

Liberty General Insurance Limited 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, a leading global property and casualty group.

Liberty Health Connect Policy as filed with IRDAI

Liberty brings to you Liberty Health Connect Policy as filed with IRDAI that offers a host of covers to take care of your hospitalisation medical expenses during healthcare needs. It is a broad cover for medical treatment of illness and accidents requiring in-patient hospitalisation.

The basic Sum Insured ranges from Rs. 2,00,000 to Rs. 15,00,000 under this plan.

Liberty Health Connect Policy covers not only hospitalisation in the event of an accident or sickness, but extends to cover pre and post-hospitalisation expenses, day care procedures, domiciliary treatment and organ donor expenses. Moreover, you get cumulative bonus or loyalty perk as renewal incentives for each claim-free policy year.

Features

- **Restoration of Sum Insured:** In case of exhaustion of Sum Insured, be worry-free, as our Policy offers restoration of Sum Insured to take care of all your future claims (coverage as per the plan chosen).
- **Assured Renewal for Life:** There is no age restriction on renewal.
- **Attractive Renewal Benefits:** We reward you with free health check-up after 2 years of continuous policy renewal with Us irrespective of the claims made under the Policy.
- **No room rent capping:** Get the best room category in your city and hospital with no room capping in any of the plans.
- **No Sub-limits:** Get the best treatment without worrying on room caps and sub-limits.
- **No Co-Pay:** Relieves you from all financial stress as our Policy provides you the freedom from being made to share the Hospitalisation medical expenses by way of a 'Co-Pay'.
- **Second Opinion:** Get a second opinion absolutely free from our expert panel of doctors.
- **Unique Loyalty Perk Benefits:** Avail auto increase in Sum Insured by 10% for every claim free year on the Basic Sum Insured up to a maximum of 100% of the Basic Sum Insured without any reduction in the accrued loyalty perk in case of claim.
- **Pre-Policy Medical Check-up:** 50% cost of Pre-Policy Medical Check-up borne by us for all accepted cases of age more than Above 55 years.

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- **Tax Benefit:** Avail tax benefits under section 80D of Income Tax Act 1961 on the premium you pay towards your Liberty Health Connect Policy.
- **Cashless Facility:** Avail Cashless facility from over 3400 network hospitals and leave the rest to us.
- **Flexi Policy Term:** Option to choose policy term of 1 or 2 years.
- **Free Look Period:** After purchasing the Policy, in case you find it unsuitable to your needs, you can, within a free look period of 15 days, request for cancellation of the Policy. You will be refunded the premium paid after adjusting any medical check-up, stamp duty and proportionate premium risk charges.

Benefits Covered

- **In-patient Treatment:** Covers minimum 24 hours hospitalisation 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.
- **Day Care Procedures:** Pays for medical expenses for 140 listed day care procedures which do not require 24 hours of Hospitalisation due to technological advancement.
- **Pre-Hospitalization:** Pays for medical expenses incurred immediately before the covered hospitalization up to the number of days as mentioned in the Schedule of Benefits.
- **Post-Hospitalization:** Pays for medical expenses incurred immediately after the covered hospitalization up to the number of days as mentioned in the Schedule of Benefits.
- **Domiciliary Hospitalisation Treatment:** Pays for expenses incurred for the medical treatment taken at home due to non-availability of hospital bed or because the patient is not in a condition to be moved to a hospital.
- **Hospital Daily Cash Allowance:** Pays a cash amount on per day basis, as mentioned in the Schedule of Benefits, for Hospitalisation max up to 10th day of continuous Hospitalisation.
- **Emergency Local Road Ambulance Charges:** Pays for expenses incurred for transferring the Insured Person to the nearest Hospital up to the amount mentioned in the Schedule of Benefits.
- **Organ Donor Expenses:** Pays for medical expenses, up to Basic Sum Insured, for an organ donor's treatment in the event of organ transplantation.
- **Recovery Benefit:** Pays a lump-sum amount in case of Hospitalisation for more than 10 days as mentioned in the Schedule of Benefits.
- **Nursing Allowance:** Pays an allowance on daily basis, as mentioned in the Schedule of Benefits, up to 30 days per Policy period, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence.
- **Extended Policy Tenure:** We will extend your policy tenure upto the no. of days you are out of the country (not lesser than 15 days) at no additional cost.

