Option IV

Sr. No.	Coverage / Capital Sum Insured	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
1	Accidental Death	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
2	Permanent Total Disability	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.												
3	Permanent Partial Disability	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.												
4	Child Education Support Benefit	10000	20000	25000	30000	40000	50000	60000	70000	75000	80000	85000	90000	100000
5	Accidental Hospitalization Expenses	100000	100000	100000	100000	110000	120000	130000	140000	150000	160000	170000	180000	200000
6	Loan Protector	Rs. 12,000/- per month for a maximum of 12 months												
7	Broken Bone	100000	100000	100000	100000	200000	200000	200000	200000	300000	300000	300000	300000	300000
8	Ambulance Hiring Charges	Rs. 1,500												
9	Double Indemnity	100% of CSI opted for Death												

Annual Premium Excl ST (INR)	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
Risk I	1308	2164	2592	3019	3927	4796	5665	6535	7015	7456	7898	8340	9223
Risk II	1569	2666	3214	3763	4931	6042	7152	8263	8883	9445	10008	10570	11695

Note: 1) TTD benefit is available only for the Capital Sum Insured INR 10 lakh and above. 2) For Gujarat and Rajasthan location, Capital Sum Insured applicable is INR 30 lakh and above. 3) No TTD benefit available on any Capital Sum Insured for these locations.

Option V

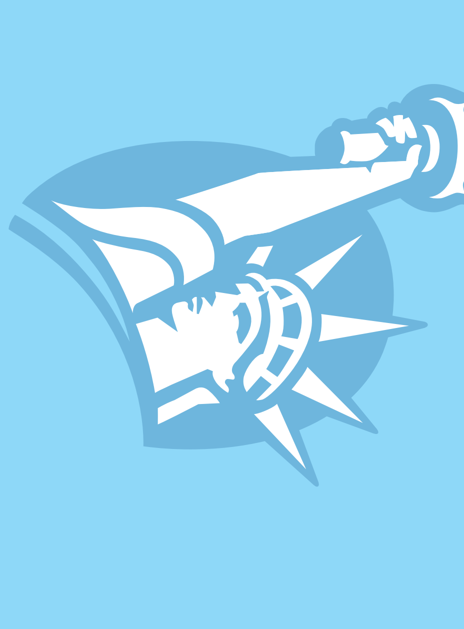
Sr. No.	Coverage / Capital Sum Insured	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
1	Accidental Death	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
2	Permanent Total Disability	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.							
3	Permanent Partial Disability	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.							
4	Weekly Indemnity (TTD)	Rs. 15000/week for a maximum of 52 weeks				Rs. 20000/week for a maximum of 52 weeks			
5	Cost of Transporting Mortal Remains	10000							
6	Cost of Performance of Death Ceremony	10000							
7	Accidental Hospitalization Expenses	120000	130000	140000	150000	160000	170000	180000	200000
8	Accidental Hospital Daily Cash	Rs. 1000/day for 30 days maximum			Rs. 1500/day for 30 days maximum				
9	Child Education Support Benefit	50000	60000	70000	75000	80000	85000	90000	100000
10	Loan Protector	Rs. 24,000/- per month for a maximum of 12 months							
11	Broken Bone	200000	200000	200000	300000	300000	300000	300000	300000
12	Ambulance Hiring Charges	Rs. 1,500							
13	Legal Bail Expenses	Rs. 5,000							
14	Double Indemnity	100% of CSI opted for Death							

Premium Without Tax	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
Risk I	5468	6338	7207	7710	8250	8692	9134	10017
Risk II	6884	7995	9106	9759	10470	11032	11595	12720

Option VI

Sr. No.	Coverage / Capital Sum Insured	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
1	Accidental Death	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
2	Permanent Total Disability	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.							
3	Permanent Partial Disability	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.							
4	Weekly Indemnity (TTD)	Rs. 20000/week for a maximum of 52 weeks							
5	Cost of Transporting Mortal Remains	10000							
6	Cost of Performance of Death Ceremony	10000							
7	Accidental Hospitalization Expenses	120000	130000	140000	150000	160000	170000	180000	200000
8	Accidental Hospital Daily Cash	Rs. 1000/day for 30 days maximum			Rs. 1500/day for 30 days maximum				
9	Child Education Support Benefit	50000	60000	70000	75000	80000	85000	90000	100000
10	Loan Protector	Rs. 24,000/- per month for a maximum of 12 months							
11	Broken Bone	200000	200000	200000	300000	300000	300000	300000	300000
12	Ambulance Hiring Charges	Rs. 1,500							
13	Legal Bail Expenses	Rs. 5,000							
14	Double Indemnity	100% of CSI opted for Death							

Premium Without Tax	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
Risk Class I	5567	6437	7306	7809	8250	8692	9134	10017
Risk Class II	7032	8143	9254	9908	10470	11032	11595	12720



 # Bharose ka vaada!

Toll Free Number - 18002665844
(8:00 am to 8:00 pm, 7 days of the week)
Email : care@libertyinsurance.in

Registered & Corporate Office
Liberty General Insurance Ltd.,
Unit 1501 & 1502, 15th Floor, Tower 2, One International Center,
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013 Maharashtra.
Phone: +91 22 6700 1313, Fax: +91 22 6700 1606.
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Liberty General Insurance™

Tread carefully as accidents can happen.

