Claim Assistance

Address: Liberty General Insurance Company, Unit 1501&1502, 15th Floor, Tower 2, One International Center , Senapati Bapat Marg, Prabhadevi, Mumbai – 400013, **Email: www.libertyinsurance.in**
Customer care center Toll free No. 1800 266 5844

Terms & Conditions

- **Disclaimer:** The above information is only indicative in nature. For details of the coverage and exclusions please refer to the Policy wordings and Prospectus available on our web site.
- Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.
- **Anti-Rebating Warning:** As per Section 41 of the Insurance Act 1938,as amended, the practice of rebating is prohibited, as follows: 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 policy 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. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.

Exclusions

Please note that this is an indicative list of exclusions; please refer to the Policy wording and clauses for the complete list of exclusions.

- Any cosmetic surgery unless forming part of treatment.
- Charges incurred primarily for diagnostic purposes
- External Congenital Anomaly.
- Treatment received outside India
- Act of self-destruction or self-inflicted, attempted suicide or suicide
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Expenses arising from HIV or AIDS and related diseases
- Nuclear, chemical or biological attack or weapons
- Alternative treatment
- Any OPD treatment

Renewal Benefits

The Policy shall ordinarily be renewable except on the grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Insured and subject to application for renewal and the renewal premium in full has been received by the due dates and realization of premium.

Any revision or modification in a policy which is approved by the Authority shall be notified to each policy holder at least three months prior to the date when such revision or modification comes into effect.

TollFreeNumber-18002665844

Registered & Corporate Office

Liberty General Insurance Ltd
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

Liberty General Insurance

Safeguardagainstfinancial impactofHospitalisationwith

LIBERTY'S

HOSPI-CASH

CONNECTPOLICY

Getdailycashincase youarehospitalised

Responsibilityisourpolicy

.

Liberty's **HOSPI-CASH CONNECT** Policy guards you and your family against the trauma that you face because of increased financial burden during Hospitalization, threshold applicable or unpaid expenses in your regular Hospitalization Policy. This Policy pays fixed daily hospital cash along with a host of covers with the freedom to choose and pick covers as per your needs.

Key Features

- Two Plans - Hospi Cash Connect and Hospi Cash Connect Flexi available as per your needs. There are 5 sub-plans under Hospi Cash Connect (Hospi Sure, Hospi Sure Optima, Hospi Sure Ultima, Hospi Sure Supreme, Hospi Sure Excel)

Plan / Cover	Hospi Sure	Hospi Sure Optima	Hospi Sure Ultima	Hospi Sure Supreme	Hospi Sure Excel
Daily Hospital Cash Benefit (DHC) OR Daily Hospital Cash - Only Accident Benefit	✓	✓	✓	✓	✓
Double Accident Benefit	✓	✓	✓	✓	✓
Double ICU Benefit - Sickness	✓	✓	✓	✓	✓
Double ICU Benefit - Accident	✓	✓	✓	✓	✓
Recovery Benefit		✓	✓	✓	✓
Special care on Minor Surgeries			✓	✓	✓
Special care on Major Surgeries				✓	✓
Restore Benefit					✓
Wellness Program - Available on optional basis					

Per event / Hospitalization limit - Upto 30 days in policy year.

Premium Chart

		Policy Term	1 Year			2 Year			3 Year		
Options	Plans	Sum Insured \ Age	91 Days - 45 Years	46 Years - 60 Years	61 Years - 65 Years	91 Days - 45 Years	46 Years - 60 Years	61 Years - 65 Years	91 Days - 45 Years	46 Years - 60 Years	61 Years - 65 Years
1	Daily Hospital Cash (DHC) + Double Accident Benefit (DAB)	1 lac	1,172	1,910	3,379	2,168	3,534	6,251	3,165	5,157	9,123
		2 lac	2,345	3,820	6,758	4,338	7,067	12,502	6,331	10,314	18,247
		3 lac	3,517	5,730	10,138	6,507	10,601	18,755	9,496	15,471	27,373
2	Daily Hospital Cash (DHC)	0.5 lac	549	914	1,646	1,016	1,692	3,046	1,483	2,469	4,445
		1 lac	1,097	1,829	3,291	2,029	3,383	6,088	2,962	4,938	8,885
3	Daily Hospital Cash (DHC) - Accidents + Double Accident Benefit (DAB) + Double ICU Benefit (DIB) - Accident	1 lac	211	228	246	391	422	456	571	615	665
		2 lac	421	456	491	779	843	908	1,137	1,231	1,325
		3 lac	632	685	737	1,170	1,267	1,364	1,707	1,849	1,990
4	Daily Hospital Cash (DHC) - Accident	1 lac	113	122	132	208	226	244	304	330	356
		2 lac	226	244	263	418	451	486	611	658	710
		3 lac	338	366	395	625	677	730	913	988	1,066
											Service Tax Applicable

Hospi-Cash Connect : The Sum insured options and covers provided below are fixed and may be selected as per the Plans given below.

