of 1, 2 and 3 years



Renewability

Lifelong



Relationships covered

Self, Spouse, Children, Parents,
Parents-in-law, Siblings, Sons-in-law,
Daughters-in-law, Grand-children,
Grand-parents.



Age Eligibility

Age at Entry (Adults) - 18 years-65 years
Age at Entry (Children) - 5 years-25 years

A PLAN

Critical Illness Bundles with choice of 9 / 25 / 43 CIs

B PLAN

Disease-Specific Bundles

Heart Protect, Cancer Protect, RenoLiv Protect, Brain Protect

CRITICAL CONNECT HIGHLIGHTS



Sum Insured from
Rs. 1 lac to 1 Cr



Upto 60 Critical Illnesses,
including major and minor
conditions along with CIs
arising out of HIV / AIDS cover



Policy will continue to pay
for additional 2 subsequent
unrelated critical illnesses in
your lifetime



Option to waive off
30 days survival period
following diagnosis of
critical illness



Loan Protector
cover to take care of
your EMIs, if diagnosed with
covered critical illness



Easy EMI options –
Pay premium through
our convenient
installment options



Enjoy our inbuilt Health 360
Wellness services and avail
discounts on OPD Consultations,
Diagnostic Services, Pharmacies, etc



BENEFIT SCHEDULE

Coverage Description		Plan A Sum Insured Rs.1 Lac to 1 Crore (In multiples of 1 Lac)	Plan B Sum Insured Rs.1 Lac to 1 Crore (In multiples of 1 Lac)
Payment of the Benefit Amount for an Insured Condition	Pays Lump Sum amount on diagnosis of a CI covered in the plan.	The Plan has an option to choose from the bundle of 9 CIs, 25 CIs and 43 CIs.	The Plan has an option to choose one or more from the following four covers
			Heart Protect
			Cancer Protect
			RenoLiv Protect
			Brain Protect
The list of CIs covered in each group is as per the Benefit Schedule of each Plan.			
Continuation for Second and Third Events	<ol style="list-style-type: none"> Continuation of the policy cover for unrelated 2nd and 3rd CI. Applicable on waiting period of 24 months post each CI. Maximum 3 conditions covered over a lifetime on continuous renewals. 	✓	✗
Multiple Claims up to the Sum Insured	<ol style="list-style-type: none"> Cover for multiple claims based on major and minor conditions.* Claims paid upto the Sum Insured. No waiting period between two claims. 	✗	✓
Critical Illness related to HIV/AIDS	Any listed Insured condition/ Critical illness related to HIV/AIDS shall be payable in the policy with 10% of SI in a Policy year and up to 100% of Sum Insured over a lifetime.	✓	✓
Second Medical Opinion	Second Medical opinion may be obtained from our empaneled Network providers once during the policy year.	✓	✓
Health Check up	An insured person/s above 18 years of age is/are entitled to a health checkup, on a cashless basis after a block of every two claim-free policy years.	✓	✓

Health 360°	Earn Rewards and Burn it against an array of our facilities which would help you to improve your overall Health.	✓	✓
Optional Cover(s)			
Loan Protector Cover	We will pay EMI of the outstanding loan for 12 months or 3% of SI (lumpsum), whichever is lower. This is applicable after the commencement of the Insured Event till the Principal Outstanding loan amount or expiry of Policy Period, whichever is earlier.	✓	✓
Waiver for 30-Day Survival period	The insured can get waiver from 30- Day Survival Period.	✓	✓
Waiting Period(s)			
90 days	Applies at the start of the policy.	✓	✓
30 days	30 days of Survival Period after the diagnosis of CI.	✓	✓
Pre- existing Diseases (PED)	4 Years	✓	✓
2 Years	2 Years between two claims	✓	✗
HIV/AIDS	4 Years	✓	✓
	2 Years between two claims	✓	✓

* Major Conditions - 100% of the Sum Insured will be paid, post which policy will cease to exist