But, also take steps to tide over accidents if and when they occur.

Insure against financial impact of accidents with

Liberty Individual Personal Accident Policy
Flexi Plan Options

Toll Free Number : 18002665844

Insurance is all about careful planning for a better life, that even after an unpleasant event or its financial impact, one can take care of self and his loved ones.

It is a fact that life today is uncertain. Everybody is always at risk - on the roads, at work, while travelling, or even inside their own home. Some unfortunate accidental occurrence might bring a huge financial burden. Although one cannot guard against all uncertainties of life, one can always take steps to help tide over such accidental events.

Liberty General Insurance provides just the right kind of cover for these uncertain times with its Liberty Individual Personal Accident Policy.

Our Individual Personal Accident Policy gives complete protection against sudden, unforeseen and involuntary event beyond the control of the Person insured, caused by external, visible and violent means that might lead to death or bodily injury of the person. If the accident leads to the untimely death of the Person, the Policy will provide complete financial security to the Person's family members (Nominee). The Policy also covers eventualities where the Person insured sustains accidental injuries which cause disability (of permanent or temporary nature). In such cases the Policy will compensate a fixed percentage of Sum Insured depending upon the type of impairment. This Policy offered by us comes to you in easy to understand and over-the-counter plan options. The proposer can choose from various covers in flexi based plan available.

Key Advantages and Policy Features

- Provides basic accident protection and value enhanced protection by way of add on covers
- Options to choose the Capital Sum Insured depending upon the customer's requirements
- Built in value added covers of Child Education Benefit, Cost of Transportation of Mortal Remains & Cost of Performance of Death Ceremony
- Customization of cover at the discretion of the Proposer
- Attractive provision on Cumulative Bonus retention
- Cover yourself under Accidental Death as a default cover
- Capital Sum Insured (CSI) available ranges from 1 lakh to maximum 1 crore.

Other Policy Features

Policy Discounts: Get a loyalty bonus of 5% or 7.5% discount on premium if you have 1 or more policies of the Company.

Family Discount: Insure your Family members and get a discount maximum upto 15%.

Policy Period: Option to have a Policy for longer duration of 2 years and 3 years. For 2 years and 3 years policy, you will get a discount of 8% and 15% on the base premium respectively.

Free Look Period: Option to cancel a Policy for any objections in terms and conditions after a period of 15 days from the receipt of the Policy.

Grace Period: Option to renew your policy within a period of 30 days after the Policy end date with all continuity benefits.

Entry Age

- **For Adults:** Minimum entry age is 18 years and maximum 70 years
- **For Dependent Children:** Unmarried children between 5 to 25 years.

Renewal Benefits: Lifelong Renewability

Terms of Renewal

- **Sum Insured Enhancement:** Capital 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.
- **Cancellation Conditions:** 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.

Cumulative Bonus (CB)

The Sum Insured under the Accident Benefit(s) will be progressively increased by 5% during the renewal policy for each claim free year subject to a maximum accumulation of 50% of the Capital Sum Insured. In the event of a claim under the Policy in respect of an Insured / Insured Person, the increased Sum Insured will be reduced by 10% at the time of renewal.

Any CB amount that has accrued when the policy was with another Insurer and transferred to LGI at the time of renewal would be considered as a fixed additional benefit amount, subject to there being no claim reported / paid under the expiry policy. In the event of any claim under the expiry policy, there would be no credit available on the CB amount earned under the expiring policy of the previous Insurer.

What is not covered?

- Death or disability resulting directly or indirectly caused by or prolonged by child birth or from pregnancy excluding ectopic pregnancy.
- Any pre-existing condition / disability / accidental injury.
- Any intentional self-injury, suicide or attempted suicide; mental or nervous disorders; any loss whilst under the influence of liquor or drugs or other intoxicants.
- Any loss whilst engaging in racing, hunting, mountaineering, ice hockey, winter sports; any loss or damage arising from Insured Person committing any breach of law with criminal intent.

For a complete list of exclusions, kindly refer our policy wordings.