Plan	SI p.a. (INR)	Daily Hospital Cash Benefit (DHC) (INR/day) OR Daily Hospital Cash - Only Accident Benefit (INR/day)	Double Accident Benefit - in case of Hospitalization more than 3 days (INR/day)	Double ICU Benefit - Sickness (INR/day)	Double ICU Benefit - Accident (INR/day)	Recovery Benefit	Sp. Care on Minor Surgeries Threshold Limit of INR 50000	Sp. Care on Major Surgeries Threshold Limit of INR 200000	Restor e Benefit
Hospi Sure	**2 L**	2000	4000	4000	4000				
	3 L	3000	6000	6000	6000				
	4 L	4000	8000	8000	8000				
	5 L	5000	10000	10000	10000				
	7.5 L	7500	15000	15000	15000				
	10 L	10000	20000	20000	20000				
Hospi Sure Optima	**2 L**	2000	4000	4000	4000	**5 times of DHC**			
	3 L	3000	6000	6000	6000				
	4 L	4000	8000	8000	8000				
	5 L	5000	10000	10000	10000				
	7.5 L	7500	15000	15000	15000				
	10 L	10000	20000	20000	20000				
Hospi Sure Ultima	**2 L**	2000	4000	4000	4000	**5 times of DHC**	**3 times of DHC**		
	3 L	3000	6000	6000	6000				
	4 L	4000	8000	8000	8000				
	5 L	5000	10000	10000	10000				
	7.5 L	7500	15000	15000	15000				
	10 L	10000	20000	20000	20000				
Hospi Sure Supreme	**2 L**	2000	4000	4000	4000	**5 times of DHC**	**3 times of DHC**	**5 times of DHC**	
	3 L	3000	6000	6000	6000				
	4 L	4000	8000	8000	8000				
	5 L	5000	10000	10000	10000				
	7.5 L	7500	15000	15000	15000				
	10 L	10000	20000	20000	20000				
	2 L	2000	4000	4000	4000				
	3 L	3000	6000	6000	6000				

Daily Hospital Cash (DHC): DHC is payable for a Hospitalization > 24 hrs. arising due to any illness/injury upto the limits as mentioned in the Policy Schedule.

Daily Hospital Cash (DHC) - Accident: DHC - Accident is payable for a Hospitalization > 24 hrs. arising due to any injury upto the limits as mentioned in the Policy Schedule.

B) Flexi-Choose and Pick Covers: The policy offers below covers which are available under different plans.

Double Accident Benefit (DAB): Twice of the DHC/DHC-Accident limit shall be payable if Hospitalization arising due to injury, exceeds 3 days, for every completed 24 hrs., upto the limits as mentioned in the Policy Schedule. We will then not pay separately for DHC or DHC - Accident.

Double ICU Benefit (DIB) Sickness: Twice of the DHC limit shall be payable for a Hospitalization > 24 hrs. arising due to any illness, payable for every completed 24 hrs., upto the limits as mentioned in the Policy Schedule. We will then not pay separately for DHC.

Double ICU Benefit (DIB) Accident: Twice of the DHC/DHC-Accident limit shall be payable for a Hospitalization > 24 hrs. arising due to injury, payable for every completed 24 hrs., upto the limits as mentioned in the Policy Schedule. We will then not pay separately for DHC / DHC - Accident.

Recovery Benefit: If hospitalization for any illness/injury exceeds more than 15 consecutive days, then a onetime lump sum payment as mentioned in the Policy schedule is payable.

Convalescence Benefit: If in case 2 or more family members covered under this Policy are hospitalized due to the same accident for more than 24 consecutive hours, then a onetime lump sum payment upto the limits mentioned in the Policy Schedule shall be payable individually and separately to each member hospitalised.

Special Care on Listed Minor Surgeries: Hospitalization for more than 24 consecutive hours or less than 24 hours due to technological advancement and has incurred expenses more than the threshold limit of Rs. 50,000 due to any illness or accidental injury involving minor Surgical Procedure as listed below, then a onetime lump sum payment upto the limits mentioned in the Policy Schedule shall be payable.