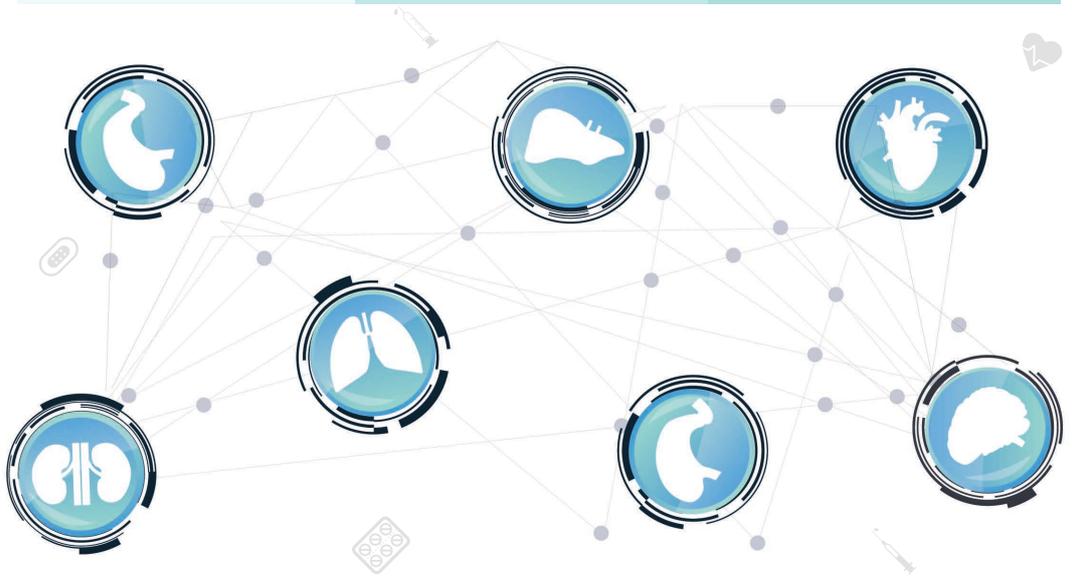
* Minor Conditions - 25% of the Sum Insured will be paid and policy continues for remaining Sum Insured



PLAN A: CRITICAL ILLNESS BUNDLES

Sum Insured Options - From Rs. 1 lac to 1 crore in multiples of 1 lac

9 CRITICAL ILLNESS	25 CRITICAL ILLNESS (Including 9 CIs)	43 CRITICAL ILLNESS (Including 25 CIs)
1. Cancer of Specified Severity	1. Alzheimer's Disease	1. Apallic Syndrome
2. Kidney Failure Requiring Regular Dialysis	2. Benign Brain Tumor	2. Aplastic Anemia
3. Open Chest CABG	3. Coma of Specified Severity	3. Bacterial Meningitis
4. Major Organ / Bone Marrow Transplant	4. Deafness	4. Blindness
5. Multiple Sclerosis With Persisting Symptoms	5. End Stage Liver Failure	5. Brain Surgery
6. Myocardial Infarction (First Heart Attack of Specified Severity)	6. Loss of Speech	6. Cardiomyopathy
7. Permanent Paralysis of Limbs	7. Medullary Cystic Disease	7. Creutzfeldt-Jakob Disease (CJD)
8. Stroke Resulting In Permanent Symptoms	8. Motor Neuron disease with Permanent Symptoms	8. Encephalitis
9. Surgery to Aorta / Aorta Graft Surgery	9. Muscular Dystrophy	9. End-Stage Lung Failure
	10. Open Heart Replacement or Repair of Heart Valves	10. Fulminant Viral Hepatitis
	11. Parkinson's Disease	11. Goodpasture's Syndrome
	12. Pneumonectomy	12. Loss of Limbs
	13. Primary (Idiopathic) Pulmonary Hypertension	13. Major Head Trauma
	14. Pulmonary Artery Graft Surgery	14. Multiple System Atrophy
	15. Systemic Lupus Erythematosus	15. Progressive Supranuclear Palsy
	16. Third-Degree Burns (Major Burns)	16. Progressive Scleroderma
		17. Pulmonary-Renal Syndrome
		18. Severe Rheumatoid Arthritis