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Liberty Health Connect Policy Features	
	Minimum Age at Entry (Adult) - 18 Years
	Maximum Age at Entry (Adult) - 65 Years
Age Group	Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy
Renewal	Lifelong
Tenure	1 / 2 years
Option	Individual Sum Insured basis and Family Floater Sum Insured basis
Grace Period	Option to renew your policy within a period of 30 days after policy end date with all continuity benefits.
Relationship Covered	Individual Sum Insured basis: Self, Spouse, Dependent Children, Parents, Parents-in-law can be covered in single proposal.
	Family Floater : Maximum 2 Adults can be covered.
Pre Policy Medical Check Up	Applicable to all Individuals above 55 years of age.
Discount and Loadings	Family Discount: 10% discount if more than 2 family members are covered on Individual Sum Insured basis. Multi Year Policy Discount: For a 2 year policy period, 7.5% discount shall be applicable on the full premium payable. Medical Loading: Proposals where the health status is adverse as indicated in the proposal form or as evident from the Pre Policy Medical Check ups, may be accepted at the sole discretion of the Company with an increased risk rating not exceeding 200% of normal slab premium per person.
Portability	Transfer to Liberty Health Connect Individual policy on your Health Policy renewal in terms of the applicable Portability norms governing such renewals and the same would be renewed in accordance with the Company's underwriting norms.
Cancellation Terms	You may request for cancellation of policy during the policy tenure. If no claims have been made under the policy, refund shall be done on short period basis.

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Plan Details						
Basic Sum Insured (BSI)		3 Lac, 4 Lac, 5 Lac, 7.5 Lac	2 Lac, 3 Lac, 4 Lac, 5 Lac, 6 Lac, 7.5 Lac, 10 Lac	3 Lac, 4 Lac, 5 Lac, 6 Lac, 7.5 Lac, 10 Lac, 15 Lac	2 Lac, 3 Lac, 4 Lac, 5 Lac, 6 Lac, 7.5 Lac, 10 Lac, 15 Lac	
S. No.	Benefits	Description	E-connect	Basic	Elite	Supreme
1	Hospitalisation Expenses					
A	In-Patient Treatment Expenses	Minimum 24 Hrs hospitalisation as an In-patient	✓	✓	✓	✓
B	Day Care Treatment	Medical treatment, and/or surgical procedure undertaken in a hospital/day care center in less than 24 hours due to technological advancement.	✓	✓	✓	✓
2	Pre-hospitalisation Expenses	Medical expenses incurred prior to the covered Hospitalisation	30 days	60 days	60 days	60 days
3	Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalisation	60 days	90 days	90 days	90 days
4	Domiciliary Hospitalisation Treatment	Home hospitalisation due to non-availability of hospital bed or because the patient is not in a condition to be moved to a hospital	10% of SI	10% of SI	10% of SI	10% of SI
5	Hospital Daily Cash Allowance	Daily cash per day of Hospitalisation max up to 10th day of continuous Hospitalisation with deductible of 48 hours	Rs. 500/ day	Rs. 500 /day	Rs. 1000 /day	Rs. 1000 /day
6	Emergency Local Road Ambulance Charges	Ambulance expenses incurred while transferring the Insured Person to the nearest Hospital (per Hospitalisation / included within the basic SI)	Rs. 1500	Rs. 1500	Rs. 2000	Rs. 2000
7	Organ Donor Expenses	Organ donor's screening charges & the medical expenses for an organ donor's treatment for the harvesting of the organ (Included within the Basic SI)	Up to Rs. 1 Lac	Up to Basic SI	Up to Basic SI	Up to Basic SI
8	Second Opinion	Medical second opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period.	✓	✓	✓	✓
9	Recovery Benefit	A lump-sum of Rs. 10,000 in case of Hospitalisation for more than 10 days.				✓
10	Nursing Allowance	Payment of Rs. 500 as daily allowance up to 30 days per Policy period, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence				✓