Minor Surgeries

- Removal of Appendix
- Removal of Renal Calculi
- Haemorrhoidectomy
- Removal of Gall Stone/Gall Bladder
- All types of Hernia repair
- Benign Prostatic Hypertrophy (TURP)

Special Care on Listed Major Surgeries: Hospitalization for more than 24 consecutive hours or less than 24 hours due to technological advancement and has incurred expenses more than the threshold limit of Rs. 2,00,000 due to any illness or accidental injury involving major Surgical Procedure as listed below, then a onetime lump sum payment upto the limits mentioned in the Policy Schedule shall be payable.

Major Surgeries

- CABG- Coronary Artery Bypass Grafting
- Angioplasty - PTCA
- Brain surgery including Craniotomy, tumor removal and intra cranial drainage
- Major organ transplant (Heart, Lung, Liver, Pancreas, Kidney)
- Bone marrow transplant Surgery
- Post traumatic Surgeries including Skull fracture, amputation of upper and/or lower limb, pelvis fracture/hip fracture, compound communicated fracture of any part where ORIF is required.
- Knee replacement (traumatic/septic arthritis, severe irreparable knee injury)
- Knee ligament surgery - trauma related
- Hip replacement (traumatic hip injury - both partial and total)
- Spinal surgeries
- Heart valve replacement
- Surgery of Aorta
- Thyroidectomy

Restore Benefit: The Policy provides an equivalent additional Sum Insured for the future claims, if the Sum Insured selected is exhausted completely.

Double Critical Illness Benefit (DCI): Twice of the DHC/DHC - Accident limit shall be payable for a Hospitalization arising due to any of the listed Critical illness/s for the first time in lifetime, for > 24 hrs., payable for every completed 24 hrs., upto the limits as mentioned in the Policy Schedule. We will then not pay separately for DHC/DHC-Accident.

Covered Critical Illness

C1	Cancer of specified severity
C2	Kidney Failure requiring regular Dialysis
C3	Multiple Sclerosis with persisting symptoms
C4	Major Organ/Bone marrow Transplant
C5	Open Heart Valve Replacement/Repair of Heart Valves
C6	Open Chest Coronary Artery Bypass Graft
C7	Stroke resulting in permanent symptoms
C8	Permanent Paralysis of Limbs
C9	First Heart Attack of specified Severity
C10	Benign Brain Tumor
C11	Parkinson's Disease
C12	Alzheimer's Disease
C13	End Stage Liver Disease
C14	Surgery of Aorta
C15	Major Burns
C16	Loss of Speech
C17	Deafness
C18	Coma of specified severity

Day Care Procedure Cash (DCP): DCP is payable for a Hospitalization < 24 hrs. arising due any of the below listed Day Care Procedure, upto the limits as mentioned in the Policy Schedule.

Covered Day Care Procedures

- Cataract
- Dilatation and Curettage
- Lithotripsy
- Manipulation for Dislocation under General Anesthesia
- Cystoscopy

Wellness Program: The below assistance services will be available when you are more than 150 kilometers within Indian territory from your residential address. The services would be provided with prior intimation and acceptance by the Company.

- Medical Consultation: Evaluation and Referral
- Medical Monitoring and Case Management
- Emergency Medical Evacuation
- Compassionate Visit

Special Care: You can opt for this cover and get a fully recharged Policy without any Duration limits upto the age of 65 years.

Special Limits: You can opt for this cover and select lower Daily Hospital Cash (DHC) Benefit than eligible 1% of Sum Insured for availing proportionate discount on premium.

Liberty Videocon's Hospi-Cash Connect Policy Features	
Age Group	Minimum Age at Entry (Adult):18 yrs. Maximum Age at Entry: 65 yrs. Children between 91 days & 18 yrs. of age can be covered provided either parent is getting insured under the policy
Sum Inured	Hospi-Cash Connect: 2, 3, 4, 5, 7.5, 10 (All Rs. in Lakhs)

Renewal	Lifelong
Tenure	1/2/3 yrs.
Option	Individual & Family cover basis
Relationship covered	Self, Spouse, Children, Parents and Parents-in-Law can be covered under a single Policy
Pre Policy Medical check Up	Policy issuance without pre policy health check-up for proposals with nil previous/present adverse medical history
Discount	**Family Discount:** • 5% discount if 2 members covered on Individual Sum Insured basis • 7.5% discount if 3 members covered on Individual Sum Insured basis • 10% discount if 4 & above members covered on Individual Sum Insured basis
	Loyalty Discount: • 5% discount if member having any other retail health insurance policy with Liberty Videcon.
	Long Term Policy Discount: • 7.5 % discount for a policy term of 2 yrs. • 10% discount for a policy term of 3 yrs.
Loadings	**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 Hospi-Cash Connect 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	This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in Policy Schedule.

