

Liberty General Insurance Ltd.
Unit 1501&1502, 15th Floor, Tower 2, One International Center,
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,
Phone: +91 226700 1313 Fax: +91 226700 1606
IRDAI of India Reg. No.150, CIN: U66000MH2010PLC269656
Website Link: www.libertyinsurance.in



HEALTH CONNECT SUPRA POLICY BENEFIT SCHEDULE

GENERAL DETAILS	
Age Group	Minimum Age at Entry (Adult) - 18 Years, Children 91 days
	Maximum Age at Entry (Adult) - No Age Limit
	Child/children below -25years can be insured provided either parent is getting insured under the Policy
Renewal	Life Long
Tenure	1/ 2/ 3 years
Option	Individual Sum Insured basis and Family Floater Sum Insured basis
Family members	Individual Sum Insured- Family members as stated in the Policy schedule can be covered in a single Policy on Individual Sum Insured basis
	Family Floater Basis- Self + Spouse+ max upto 3 dependent children can be covered under a single Sum Insured.

SUM INSURED AND DEDUCTIBLE (APPLICABLE)					
PLAN	TOP UP		SUPER TOP UP		
OPTIONS	SUM INSURED	DEDUCTIBLE CLAIM/HOSPITALIZATION/ANY ONE ILLNESS PER	OPTIONS	SUM INSURED	DEDUCTIBLE PER YEAR

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I	INR 50,000 1, 1.5, 2 LAKHS	INR 50,000	I	3, 5, 7, 10,15,20 LAKHS	2 ,3,4,5,7.5,10 LAKHS
II	3, 5,7 LAKHS	2 ,3, 4, 5 LAKHS	II	10 , 15, 20,30,50,100 LAKHS	10, 15,20,30, 40 LAKHS
III	10,15,20 LAKHS	5, 7.5, 10 LAKHS			

COVERAGE(S) DETAILS						
<u>PLAN</u>		TOP UP			SUPER TOP UP	
<u>OPTIONS</u>		I	II	III	I	II
<u>SUM INSURED</u>		INR 50,000, 1, 1.5, 2 Lakhs	3, 5, 7 Lakhs	10, 15,20 Lakhs	3, 5, 7, 10, 15, 20 Lakhs	10 , 15, 20, 30, 50, 100 Lakhs
<u>DEDUCTIBLE</u>		INR 50,000	2, 3, 4, 5 Lakhs	5, 7.5, 10 Lakhs	2 , 3, 4, 5, 7.5,10 Lakhs	10, 15, 20, 30,40 Lakhs
In-patient Hospitalization	Minimum 24 Hrs hospitalisation as an In-patient	✓	✓	✓	✓	✓
Pre-Hospitalisation	Medical expenses incurred prior to the covered Hospitalization	30 DAYS	30 DAYS	60 DAYS	30 DAYS	60 DAYS
Post-Hospitalisation	Medical expenses incurred after the covered Hospitalization	60 DAYS	60 DAYS	90 DAYS	60 DAYS	90 DAYS

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Day care Procedures	405 day care procedures undertaken in a hospital/day care centre in less than 24 hours due to Technological advancement	✓	✓	✓	✓	✓
AYUSH Treatment#	AYUSH treatment taken as Inpatient in a specified hospital is payable up to Basic SI.	✓	✓	✓	✓	✓
Loyalty Perk	Auto increase in Sum Insured by 10% on Sum insured for every claim free year up to max. of 100%.	NA	NA	NA	✓	✓
Preventive Care	The Company will provide benefits which would help in preventing adverse Health condition/s.	✓	✓	✓	✓	✓
Coverage for Modern Treatment	Coverage for Medical Expenses incurred for treatment of listed Modern Surgeries up to 50% of Basic sum insured	✓	✓	✓	✓	✓
OPTIONAL COVER(S)						
Reload of Sum Insured	Reload Sum Insured available when the Sum Insured gets exhausted	NA	✓	✓	✓	✓
World-wide coverage	Emergency Medical expenses incurred outside India	NA	NA	NA	✓	✓
Wellness & Assistance Program	Available on optional basis and serviced by Us/Through Our Service Provider	✓	✓	✓	✓	✓
RENEWAL FEATURES						

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Loyalty Perk / Renewal Premium discount Option	Option to choose Auto increase in Sum Insured by 10% on basic sum insured for every claim free year up to max. of 100%, or 2.25% Renewal Premium discount	NA	NA	NA	✓	✓
WAITING PERIOD(S)						
30 days	Yes	✓	✓	✓	✓	IN INDIA: WAITING PERIODS AS PER OTHER PLANS ARE APPLICABLE Optional Covers WORLD-WIDE COVER AGE: NO WAITING PERIOD APPLICABLE
2 Years	Yes	✓	✓	✓	✓	- IN INDIA: WAITING PERIODS AS PER OTHER PLANS ARE APPLICABLE

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						Optiona 1 Covers WORL D- WIDE COVER AGE: NO WAITIN G PERIO D APPLIC ABLE
3 years	Yes	✓	✓	✓	✓	Applica ble for all Plans includin g Optiona 1 Covers World wide coverag e
Pre- existing Diseases (PED)	Yes	3 YEARS	3 YEARS	3 YEARS	3 YEARS	- Applica ble for all Plans includin g Optiona 1 Covers World wide coverag e -

Discounts:

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1. **Family Discount** - Family discount of 10% if 2 or more family members are covered under same Policy on individual Sum Insured basis and is available to each member under the policy
2. **Multi policy year discount**- An additional discount of 7.5% is offered on premium if you choose a 2 year policy and 10% discount if selected 3 year policy tenure and pay the applicable premium in advance as single premium.
3. **Loyalty Discount**: 5% discount if you have an ongoing retail health insurance policy issued by Us.
4. **Employee Discount**: 10% discount if you are an employee of the Company
5. **Direct Policy Purchase Discount**- 10% discount will be given if you are purchasing this Policy through Our Website / direct channels.

* 42 Listed Modern Treatments	Stem cell therapy
	Oral chemotherapy
	Uterine Artery Embolization & HIFU
	IONM - (Intra Operative Neuro Monitoring)
	Deep Brain stimulation
	Immunotherapy- Monoclonal Antibody to be given as injection
	Robotic surgeries
	Stereotactic radio surgeries
	Bronchial Thermoplasty
	Intra vitreal injections
	Balloon Sinuplasty
	Vaporization of the prostate (Green laser treatment or holmium laser treatment)

#Added pursuant to "Guidelines on providing AYUSH Coverage in Health insurance policies" dated 31 January, 2024 issued by the IRDAI effective 1st April 2024.

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