

**TOP UP YOUR  
LIFE COVERAGE.  
CONNECT TO  
WIDER PROTECTION  
AND SAFETY.**



*#Bharose ka vaada!*

Liberty General Insurance Limited (IRDA Registration No. 150, CIN: U66000MH2010PLC209656) is a joint venture between ENAM Securities, Diamond Dealtrade Limited, a group Company of DP Jindal Group and Liberty Citystate Holding PTE Ltd, a group Company of US based Liberty Mutual Group.

Liberty **HEALTH CONNECT SUPRA POLICY** is a Top Up plan with additional features which help you to enhance your existing health insurance policy coverage. It works alongside your current health insurance policy and enhances it to provide you a larger coverage at a much lower premium.



Enables you to enhance the Sum Insured at a lower cost over the specified deductible amount applied on aggregate per policy year.

## Key Features



**Comprehensive Covers with Sum Insured up to 1 Cr:**  
Multiple SI and Deductible options to choose from.



**No Pre Policy Health Check-up upto 55 yrs age for**  
Proposals with Nil previous/present medical history.



**Pay deductible only once each year and sit back as your**  
health insurance takes care of all your medical urgencies  
up to your Sum Insured.



**No Co-Pay, No Room Rent Capping, No Sub-Limit:** Relieves you from all financial stress as our Policy provides you the freedom from being made to share the Hospitalisation medical expenses due to any of these additional expenses.

**3**  
YEARS

**World wide cover:** Along with your home country you can also be relieved of your medical urgencies on your travel abroad, this cover is applicable from day 1 except for pre-existing diseases, which too would get covered after 3 years.

**10%**

**Loyalty Perk:** Auto increase in Sum Insured by 10% on the Sum Insured for every claim free Policy year up to a maximum of 100% of the Sum Insured if the Policy is renewed without any break.



**Cashless Claims benefit:** Avail Cashless claim benefit from over 6100+ network hospitals.



**Reload of Sum Insured:** Back up your existing Sum Insured with Reload, so even when your existing Sum Insured gets exhausted due to a claim, you can still have the cushion of the same Sum Insured for the next hospitalization within the same year.

## Scope of Cover



**In-patient Treatment:** Covers minimum 24 hours hospitalization expenses due to an illness and/or accident. Pays for medical expenses incurred for room rent, boarding expenses, nursing, ICU, medical practitioner, medicines and other related expenses.



**Pre and Post Hospitalization:** Covers medical expenses incurred for the number of days immediately before and after respectively, the hospitalization as specified under the Benefit Schedule towards consultations, tests & medications.



**Day Care Procedures:** Covers the Medical Expenses for 405 day care procedures as available in this document and Company's website which do not require 24 hours Hospitalisation due to technological advancement in medical science.



**Loyalty Perk:** The Policy provides for auto increase in Sum Insured by 10% on the Sum Insured for every claim free Policy year up to a maximum of 100% of the Sum Insured if the Policy is renewed without any break.



**Preventive Care:** Avail benefits such as First Medical opinion, Live Health Talk, Electronic Medical Record Management, Fortnightly newsletters without any extra cost.



**AYUSH Treatment:** Inpatient hospitalisation treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy system.



## Optional Cover(s)

Available on payment  
of extra premium



**Reload of Sum Insured:** The policy allows Reload of Sum insured once in a policy year equivalent to the original Sum Insured when the original Sum Insured is fully exhausted.



**Worldwide Coverage:** The Policy covers you globally in case of emergency medical hospitalization during your overseas trip.



**Wellness & Assistance Program:** When you are more than 150 kilometers away from your residential address, within Indian territory, you will be covered with following emergency services provided by us/our appointed Service provider

- **Medical Consultation, Evaluation and Referral:** 24/7 telephone access to the Operations centre who can evaluate, troubleshoot and make immediate referrals to qualified doctors and/or hospitals.
- **Medical Monitoring & Case Management:** Our Service provider will monitor Insured's condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.





- **Compassionate Visit:** In case of hospitalization for more than seven (7) consecutive days when you are traveling alone, Service Provider will arrange for a family member or personal friend to travel to visit you by providing an appropriate means of transportation as determined by Service Provider.
- **Emergency Medical Evacuation:** In case of an event where there is non-availability of adequate medical facility the Insured, as determined by the Service Provider's consulting physician and the Insured member's attending physician, will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care.

