

LIBERTY HEALTH CONNECT POLICY BENEFIT SCHEDULE

Age Group	Maximum Age at Entry (Adult) - 65 Years
	Minimum Age at Entry (Adult) - 18 Years
	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
Family Discount	10% if more than 2 family members are covered on Individual Sum Insured basis
Relationship Covered	Self, Spouse, Dependent Children, Parents, Parents-in-laws (maximum 2 Adults can be covered under one Family Floater Policy)

Sr. No	Benefits	Description	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, 4, 5, 7.5L	2, 3, 4, 5, 6, 7.5, 10L	3, 4, 5, 6, 7.5, 10, 15L	2, 3, 4, 5, 6, 7.5, 10, 15L
	Basic Sum Insured (BSI)		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 Hospitalization	30 days	60 days	60 days	60 days
3	Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalization	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 hospitalization max up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable.	Rs. 500/day	Rs. 500/day	Rs. 1000/day	Rs. 1000/day
6	Emergency Local Road Ambulance Charges	per hospitalization max Upto - (within the basic SI)	Rs. 1500	Rs. 1500	Rs. 2000	Rs. 2000
7	Organ Donor Expenses	Included within the Basic SI	Upto 1 lac	upto basic SI	upto basic SI	upto basic SI
8	Second Opinion	Medical second opinion to augment confidence in the medical diagnosis and treatment plan.	✓	✓	✓	✓
9	Recovery Benefit	A lump-sum of Rs. 10,000 in case of hospitalization 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				✓
Additional Features						
1	Restoration of Basic Sum Insured (Injury and Sickness hospitalization 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	✓	✓	✓	✓

UIN: LVGH/PI/5002/02/1415

Insurance is the subject matter of the solicitation. Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license.

Sr. No	Benefits	Description	E-Connect	Basic	Elite	Supreme
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 Exclusion	Yes	✓	✓	✓	✓
2	1 Year Exclusion	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	✓	✓	✓	✓
3	2 Years Exclusion	Calculus diseases of Gall bladder and Urogenital system, Diabetes including-Diabetic Retinopathy, Diabetic Nephropathy, Diabetic Foot / wound, Diabetic Angiopathy, Diabetic Neuropathy, Hyper / Hypoglycaemic shocks and Hypertension including Cerebro Vascular accident, Hypertensive Nephropathy, 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 Waiting Period	Policy will cover the Pre - existing diseases after a specified waiting period of	4 Years	4 Years	3 Years	2 Years