Waiting Period

- 30 days for all Illnesses (except accident) contracted in the first 30 days of Policy with us
- 90 days for listed Critical Illness(es) contracted within 90 days of Policy with Us
- 12 months for Specific Illness and treatments in the first year of Policy with us
- 24 months for Specific Illness and treatments in the first two years of Policy with us
- Pre-existing Diseases will be covered after a waiting period of 36 months.

Claims Process

Insured → Insured Makes Payment directly to the Hospital → Send bills to us for processing along with hospitalization documents

Hospi-Cash Connect - All Hospitalizations as base cover

Annual Premiums (in Rs) excluding Service Tax

Plan Name	Age	Sum Insured (In Rs)					
		200,000	300,000	400,000	500,000	750,000	1,000,000
Hospi Sure	91 Days - 45 Years	2,488	3,733	4,977	6,221	9,331	12,442
	46 Years - 60 Years	4,040	6,060	8,079	10,099	15,149	20,198
	61 Years - 65 Years	7,127	10,690	14,254	17,817	26,726	35,635
	65+ Years	9,846	14,768	19,691	24,614	36,921	49,228
Hospi Sure Optima	91 Days - 45 Years	2,500	3,750	4,999	6,249	9,374	12,499
	46 Years - 60 Years	4,052	6,078	8,104	10,130	15,195	20,260
	61 Years - 65 Years	7,140	10,710	14,280	17,850	26,776	35,701
	65+ Years	9,861	14,791	19,721	24,652	36,978	49,304
Hospi Sure Ultima	91 Days - 45 Years	2,800	4,200	5,599	6,999	10,499	13,999
	46 Years - 60 Years	4,652	6,978	9,304	11,630	17,445	23,260
	61 Years - 65 Years	8,040	12,060	16,080	20,100	30,151	40,201
	65+ Years	11,061	16,591	22,121	27,652	41,478	55,304
Hospi Sure Supreme	91 Days - 45 Years	3,300	4,950	6,599	8,249	12,374	16,499
	46 Years - 60 Years	5,652	8,478	11,304	14,130	21,195	28,260
	61 Years - 65 Years	9,540	14,310	19,080	23,850	35,776	47,701
	65+ Years	13,061	19,591	26,121	32,652	48,978	65,304
Hospi Sure Excel	91 Days - 45 Years	3,465	5,197	6,929	8,662	12,993	17,324
	46 Years - 60 Years	5,935	8,902	11,869	14,836	22,255	29,673
	61 Years - 65 Years	10,017	15,026	20,034	25,043	37,565	50,086
	65+ Years	13,714	20,571	27,428	34,284	51,427	68,569

Hospi-Cash Connect - Only Accidental Hospitalizations as base cover

Annual Premiums (in Rs) excluding Service Tax

Plan Name	Age	Sum Insured (In Rs)					
		200,000	300,000	400,000	500,000	750,000	1,000,000
Hospi Sure	91 Days - 45 Years	520	779	1,039	1,299	1,949	2,598
	46 Years - 60 Years	627	940	1,254	1,567	2,351	3,135
	61 Years - 65 Years	807	1,211	1,615	2,019	3,028	4,037
	65+ Years	1,004	1,506	2,007	2,509	3,764	5,019
Hospi Sure Optima	91 Days - 45 Years	531	797	1,062	1,328	1,991	2,655
	46 Years - 60 Years	639	959	1,279	1,598	2,397	3,196
	61 Years - 65 Years	821	1,231	1,641	2,052	3,077	4,103
	65+ Years	1,019	1,528	2,038	2,547	3,821	5,094
Hospi Sure Ultima	91 Days - 45 Years	831	1,247	1,662	2,078	3,116	4,155
	46 Years - 60 Years	1,239	1,859	2,479	3,098	4,647	6,196
	61 Years - 65 Years	1,721	2,581	3,441	4,302	6,452	8,603
	65+ Years	2,219	3,328	4,438	5,547	8,321	11,094
Hospi Sure Supreme	91 Days - 45 Years	1,331	1,997	2,662	3,328	4,991	6,655
	46 Years - 60 Years	2,239	3,359	4,479	5,598	8,397	11,196
	61 Years - 65 Years	3,221	4,831	6,441	8,052	12,077	16,103
	65+ Years	4,219	6,328	8,438	10,547	15,821	21,094
Hospi Sure Excel	91 Days - 45 Years	1,398	2,096	2,795	3,494	5,241	6,988
	46 Years - 60 Years	2,351	3,527	4,702	5,878	8,817	11,756
	61 Years - 65 Years	3,382	5,073	6,763	8,454	12,681	16,908
	65+ Years	4,430	6,645	8,860	11,074	16,612	22,149