## General Details

|                           |  |
|---------------------------|--|
| <b>Age Group</b>          | Minimum Age at Entry (Adult): 18 Years; Children 91 days   |
|                           | Maximum Age at Entry (Adult): No Age Limit   |
|                           | Child / children below 18 years can be insured provided either parent is getting insured under the Policy  |
| <b>Renewal</b>            | Life Long  |
| <b>Tenure</b>             | 1 / 2 / 3 years  |
| <b>Sum Insured Option</b> | Individual and Family Floater Sum Insured  |
| <b>Family Members</b>     | <b>Individual Sum Insured:</b> Family members like Self, Spouse, Children, Parents, and Parents-in-law can be covered in a single Policy on Individual Sum Insured basis |
|                           | <b>Family Floater Sum Insured:</b> Self + Spouse + max up to 3 dependent children can be covered under a single Sum Insured  |



## Coverage(s) Details

| Plan  |   | Super Top Up              |                               |
|---|---|---------------------------|-------------------------------|
| Options   |   | I                         | 11                            |
| Sum Insured   |   | 3, 5, 7, 10, 15, 20 Lakhs | 10, 15, 20, 30, 50, 100 Lakhs |
| Deductible  |   | 2, 3, 4, 5, 7.5, 10 Lakhs | 10, 15, 20, 30, 40 Lakhs      |
| <b>In-patient Hospitalization</b>   | Minimum 24 Hrs hospitalization as an In-patient   | ✓                         | ✓                             |
| <b>Pre-Hospitalization</b>  | Medical expenses incurred prior to the covered Hospitalization  | 30 Days                   | 60 Days                       |
| <b>Post-Hospitalization</b>   | Medical expenses incurred after the covered Hospitalization   | 60 Days                   | 90 Days                       |
| <b>Day Care Procedures</b>  | 405 day care procedures undertaken in a hospital/day care centre in less than 24 hours due to Technological advancement | ✓                         | ✓                             |
| <b>Loyalty Perk</b>   | Auto increase in Sum Insured by 10% on Sum insured for every claim free year up to max of 100%                          | ✓                         | ✓                             |
| <b>Ayush Treatment</b>  | Inpatient hospitalisation treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy system    | ✓                         | ✓                             |
| <b>Preventive Care</b>  | The Company will provide benefits which would help in preventing adverse health condition/s                             | ✓                         | ✓                             |
| <b>Optional Cover(s)</b>  |   | ✓                         | ✓                             |
| <b>Reload of Sum Insured</b>  | Reload Sum Insured available when the Sum Insured gets exhausted  | ✓                         | ✓                             |
| <b>Worldwide Coverage</b>   | Emergency Medical expenses incurred outside India   | ✓                         | ✓                             |
| <b>Wellness &amp; Assistance Program</b>  | Available on optional basis and serviced by Us / Through Our Service Provider   | ✓                         | ✓                             |
| <b>Waiting Period(s)</b>  |   |                           |                               |
| <b>In India:</b> Waiting periods as per other plans are applicable<br>Optional Cover World -Wide Coverage: No waiting period applicable |   | 30 days                   | ✓                             |
| <b>In India:</b> Waiting periods as per other plans are applicable<br>Optional Cover World- Wide Coverage: No waiting period applicable |   | 2 Years                   | ✓                             |
| Applicable for all Plans including Optional Cover Worldwide Coverage  |   | Pre - Existing Diseases   | 3 Years                       |

## Premium Chart for individual cover

- Premiums mentioned below are excluding the applicable Taxes.
- Premiums are in INR