PLAN B: DISEASE SPECIFIC BUNDLES

Sum Insured Options - From Rs. 1 lac to 1 crore in multiples of 1 lac



Heart Protect	Cancer Protect	RenoLiv Protect	Brain Protect
Major Conditions:	Major Conditions:	Major Conditions:	Major Conditions:
<ol style="list-style-type: none"> 1. Cardiomyopathy 2. Heart Transplant 3. Open Chest CABG 4. Open Heart Replacement or Repair of Heart Valves 5. Myocardial Infarction (First Heart Attack of Specified Severity) 6. Primary (Idiopathic) Pulmonary Hypertension 7. Pulmonary Artery Graft Surgery 8. Surgery to Aorta / Aorta Graft Surgery 	<ol style="list-style-type: none"> 1. Cancer of Specified Severity 	<ol style="list-style-type: none"> 1. End-Stage Liver Failure 2. Kidney Failure Requiring Regular Dialysis 3. Kidney Transplant 4. Liver Transplant 5. Medullary Cystic Disease 6. Pulmonary-Renal Syndrome 	<ol style="list-style-type: none"> 1. Apallic Syndrome 2. Bacterial Meningitis 3. Benign Brain Tumor 4. Brain Surgery 5. Coma of Specified Severity 6. Creutzfeldt-Jakob disease (C30) 7. Encephalitis 8. Stroke Resulting In Permanent Symptoms 9. Motor Neuron Disease With Permanent Symptoms 10. Multiple Sclerosis With Persisting Symptoms 11. Progressive Supranuclear Palsy 12. Permanent Paralysis of Limbs
Minor Conditions:	Minor Conditions:		
<ol style="list-style-type: none"> 9. Angioplasty 10. Balloon Valvotomy or Valvuloplasty 11. Carotid Artery Surgery 12. Implantable Cardioverter Defibrillator 13. Implantation of Pacemaker of Heart 14. Infective Endocarditis 15. Minimally Invasive Surgery of Aorta 16. Pericardiectomy 17. Pulmonary Thromboembolism 18. Surgery for Cardiac Arrhythmia 19. Surgery to Place Ventricular Assist Devices or Total Artificial Hearts 	<ol style="list-style-type: none"> 2. Early-Stage Cancers 3. Carcinoma in-Situ 		



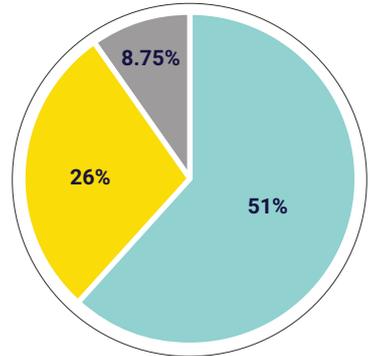
INSTALMENT PAYMENT OPTIONS

Pay premiums through easy instalment options

Instalment Frequency

- Half Yearly
- Quarterly
- Monthly

The total premium applicable for a yearly or long term policy tenure shall be collected by us not later than first year of the policy.



% Annual Premium

DISCOUNT PARAMETERS

Family Discount	10% discount for 2 or more family members
Long Term Policy Discount	7.5% discount on 2 years and 10% discount on 3 years policy tenure
Employee Discount	10% discount for Liberty employee at the start date of the Policy. This discount is also applicable to the employee family members insured in the same policy
Direct Discount	10% discount on new / renewal purchase of policy through the Liberty Website. Either of Employee/ Direct Discount shall be applied

RENEWAL BENEFITS



Lifelong Policy Renewal without any exit Age



Grace period of 30 days



On continuous renewals enjoy reduction of waiting period for second and third events under Plan A



Sum Insured Enhancement

PRE-POLICY CHECK UP

PLAN A

Age(Yrs)/SI	1-7 Lac	7.5 - 14 Lac	15 - 49 Lac	50 Lac - 1 Cr
5-40	Nil			
41-45	Nil			MER, RUA, FBS, CBC, Lipid Profile & Sr. creatinine
46-50	Nil	MER, RUA,FBS,CBC,Lipid Profile, Sr. creatinine		
51-65	MER, RUA,CBC,Lipid Profile, HbA1c, RFT,ECG &PSA (for Male)		MER, RUA,CBC,Lipid Profile,HbA1c, LFT, RFT, TMT,Chest Xray, USG, PSA (for Male), PAP Smear (for Female)	