Risk Class Categorization

Risk Group I: Doctors, Lawyers, Accountants, Architects, Consulting Engineers, Teachers, Bankers, Builders, Contractors, Engineers on site engaged in superintending functions only, Veterinary Doctors, Business Owners wherein the business is not dealing in hazardous goods or not involving manual labour, Persons engaged in clerical functions & administrative functions and such other persons engaged in occupations of similar hazard listed above.

Risk Group II: Professional Athletes & Sportsmen, Wood Working Machinists, Workers, Mechanics, Drivers & such other persons engaged in occupation of similar hazard listed above.

Our Claim Process

With our motto to 'Help People Live Safer More Secure Lives' it would be our mission to promptly and fairly handle, resolve all claims in a professional, efficient and courteous manner.

In case of a claim, intimate Us and submit claim form and relevant documents, within 15 days after an actual or potential loss begins or as soon as is reasonably possible and in any event, not later than 30 days after an actual or potential loss begins.

For more details regarding claim process / documents to be submitted, please refer the Policy Wordings.

Individual Personal Accident Policy - Flexi Plans for your immediate selection

Option I

Sr. No.	Coverage / Capital Sum Insured	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
1	Accidental Death	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
2	Permanent Total Disability	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.												
3	Child Education Benefit	Rs. 10000/-												
4	Transportation of Mortal Remains	Max up to Rs. 10000/-												
5	Performance of Funeral Ceremony	Max up to Rs. 10000/-												
6	Accidental Hospitalization Expenses	100000	100000	100000	100000	110000	120000	130000	140000	150000	160000	170000	180000	200000
7	Ambulance Hiring Charges	Rs. 1,500												

Annual Premium Excl ST (INR)	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
Risk I	695	1225	1490	1755	2299	2843	3387	3931	4210	4489	4768	5047	5605
Risk II	855	1545	1890	2235	2939	3643	4347	5051	5410	5769	6128	6487	7205

Option II

Sr. No.	Coverage / Capital Sum Insured	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
1	Accidental Death	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
2	Permanent Total Disability	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.												
3	Permanent Partial Disability	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.												
4	Child Education Support Benefit	10000	20000	25000	30000	40000	50000	60000	70000	75000	80000	85000	90000	100000
5	Accidental Hospitalization Expenses	100000	100000	100000	100000	110000	120000	130000	140000	150000	160000	170000	180000	200000
6	Accidental Hospital Daily Cash	Rs. 500/day for 30 days maximum				Rs. 1000/day for 30 days maximum				Rs. 1500/day for 30 days maximum				
7	Broken Bone	100000	100000	100000	100000	200000	200000	Rs. 1,500	200000	300000	300000	300000	300000	300000
8	Ambulance Hiring Charges	Rs. 1,500												
9	Legal Bail Expenses	Rs. 5,000												

Annual Premium Excl ST (INR)	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
Risk I	1071	1837	2220	2602	3443	4222	5001	5781	6239	6635	7032	7429	8222
Risk II	1313	2290	2778	3267	4315	5340	6330	7321	7915	8417	8920	9422	10427

Option III

Sr. No.	Coverage / Capital Sum Insured	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
1	Accidental Death	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
2	Permanent Total Disability	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.												
3	Permanent Partial Disability	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.												
4	Weekly Indemnity (TTD)	Limited to Rs. 5000/week for a maximum of 100 weeks				Rs. 10000/week for a maximum of 52 weeks								
5	Cost of Transporting Mortal Remains	10000												
6	Cost of Performance of Death Ceremony	10000												
7	Child Education Support Benefit	10000	20000	25000	30000	40000	50000	60000	70000	75000	80000	85000	90000	100000
8	Accidental Hospitalization Expenses	100000	100000	100000	100000	110000	120000	130000	140000	150000	160000	170000	180000	200000
9	Accidental Hospital Daily Cash	Rs. 500/day for 30 days maximum				Rs. 1000/day for 30 days maximum				Rs. 1500/day for 30 days maximum				
10	Loan Protector	Rs. 12,000/- per month for a maximum of 12 months				Rs. 24,000/- per month for a maximum of 12 months								
11	Broken Bone	100000	100000	100000	100000	200000	200000	200000	200000	300000	300000	300000	300000	300000
12	Ambulance Hiring Charges	Rs. 1,500												
13	Legal Bail Expenses	Rs. 5,000												
14	Double Indemnity	100% of CSI opted for Death												

Annual Premium Excl ST (INR)	1000000	2000000	2500000	3000000	4000000	5000000	6000000	7000000	7500000	8000000	8500000	9000000	10000000
Risk I	1601	2457	2885	3312	4500	5370	6239	7108	7611	8053	8495	8936	9820
Risk II	1968	3065	3613	4162	5625	6736	7847	8958	9611	10174	10736	11299	12423

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