### Plan: Super Top Up Option I

Premium rates excluding applicable Taxes and Stamp Duty\*

| Deductible          | 200,000 |        |        |        |        |        | 300,000 |        |        |        |        |        | 400,000 |        |        |        |        |        |
|---------------------|---------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|
| Age Band/SI         | 3 lac   | 5 lac  | 7 lac  | 10 lac | 15 lac | 20 lac | 3 lac   | 5 lac  | 7 lac  | 10 lac | 15 lac | 20 lac | 3 lac   | 5 lac  | 7 lac  | 10 lac | 15 lac | 20 lac |
| 91 days - 40 years  | 2,085   | 2,502  | 2,943  | 3,128  | 3,863  | 4,293  | 1,411   | 1,732  | 1,981  | 2,321  | 3,435  | 3,804  | 962     | 1,274  | 1,359  | 2,038  | 2,694  | 3,170  |
| 41 years - 50 years | 3,871   | 4,646  | 5,210  | 5,535  | 6,512  | 7,236  | 2,620   | 3,215  | 3,507  | 4,107  | 5,789  | 6,412  | 1,786   | 2,255  | 2,137  | 3,193  | 4,145  | 5,343  |
| 51 years - 60 years | 7,112   | 8,534  | 9,482  | 10,075 | 12,001 | 13,333 | 4,814   | 5,908  | 6,382  | 7,476  | 10,667 | 11,816 | 3,283   | 4,103  | 4,376  | 5,539  | 7,440  | 9,846  |
| 61 years - 65 years | 14,913  | 17,896 | 20,453 | 21,730 | 26,364 | 29,293 | 10,095  | 12,390 | 13,766 | 16,126 | 23,434 | 25,959 | 6,883   | 8,849  | 10,226 | 13,275 | 17,218 | 21,633 |
| 66 years - 70 years | 26,013  | 31,217 | 36,420 | 38,696 | 47,556 | 52,841 | 17,609  | 21,612 | 24,513 | 28,715 | 42,273 | 46,825 | 12,006  | 15,758 | 16,809 | 23,638 | 33,167 | 39,021 |
| 71 years - 75 years | 29,915  | 35,900 | 41,883 | 44,501 | 54,690 | 60,768 | 20,250  | 24,854 | 28,190 | 33,022 | 48,614 | 53,849 | 13,807  | 18,121 | 19,330 | 27,184 | 38,142 | 44,875 |
| Above 76 years      | 34,403  | 41,285 | 48,166 | 51,176 | 62,893 | 69,883 | 23,288  | 28,582 | 32,418 | 37,976 | 55,906 | 61,927 | 15,878  | 20,840 | 22,230 | 31,261 | 43,864 | 51,606 |

| Deductible          | 500,000 |        |        |        |        |        | 7,50,000 |       |        |        |        |        | 10,00,000 |       |       |        |        |        |
|---------------------|---------|--------|--------|--------|--------|--------|----------|-------|--------|--------|--------|--------|-----------|-------|-------|--------|--------|--------|
| Age Band/SI         | 3 lac   | 5 lac  | 7 lac  | 10 lac | 15 lac | 20 lac | 3 lac    | 5 lac | 7 lac  | 10 lac | 15 lac | 20 lac | 3 lac     | 5 lac | 7 lac | 10 lac | 15 lac | 20 lac |
| 91 days - 40 years  | 869     | 1,080  | 1,288  | 1,686  | 2,259  | 2,943  | 603      | 761   | 974    | 1,178  | 1,474  | 1,523  | 397       | 463   | 511   | 561    | 647    | 659    |
| 41 years - 50 years | 1,613   | 1,791  | 2,027  | 2,322  | 3,138  | 3,863  | 824      | 1,106 | 1,480  | 1,771  | 2,270  | 2,353  | 460       | 577   | 648   | 732    | 877    | 897    |
| 51 years - 60 years | 2,963   | 3,260  | 4,149  | 4,346  | 5,136  | 6,322  | 1,223    | 1,734 | 2,416  | 2,977  | 3,897  | 4,051  | 560       | 773   | 908   | 1,062  | 1,330  | 1,369  |
| 61 years - 65 years | 6,214   | 7,617  | 8,948  | 11,229 | 11,541 | 13,919 | 2,224    | 3,326 | 4,795  | 6,112  | 8,132  | 8,469  | 791       | 1,250 | 1,565 | 1,902  | 2,492  | 2,576  |
| 66 years - 70 years | 10,840  | 12,520 | 15,933 | 20,866 | 23,222 | 28,582 | 3,657    | 5,620 | 8,237  | 10,714 | 14,357 | 14,966 | 1,107     | 1,924 | 2,513 | 3,121  | 4,183  | 4,336  |
| 71 years - 75 years | 12,466  | 14,398 | 18,323 | 23,996 | 26,705 | 32,869 | 4,206    | 6,464 | 9,472  | 12,321 | 16,511 | 17,210 | 1,273     | 2,213 | 2,890 | 3,589  | 4,810  | 4,986  |
| Above 76 years      | 14,335  | 16,558 | 21,071 | 27,595 | 30,711 | 37,799 | 4,837    | 7,433 | 10,893 | 14,169 | 18,988 | 19,792 | 1,464     | 2,545 | 3,323 | 4,128  | 5,532  | 5,734  |