PLAN B

Heart Protect

Age(Yrs)/SI	1-7 Lac	7.5 - 14 Lac	15 - 49 Lac	50 Lac - 1 Cr
5-45	Nil			
46-50	Nil	MER, RUA,CBC,Lipid Profile, HbA1c, Chest X-Ray		
51-55	MER, RUA,CBC,Lipid Profile, HbA1c, Chest X-Ray			
56-65	MER, RUA,CBC,Lipid Profile, HbA1c, Chest X-Ray, TMT			

Cancer Protect

Age(Yrs)/SI	1-7 Lac	7.5 - 14 Lac	15 - 49 Lac	50 Lac - 1 Cr
5-55	Nil			
56-65	MER, CBC, PSA (Male), PAP Smear (Female), USG, Chest X-Ray			

RenoLiv Protect

Age(Yrs)/SI	1-7 Lac	7.5 - 14 Lac	15 - 49 Lac	50 Lac - 1 Cr
5-55	Nil			
56-65	MER, RUA, CBC, LFT, RFT, USG			

Brain Protect

Age(Yrs)/SI	1-7 Lac	7.5 - 14 Lac	15 - 49 Lac	50 Lac - 1 Cr
5-55	Nil			Nil
56-65				MER

MER - Medical Examination Report, RUA (Routine Urine Analysis), FBS (Fasting Blood Sugar), CBC (Complete Blood Count), Lipid profile, ECG (Electrocardiogram), TMT (Tread Mill Test), LFT (Liver Function Test), RFT (Renal Function Test), HbA1c, PSA (Prostate Specific Antigen for Males), PAP Smear (females only), USG Abdomen -males & females (Ultrasonogram)

PREMIUM AMOUNTS (IN INR) ARE FOR 1 YEAR EXCLUDING TAXES

Sum Insured	Age Band	9 CIs	25 CIs	43 CIs	Heart Protect	Cancer Protect	RenoLiv Protect	Brain Protect
3 Lacs	91 days - 25 yrs	499	591	789	402	373	256	340
	26-30	616	697	912	474	427	268	372
	31-35	914	999	1337	806	537	294	444
	36-40	1250	1325	1793	1482	713	329	547
	41-45	2159	2243	3081	2857	1031	381	709
	46-50	2819	3179	6150	4683	1593	449	948
	51-55	4544	5112	9657	7056	2482	538	1304
	56-60	7836	8951	16311	12808	4176	918	1856
61-65	10885	12751	25890	17110	6584	1209	3030	

Sum Insured	Age Band	9 CIs	25 CIs	43 CIs	Heart Protect	Cancer Protect	RenoLiv Protect	Brain Protect
5 Lacs	91 days - 25 yrs	714	867	1197	552	504	319	449
	26-30	910	1045	1403	673	593	329	503
	31-35	1406	1547	2110	1226	777	372	621
	36-40	1966	2090	2871	2353	1071	431	794
	41-45	3480	3621	5017	4644	1600	516	1064
	46-50	4581	5181	10133	7686	2537	630	1462
	51-55	7259	8206	15781	11525	4018	778	2056
	56-60	12745	14602	26869	21003	6586	1255	2974
61-65	17824	20933	42831	28165	10595	1738	4930	