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Basic Sum Insured (BSI)						
Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy. Benefits from 1 to 10 are included within the Basic Sum Insured.		3 Lac, 4 Lac, 5 Lac, 7.5 Lac	2 Lac, 3 Lac, 4 Lac, 5 Lac, 6 Lac, 7.5 Lac, 10 Lac	3 Lac, 4 Lac, 5 Lac, 6 Lac, 7.5 Lac, 10 Lac, 15 Lac	2 Lac, 3 Lac, 4 Lac, 5 Lac, 6 Lac, 7.5 Lac, 10 Lac, 15 Lac	
S. No.	Benefits	Description	E-connect	Basic	Elite	Supreme
Additional Features						
1	Restoration of Basic Sum Insured (Injury and Sickness Hospitalisation both)	100% restoration of basic SI on occurrence of another unrelated event	✓		✓	✓
2	Extended Policy Tenure	Extended policy tenure when out of country for a continuous period of more than 15 days	✓	✓	✓	✓
Renewal Features						
1	Health Check Up	Free Health Check up after a block of 2 Renewals with Us (irrespective of Claims History)	✓	✓	✓	✓
2	Loyalty Perk	Auto increase in Sum Insured by 10% on basic sum insured for every claim free year up to max. of 100%.	✓	✓	✓	✓
3	Change in Plan / Enhancement of Sum Insured	Change in Plan and / or enhancement in Sum Insured can be done subject to approval by the Company.	✓	✓	✓	✓
Waiting Period						
1	30 days	Yes	✓	✓	✓	✓
2	1 Year	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); dilation and curettage (D&C); Congenital Internal Diseases	✓	✓	✓	✓
3	2 Years	Calculus diseases of Gall bladder and Urogenital system, Internal Bleeds / Haemorrhages, Coronary Artery Disease, 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	✓	✓	✓	✓
4	Pre-existing Diseases	Policy will cover the Pre-existing diseases after a specified waiting period of	4 Years	4 Years	3 Years	2 Years

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Terms of Renewal

- Life-long renewal, provided premium is paid on / before the expiry date of the policy or grace period of 30 days.
- Basic Sum Insured Enhancement: Basic Sum Insured can be enhanced only at the time of renewal subject to no claim having been lodged / paid under the earlier policy/ies and with the specific approval and acceptance by the Company.
- The Policy may be withdrawn at any time by the company by giving three months notice to the insured / proposer. However, in such case, a suitable similar product will be made available to the insured / insured persons at the time of withdrawal.
- At renewal, the coverages, terms & conditions, premium may change, post approval from IRDA, in which case a three months notice shall be sent to the Proposer / Insured.
- In the event of mis-description, fraud, non co-operation by you or non disclosure of material facts coming to our knowledge, policy shall not be considered for renewal and shall be cancelled ab-initio from the inception date or the renewal date (as the case may be).
- Portability Conditions: As per the Portability Guidelines issued by IRDA, if you are insured under any other health insurance policy of Non-Life or Standalone Health Insurance Company, you can transfer to Liberty Health Connect Individual Policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Liberty Health Connect Policy.

Premium

Premium will depend on the Sum Insured, policy tenure, age and Plan opted. For details on premium please refer to the premium chart.

Individual : Annual Premiums excluding Service Tax							
Sum Insured	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000
91 days-25 Years	2,862	3,131	3,367	4,231	4,438	5,006	5,644
26-35	4,187	4,678	5,182	6,312	6,580	7,316	8,118
36-40	4,325	4,851	5,380	6,533	6,811	7,642	8,465
41-45	5,776	6,317	6,866	8,317	8,609	9,549	10,425
46-50	7,938	8,593	9,252	11,077	11,481	12,599	13,766
51-55	9,408	10,182	10,961	13,136	13,649	14,905	16,215
56-60	11,706	12,593	13,486	16,177	16,793	18,212	19,682
61-65	18,087	19,088	19,994	24,570	25,813	28,435	31,118
66-70	24,166	25,288	26,421	32,699	34,174	37,963	41,825
71-75	31,677	32,948	34,231	42,979	44,726	49,426	54,261
>75	37,446	38,898	40,371	51,200	53,117	58,277	63,632

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