## Plan: Super Top Up Option II

| Deductible          | 10,00,000 |        |        |        |        |        | 15,00,000 |        |        |        |        |       | 20,00,000 |        |        |        |        |       |
|---------------------|-----------|--------|--------|--------|--------|--------|-----------|--------|--------|--------|--------|-------|-----------|--------|--------|--------|--------|-------|
| Age Band/SI         | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 1cr    | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 1cr   | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 1cr   |
| 91 days - 40 years  | 577       | 667    | 679    | 718    | 806    | 1,011  | 562       | 613    | 633    | 644    | 715    | 879   | 500       | 607    | 624    | 638    | 684    | 837   |
| 41 years - 50 years | 753       | 903    | 926    | 990    | 1,141  | 1,485  | 728       | 814    | 848    | 865    | 986    | 1,262 | 624       | 804    | 831    | 857    | 935    | 1,192 |
| 51 years - 60 years | 1,095     | 1,373  | 1,414  | 1,532  | 1,810  | 2,444  | 1,048     | 1,206  | 1,269  | 1,302  | 1,523  | 2,031 | 858       | 1,191  | 1,238  | 1,286  | 1,429  | 1,904 |
| 61 years - 65 years | 1,965     | 2,574  | 2,662  | 2,923  | 3,533  | 4,927  | 1,860     | 2,209  | 2,349  | 2,418  | 2,906  | 4,021 | 1,442     | 2,175  | 2,279  | 2,384  | 2,697  | 3,742 |
| 66 years - 70 years | 3,226     | 4,325  | 4,482  | 4,955  | 6,055  | 8,569  | 3,037     | 3,666  | 3,917  | 4,043  | 4,923  | 6,935 | 2,282     | 3,603  | 3,791  | 3,980  | 4,545  | 6,431 |
| 71 years - 75 years | 3,871     | 5,190  | 5,378  | 5,946  | 7,266  | 10,283 | 3,644     | 4,400  | 4,700  | 4,851  | 5,907  | 8,322 | 2,739     | 4,324  | 4,549  | 4,776  | 5,454  | 7,717 |
| Above 76 years      | 4,645     | 6,229  | 6,454  | 7,135  | 8,719  | 12,340 | 4,373     | 5,280  | 5,640  | 5,822  | 7,089  | 9,986 | 3,287     | 5,189  | 5,459  | 5,731  | 6,545  | 9,261 |

| Deductible          | 30,00,000 |        |        |        |        |       | 40,00,000 |        |        |        |        |       |
|---------------------|-----------|--------|--------|--------|--------|-------|-----------|--------|--------|--------|--------|-------|
| Age Band/SI         | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 1cr   | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 1cr   |
| 91 days - 40 years  | 487       | 589    | 613    | 633    | 653    | 755   | 364       | 410    | 426    | 458    | 487    | 602   |
| 41 years - 50 years | 607       | 779    | 814    | 848    | 882    | 1,055 | 419       | 501    | 552    | 590    | 607    | 796   |
| 51 years - 60 years | 825       | 1,142  | 1,206  | 1,269  | 1,333  | 1,650 | 531       | 731    | 762    | 794    | 825    | 1,175 |
| 61 years - 65 years | 1,373     | 2,069  | 2,209  | 2,349  | 2,488  | 3,184 | 816       | 1,164  | 1,233  | 1,303  | 1,373  | 2,140 |
| 66 years - 70 years | 2,157     | 3,415  | 3,666  | 3,917  | 4,169  | 5,425 | 1,152     | 1,780  | 1,906  | 2,032  | 2,157  | 3,540 |
| 71 years - 75 years | 2,588     | 4,097  | 4,400  | 4,700  | 5,002  | 6,510 | 1,382     | 2,136  | 2,287  | 2,439  | 2,588  | 4,249 |
| Above 76 years      | 3,105     | 4,917  | 5,280  | 5,640  | 6,003  | 7,812 | 1,659     | 2,564  | 2,745  | 2,926  | 3,105  | 5,098 |