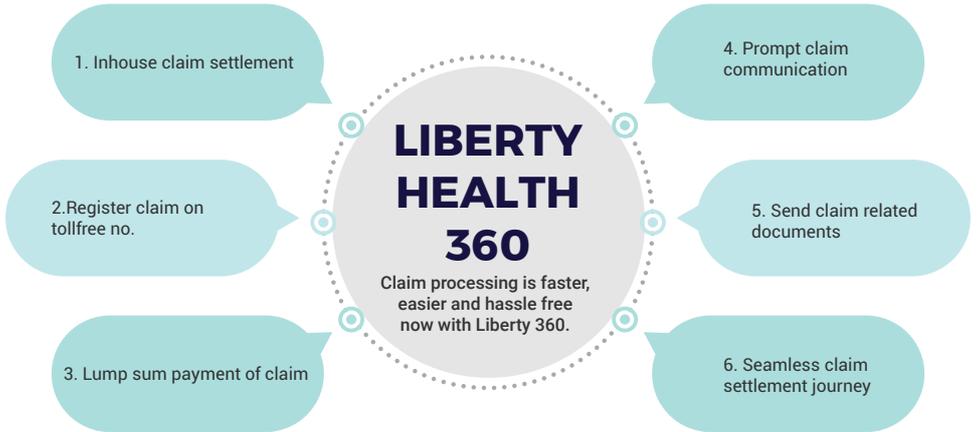
Sum Insured	Age Band	9 CIs	25 CIs	43 CIs	Heart Protect	Cancer Protect	RenoLiv Protect	Brain Protect
10 Lacs	91 days - 25 yrs	1252	1558	2218	928	833	441	720
	26-30	1642	1913	2628	1169	1009	481	829
	31-35	2636	2917	4043	2275	1378	567	1066
	36-40	3755	4002	5564	4528	1964	685	1411
	41-45	6784	7066	9858	9111	3023	856	1951
	46-50	9097	10299	20195	15368	4896	1082	2746
	51-55	14046	15938	31082	22699	7857	1378	3934
	56-60	25015	28729	53263	41489	12608	2096	5770
61-65	35172	41389	85172	55803	20618	3062	9679	

Sum Insured	Age Band	9 CIs	25 CIs	43 CIs	Heart Protect	Cancer Protect	RenoLiv Protect	Brain Protect
25 Lacs	91 days - 25 yrs	2865	3631	5280	2055	1816	839	1537
	26-30	3842	4518	6311	2657	2260	937	1808
	31-35	6327	7029	9845	5422	3181	1154	2401
	36-40	9123	9744	13652	11057	4647	1450	3263
	41-45	16695	17402	24381	22516	7292	1875	4615
	46-50	22310	25314	50072	37897	11978	2441	6603
	51-55	34673	39412	77284	56218	19380	3180	9569
	56-60	62095	71381	132714	102949	30681	4623	14159
	61-65	87483	103028	212514	138724	50698	7032	23935

Sum Insured	Age Band	9 CIs	25 CIs	43 CIs	Heart Protect	Cancer Protect	RenoLiv Protect	Brain Protect
50 Lacs	91 days - 25 yrs	5550	7085	10397	3933	3458	1499	2902
	26-30	7506	8858	12435	5138	4343	1698	3437
	31-35	12468	13877	19508	10667	6181	2132	4625
	36-40	18086	19299	27109	21934	9116	2723	6347
	41-45	33325	34738	48696	44851	14404	3573	9047
	46-50	44329	50337	99818	75439	23772	4704	13028
	51-55	68610	78068	153790	112084	38576	6181	18959
	56-60	123447	142017	264682	205382	60793	8825	28171
	61-65	174224	205308	424219	276912	100816	13644	47709

Sum Insured	Age Band	9 CIs	25 CIs	43 CIs	Heart Protect	Cancer Protect	RenoLiv Protect	Brain Protect
1 Cr	91 days - 25 yrs	10930	13994	20590	7691	6736	2827	5618
	26-30	14839	17541	24713	10100	8511	3220	6701
	31-35	24777	27586	38849	21159	12193	4088	9075
	36-40	35965	38448	54078	43697	18056	5270	12522
	41-45	66365	69190	97107	89532	28637	6971	17930
	46-50	88372	100387	199419	150538	47379	9232	25880
	51-55	136485	155440	306923	223817	76987	12187	37741
	56-60	246161	283304	528626	410247	121040	17256	56135
	61-65	347698	409874	847802	553318	201087	26880	95234

Please contact your Relationship Manager/Agent/Intermediary for premiums of Sum Insured and optional covers which are not available in the brochure.



Liberty General Insurance Limited 10th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel, Mumbai, 400013, India. Toll Free No: 1800 266 5844 Email: care@libertyinsurance.in www.libertyinsurance.in

For details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Trade logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license. Critical Connect - UIN - LIBHLIP21506V022021 IRDA Registration No. 150 | CIN: U66000MH2010PLC209656 | Advt/2020/July/09

Disclaimer: Prohibition of Rebates as per Section 41-of the Insurance Act. 1938. (4 of 1938) No person shall allow or offer to allow, either directly, or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer*. Violations of Section 41 of the Insurance Act 1938, as amended, shall be - Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakhs. "