

Liberty General Insurance Launches ‘Critical Connect’- A Health Insurance Policy Which Covers Up To 60 Illnesses

- **Critical Illness Cover**
- **Wide range of Sum Insured** from Rs. 1 lac to **1 crore** in multiple of Rs. 1 lac along with Tenure for 1,2 or 3 years
- **Subsequent Illness Cover** for up to additional two unrelated critical illnesses
- **Multiple Claims Cover** to pay for minor conditions up to the Sum Insured, no waiting period applicable between 2 claims
- **Loan Protector Cover** Takes care of EMIs if the insured is diagnosed with the listed critical illness.
- **Health 360 Wellness Earn & Burn Rewards** for Healthy Living
- **Faster, Easier and Hassle-free in-house claim settlement**

Mumbai, July 18, 2020: In a bid to expand its health insurance product portfolio and provide insurance cover for up to 60 critical illnesses (CIs) including major and minor health conditions such as heart or major organ transplant, kidney failure, cancer, brain surgery, CIs related to HIV/AIDS, head trauma/injury, blindness, and multiple sclerosis among others, **Liberty General Insurance Ltd. (Liberty)** launched ‘Critical Connect’ today at a virtual product launch ceremony. This health insurance policy will enable customers to manage most of the expenses arising due to critical illnesses. Unlike a regular Health Insurance policy, where the customer makes a claim based on the actual expenses incurred on hospitalization, the Critical Connect Health Insurance Policy will pay a lump-sum amount to the customer on the diagnosis of listed critical illness covered under this policy.

Under the Critical Connect health insurance policy, the customer can choose from two plans for sum insured ranging from Rs 1 lakh up to Rs. 1 crore. If the customer opts for Plan A, he/she can choose Critical Illness Bundles covering 9, 25, or 43 critical illnesses. Whereas Plan B offers disease-specific bundles such as Heart Protect, Cancer Protect, Renoliv Protect, and Brain Protect. This policy can be availed by Indian citizens aged over 18 years and less than 65 years (Refer to *Annexure for plan details).

Critical Connect Policy Benefits:

1. **Sum Insured:** A customer can get coverage from Rs. 1 lac to 1 crore, this comes in useful to cover all the expenses.
2. **Up to 60 Critical Illnesses:** The policy covers major and minor conditions, including CIs related to HIV/AIDS.
3. **Subsequent Illnesses Cover:** Policy will continue to pay for additional two subsequent unrelated critical illness in an individual’s lifetime.
4. **Waiver of Survival Period:** Critical Connect gives the optional cover to waive off the 30 days survival period following diagnosis of critical Illness.
5. **Optional Loan Protector Cover:** Takes care of EMIs if the insured is diagnosed with the listed critical illness.
6. **Tax Benefits:** Insured can get an income tax benefit under Section 80D for insurance premium payments.



7. In-House Claim Settlement: Faster, Easier, and hassle-free in-house claim settlement processing.

The other additional benefits under the Critical Connect Insurance Policy include, a second medical opinion where Liberty will arrange and pay for a second opinion for the customer through its network panel of doctors. Secondly, the customer will be entitled to a health check-up every two years. Lastly, under Health 360° feature, while the customers would be able to avail discounts on outpatient consultations, pharmaceuticals, and diagnostic tests through Liberty's empaneled, network providers, they would also be able to get integrated healthcare services such as health risk assessment, disease management, dedicated health coach, and wellness rewards under Wellness programmes without any additional charges.

Speaking at the virtual launch of the product, **Mr. Roopam Asthana, CEO & Whole Time Director, Liberty General Insurance Ltd.** said, *"With rising healthcare costs and the growing vulnerability to critical illnesses, having a comprehensive insurance protection is today a necessity. The cost of treating life-threatening diseases is much higher compared to the cost of treating common ailments. Keeping this in mind, Liberty has launched 'Critical Connect' Health Insurance Policy which is another step towards our endeavor to contribute to the financial well-being of our customers. The policy provides financial support and wealth protection to our customers by offering a lump sum amount on the diagnosis of a critical illness which may require specialized treatment for an extended period of time."*

About Liberty General Insurance

Liberty General Insurance Ltd. (LGI) is a joint venture between Liberty Citystate holdings PTE Ltd—a group company of Liberty Mutual Insurance Group, a diversified global insurer with over 900 offices across the world, headquartered in the U.S. —Enam Securities, and Diamond Dealtrade. LGI commenced operations in 2013 with the aim of providing comprehensive retail, commercial and industrial insurance solutions. The company has an employee strength of 1100+ with presence across 100+ locations in 29 states and UT. Its partner network consists of about 5100+ hospitals and more than 4300 auto service centres. The company offers health and personal accident insurance, car and two-wheeler insurance, employee compensation insurance, commercial insurance, fire and engineering insurance, marine insurance and other miscellaneous insurance products in India.

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***Annexure:**

Types of Plans:

At Liberty General Insurance, a customer can choose from two types of Critical Connect plans.

Critical Illness Plan A

In Plan A, a customer can choose Critical Illness Bundles 9, 25, or 43 critical diseases.

Sum Insured: Rs. 1 lac to Rs. 1 crore available in multiples of 1 lac

Essential Features:

- ✓ **Flexi Policy Term:** Choose a policy term of 1, 2 and 3 years
- ✓ **Age Eligibility:** You have to be between 18 and 65 years to apply for Liberty General's Critical Connect. Your children are included only if you are a policyholder. Their ages must be between 5 and 25 years. If you're applying for a policy for your parents, they need to be under 65 years (at the time of application) to become eligible.
- ✓ **Renewability:** Lifelong
- ✓ **Relationships Covered:** Self, spouse, children, parents, parents-in-law, siblings, sons-in-law, daughters-in-law, grandchildren, and grandparents can be covered with an individual sum insured.

	Benefit	Parameter / Limits
1	Payment of the Benefit Amount for an Insured Condition	Lump sum as per one of the listed conditions if it occurs during the policy period as a first incidence and the insured survives the defined survival period of 30 days.
2	Continuation for Second and Third Events (for Plan A) -	<p>Under any of plan A cover, we will pay a lump sum benefit for any listed condition corresponding to selected cover and provided it occurs as a first incidence, and the insured has survived the defined survival period. The survival period isn't applicable if opted to waive off this condition.</p> <p>After one claim is paid, we will continue to provide coverage, subject to the following:</p> <ol style="list-style-type: none"> 1. The policy is renewed, and the second or third event has occurred during the policy period and is unrelated to previous conditions 2. A 24-month waiting period will apply between the occurrences of each condition

Critical Illness Plan B:

In this plan, a customer can opt for disease-specific bundles like Heart Protect, Cancer Protect, Renoliv Protect, Brain Protect and others.

Sum Insured: From Rs. 1 lac to Rs. 1 crore

- ✓ **Flexi Policy term:** Choose a policy term of 1, 2 and 3 years.
- ✓ **Age Eligibility:** You have to be between 18 and 65 years to apply for Liberty General's Critical Connect. Your children are included only if you are a policyholder. Their ages must be between 5 and 25 years. If you're applying for a policy for your parents, they need to be under 65 years (at the time of application) to become eligible.
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	Benefit	Parameter / Limits
1	Multiple Claims up to Sum Insured Amount (for Plan B)	A lump sum that is a percentage of the amount insured, based on whether a condition is a 'major condition' or 'minor condition' as per the listed condition
1.1	Major Conditions	100%
1.2	Minor Conditions	25%
1.3	Another major condition after the minor condition	75%
1.4	Under Heart and Cancer Protect cover (multiple claims allowed until the total payout is exhausted)	Up to 100%