## Premium chart for Optional Covers

### 1. Reload of Sum Insured

| Age Band/SI         | Deductible + Sum Insured |                |          |
|---------------------|--------------------------|----------------|----------|
|                     | Up to 8 Lacs             | >8 & ≤ 15 Lacs | >15 Lacs |
| 91 days - 40 years  | 10%                      | 5%             | 2%       |
| 41 years - 50 years | 15%                      | 10%            | 5%       |
| 51 years - 60 years | 25%                      | 15%            | 7.50%    |
| 61 years - 65 years | 30%                      | 20%            | 10%      |
| Above 65 years      | 35%                      | 20%            | 10%      |

### 2. Wellness & Assistance Program

Rs. 400/- per policy per member



## Premium Chart for Worldwide cover

- Premiums are in INR
- All benefits are in INR
- Premiums mentioned here are excluding the applicable Taxes
- Additional premium to be collected along with base premium

### Plan: Super Top Up Option I

| Deductible          | 200,000 |        |        |        |        |        | 300,000 |       |        |        |        |        | 400,000 |       |        |        |        |        |
|---------------------|---------|--------|--------|--------|--------|--------|---------|-------|--------|--------|--------|--------|---------|-------|--------|--------|--------|--------|
| Age Band/SI         | 3 lac   | 5 lac  | 7 lac  | 10 lac | 15 lac | 20 lac | 3 lac   | 5 lac | 7 lac  | 10 lac | 15 lac | 20 lac | 3 lac   | 5 lac | 7 lac  | 10 lac | 15 lac | 20 lac |
| 91days - 40 years   | 887     | 1,478  | 2,069  | 2,956  | 4,434  | 5,912  | 546     | 910   | 1,273  | 1,819  | 2,729  | 3,638  | 409     | 682   | 955    | 1,364  | 2,046  | 2,729  |
| 41 years - 50 years | 1,738   | 2,897  | 4,056  | 5,794  | 8,690  | 11,587 | 1,070   | 1,783 | 2,496  | 3,565  | 5,348  | 7,131  | 802     | 1,337 | 1,872  | 2,674  | 4,011  | 5,348  |
| 51 years - 60 years | 3,121   | 5,202  | 7,283  | 10,405 | 15,607 | 20,810 | 1,921   | 3,201 | 4,482  | 6,403  | 9,604  | 12,806 | 1,441   | 2,401 | 3,362  | 4,802  | 7,203  | 9,604  |
| 61 years - 65 years | 5,616   | 9,360  | 13,105 | 18,721 | 28,081 | 37,442 | 3,456   | 5,760 | 8,064  | 11,521 | 17,281 | 23,041 | 2,592   | 4,320 | 6,048  | 8,640  | 12,961 | 17,281 |
| Above 65 years      | 9,601   | 16,001 | 22,402 | 32,003 | 48,004 | 64,006 | 5,908   | 9,847 | 13,786 | 19,694 | 29,541 | 39,388 | 4,431   | 7,385 | 10,339 | 14,771 | 22,156 | 29,541 |

| Deductible          | 500,000 |       |       |        |        |        | 750,000 |       |       |        |        |        | 1,000,000 |       |       |        |        |        |
|---------------------|---------|-------|-------|--------|--------|--------|---------|-------|-------|--------|--------|--------|-----------|-------|-------|--------|--------|--------|
| Age Band/SI         | 3 lac   | 5 lac | 7 lac | 10 lac | 15 lac | 20 lac | 3 lac   | 5 lac | 7 lac | 10 lac | 15 lac | 20 lac | 3 lac     | 5 lac | 7 lac | 10 lac | 15 lac | 20 lac |
| 91days - 40 years   | 296     | 493   | 690   | 985    | 1,478  | 1,971  | 191     | 252   | 312   | 403    | 555    | 706    | 123       | 138   | 153   | 176    | 214    | 252    |
| 41 years - 50 years | 579     | 966   | 1,352 | 1,931  | 2,897  | 3,862  | 278     | 397   | 516   | 694    | 991    | 1,288  | 145       | 174   | 204   | 249    | 323    | 397    |
| 51 years - 60 years | 1,040   | 1,734 | 2,428 | 3,468  | 5,202  | 6,937  | 420     | 634   | 847   | 1,167  | 1,701  | 2,234  | 180       | 233   | 287   | 367    | 500    | 634    |
| 61 years - 65 years | 1,872   | 3,120 | 4,368 | 6,240  | 9,360  | 12,481 | 676     | 1,060 | 1,444 | 2,020  | 2,980  | 3,940  | 244       | 340   | 436   | 580    | 820    | 1,060  |
| Above 65 years      | 3,200   | 5,334 | 7,467 | 10,668 | 16,001 | 21,335 | 1,085   | 1,741 | 2,398 | 3,382  | 5,024  | 6,665  | 346       | 510   | 674   | 921    | 1,331  | 1,741  |



## Plan: Super Top Up Option II

| Deductible          | 1,000,000 |        |        |        |        |         | 1,500,000 |        |        |        |        |         | 2,000,000 |        |        |        |        |         |
|---------------------|-----------|--------|--------|--------|--------|---------|-----------|--------|--------|--------|--------|---------|-----------|--------|--------|--------|--------|---------|
| Age Band/SI         | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 100 lac | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 100 lac | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 100 lac |
| 91days - 40 years   | 176       | 214    | 252    | 327    | 479    | 858     | 161       | 191    | 221    | 282    | 403    | 706     | 145       | 168    | 191    | 236    | 327    | 555     |
| 41 years - 50 years | 249       | 323    | 397    | 546    | 843    | 1,586   | 219       | 278    | 338    | 457    | 694    | 1,288   | 189       | 234    | 278    | 367    | 546    | 991     |
| 51 years - 60 years | 367       | 500    | 634    | 900    | 1,434  | 2,768   | 313       | 420    | 527    | 740    | 1,167  | 2,234   | 260       | 340    | 420    | 580    | 900    | 1,701   |
| 61 years - 65 years | 580       | 820    | 1,060  | 1,540  | 2,500  | 4,900   | 484       | 676    | 868    | 1,252  | 2,020  | 3,940   | 388       | 532    | 676    | 964    | 1,540  | 2,980   |
| Above 65 years      | 921       | 1,331  | 1,741  | 2,562  | 4,203  | 8,306   | 756       | 1,085  | 1,413  | 2,069  | 3,382  | 6,665   | 592       | 839    | 1,085  | 1,577  | 2,562  | 5,024   |

| Deductible          | 3,000,000 |        |        |        |        |         | 4,000,000 |        |        |        |        |         |
|---------------------|-----------|--------|--------|--------|--------|---------|-----------|--------|--------|--------|--------|---------|
| Age Band/SI         | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 100 lac | 10 lac    | 15 lac | 20 lac | 30 lac | 50 lac | 100 lac |
| 91days - 40 years   | 130       | 145    | 161    | 191    | 252    | 403     | 115       | 123    | 130    | 145    | 176    | 252     |
| 41 years - 50 years | 159       | 189    | 219    | 278    | 397    | 694     | 130       | 145    | 159    | 189    | 249    | 397     |
| 51 years - 60 years | 207       | 260    | 313    | 420    | 634    | 1,167   | 153       | 180    | 207    | 260    | 367    | 634     |
| 61 years - 65 years | 292       | 388    | 484    | 676    | 1,060  | 2,020   | 196       | 244    | 292    | 388    | 580    | 1,060   |
| Above 65 years      | 428       | 592    | 756    | 1,085  | 1,741  | 3,382   | 264       | 346    | 428    | 592    | 921    | 1,741   |

### Family Floater Discount

#### Stamp Duty:

As per government and regulatory norm, stamp duty needs to be paid for health Insurance policy. The calculation of stamp duty amount is as defined under:

- (Highest SI of member under group/1000) \* IF PER MILE RATE > 2.5, then STAMP DUTY calculated at 10 PAISE PER THOUSAND OF TOTAL CAPITAL SUMINSURED.
- (Highest SI of member under group/1000) \* IF PER MILE RATE < 2.5, then STAMP DUTY calculated of 5 PAISE PER THOUSAND OF TOTAL CAPITAL SUMINSURED

**This allows insuring the Family members under a single Sum Insured with payment of lesser premium.**

**The family floater is only available for Immediate Family i.e. spouse and 3 kids under a single Sum insured floating on all members**

**For each child: flat discount of 15%**



**For addition of 1 adult, the discount will be:**

| Age Bands/<br>Sum Insured | Deductible + Sum Insured |                |          |
|---------------------------|--------------------------|----------------|----------|
|                           | Up to 8 Lacs             | >8 & ≤ 15 Lacs | >15 Lacs |
| 91 days - 40 years        | 25%                      | 20%            | 15%      |
| 41 years - 50 years       | 30%                      | 25%            | 20%      |
| 51 years - 60 years       | 35%                      | 30%            | 25%      |
| 61 years - 65 years       | 35%                      | 35%            | 25%      |
| Above 65 years            | 35%                      | 35%            | 25%      |

**The maximum discount that can be availed under family floater is 40%.**



## Premium Calculation illustration

| Health Connect Supra - Premium calculation Illustration |  | All Values in INR                 |
|---|--|-----------------------------------|
| No. of members  |  | 4                                 |
| Plan Opted  |  | Super Top Up Option 1             |
| Deductible  |  | 2,00,000                          |
| Sum Insured   |  | 3,00,000                          |
| Policy Tenure   |  | 1st Jan 2019 - 31st December 2020 |
| Policy Type   |  | Individual                        |
| Age of Oldest Member                                    |  | 35 years                          |

| Coverage Details        | Covers Opted | Premium |
|-------------------------|--------------|---------|
| Hospitalization Cover   | Yes          | 11,040  |
| Family Floater Discount | 0            | -       |
| Ayush Treatment         | Yes          | 1,104   |
| Worldwide Coverage      | Yes          | 7,096   |
| Reload of Sum Insured   | No           | -       |
| Base Premium            | -            | 19,240  |

| Coverage Details              | Covers Opted | Premium    |
|-------------------------------|--------------|------------|
| <b>Loadings</b>               |              |            |
| Sub Standard Risk Loading     | 0%           | 0.00       |
| Total Loading                 |              | -          |
| <b>Discounts</b>              |              |            |
| Family Discount               | @ 10%        | (1,924.00) |
| Loyalty Discount              | @ 5%         | (962.00)   |
| Long Term Policy Discounts    | @ 7.5%       | (1,443.00) |
| <b>Total discounts</b>        |              |            |
| Wellness & Assistance Program | No           | -          |
| <b>Total Premium Payable</b>  |              | 14,911     |

## Policy Discounts & Loadings

### Discounts

- **Family Discount:** Family discount of 10% if 2 or more family members are covered under same Policy on individual Sum Insured basis.
- **Long term Policy 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.
- **Loyalty Discount:** 5% discount if you have an ongoing retail health insurance policy issued by Us.

### Loadings

The parameters for acceptance of Sub-standard proposals have been elaborated therein whereby the maximum increased rating on substandard proposals shall not exceed 100% of normal slab premium per diagnosis / medical condition and not over 200% of normal slab premium per person. This is applicable for all subsequent renewal(s) including age slab changes and for any request for increase in sum insured (for the increased Sum Insured)

In all such cases, we would send a communication letter to the Proposer and obtain his/her consent before acceptance of the Proposal.





## Portability Benefits

If You are insured continuously and without interruption under any other Indian General Insurance and/or Standalone Health Insurer's individual health insurance policy and you want to shift to us on renewal, the Company will consider such requests on proper evaluation allowed in terms of the Portability Guidelines issued by IRDA.

## Renewal Benefits

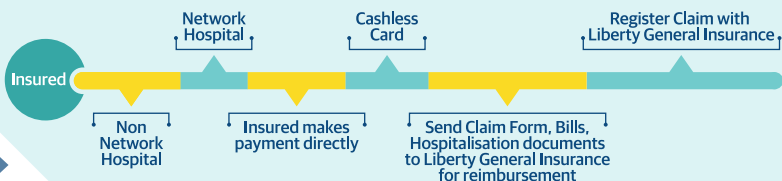
- **Lifelong Policy Renewal** without any exit Age.
- **Grace Period:** Grace Period of 30 days for renewing the Policy is provided under this Policy.
- **Sum Insured Enhancement:** Sum insured can be enhanced only at the time of renewal subject to no claim have been lodged / paid under the policy and approval by the Company.
- **Change in Plan / Deductible:** Change in Plan or deductible can be done at Renewal subject to acceptance by the Company.
- **Loyalty Perk:** Auto increase in Sum Insured by 10% on Sum insured for every claim free year up to maximum of 100% if the Policy is renewed without any break.

## Waiting Periods

- **30 Days Waiting Period Exclusion:** A waiting period of 30 days from the commencement date of the first Policy will apply to all disease/ illness contract ed other than accidental bodily injury requiring hospitalization.
- **Two Year Waiting Period Exclusion:** A waiting period of 24 months shall apply to the treatment, of the following, whether medical or surgical for all Medical Expenses along with their complications on treatment towards: Cataract, Benign Prostatic Hypertrophy, Hernia, Hydrocele, Fistula in anus, piles, Sinusitis and related disorders, Fissure, Gastric and Duodenal ulcers, gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus, polycystic ovarian diseases; skin tumors unless malignant, benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty); dilatation and curettage (D&C); & Congenital Internal Diseases, Calculus diseases of Gall bladder and Urogenital system, Joint Replacement due to Degenerative condition, Surgery for prolapsed inter vertebral disc unless arising from accident, Age related Osteoarthritis and Osteoporosis, Spondylosis / Spondylitis, Surgery of varicose veins and varicose ulcers. Treatment for correction of eye sight (laser surgery) due to refractive error.
- **Three Years Waiting Period Exclusion:** Surgical Treatment Of Obesity.
- **Pre-Existing Condition Exclusion:** Pre-existing Conditions and any complications arising from the same will not be covered until 36 months of continuous coverage have elapsed, since inception of your first Policy with Us.



## Claim Process



## ILLUSTRATION OF SUPER TOP UP OPTION 1

| COVERAGE DETAILS               | SUPER TOP UP WITH RELOAD          | SUPER TOP UP WITHOUT RELOAD       |
|--------------------------------|-----------------------------------|-----------------------------------|
| No. of members                 | 4 (2A + 2C)                       | 4 (2A + 2C)                       |
| Plan Opted                     | Super Top Up Option 1             | Super Top Up Option 1             |
| Deductible                     | ₹ 3,00,000                        | ₹ 3,00,000                        |
| Sum Insured                    | ₹ 5,00,000                        | ₹ 5,00,000                        |
| Policy Tenure                  | 1st Jan 2019 - 31st December 2019 | 1st Jan 2019 - 31st December 2019 |
| Hospitalisation Cover          | Yes                               | Yes                               |
| Reload of Sum Insured (Add on) | Yes                               | No                                |

| COVERAGE DETAILS                             |              | CLAIM ILLUSTRATION  |              |   |
|--|--------------|---|--------------|---|
| Claim Details                                | Claim Amount | Claim Admissible / Total Claim amount   | Claim Amount | Claim Admissible / Total Claim amount   |
| Claim 1 - May 2019                           | ₹ 200000     | No (Claim is not exceeding the deductible of 3 lacs)  | ₹ 200000     | No (Claim is not exceeding the deductible of 2 lacs)                          |
| Claim 2 - June 2019                          | ₹ 400000     | Yes (Claim 1 + claim 2 exceeds deductible of 3 lacs)  | ₹ 400000     | Yes (Claim 1 + claim 2 exceeds deductible of 2 lacs)                          |
| Claim amount payable (i.e. after deductible) | ₹ 300000     | (After deductible of 3 lacs on claim 1 + claim 2)   | ₹ 300000     | (After deductible of 3 lacs on claim 1 + claim 2)                             |
| Balance Sum Insured                          | ₹ 200000     |   | ₹ 200000     |   |
| Claim 3 - November 2019                      | ₹ 400000     |   | ₹ 400000     |   |
| Claim amount payable (i.e. after deductible) | ₹ 400000     | Yes (Reload Sum insured will be made available in case existing sum insured gets exhausted) | ₹ 200000     | Yes (but since Reload add on is not opted, entire claim could not be covered) |
| Balance Sum Insured for the year             | ₹ 300000     |   | Nil          |   |



## Claims are fast, easy and hassle free now with Liberty Health 360.

Our in-house dedicated health claims hub:

- Seamless healthcare journey
- Convenient cashless experience
- Prompt claims communication

**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. "

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Liberty General Insurance Ltd. Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013

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