Sum Insured	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	4,359	4,493	5,569	5,813	6,545	7,337	9,673
26-35	6,453	6,834	8,256	8,569	9,515	10,503	13,748
36-40	6,685	7,099	8,551	9,873	10,841	11,840	15,172
41-45	8,952	9,608	11,444	12,847	14,073	15,320	19,685
46-50	12,487	12,794	14,841	16,013	17,699	18,995	22,768
51-55	15,603	16,868	19,511	20,595	22,732	24,155	29,282
56-60	19,599	20,607	23,792	24,907	27,338	28,895	35,390
61-65	31,388	32,615	33,809	34,940	35,790	37,656	46,552
66-70	47,193	49,511	51,074	52,588	53,800	56,658	71,551
71-75	64,309	67,635	69,562	71,451	73,020	76,828	97,412
>76	85,977	93,992	96,464	96,791	98,851	1,01,565	1,29,106

	Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
9	91 days-25 Years	4,459	4,705	4,832	5,936	6,189	6,948	7,768	10,189
	26-35	6,374	6,874	7,261	8,722	9,045	10,026	11,049	14,412
	36-40	6,576	7,115	7,535	9,028	10,359	11,363	12,398	15,852
	41-45	8,676	9,463	10,136	12,026	13,444	14,713	16,005	20,526
	46-50	12,221	13,102	13,403	15,514	16,705	18,453	19,795	23,705
	51-55	15,535	16,344	17,639	20,364	21,462	23,679	25,147	30,462
	56-60	19,350	20,484	21,515	24,803	25,935	28,452	30,063	36,794
e l	61-65	30,161	32,663	33,917	35,142	36,310	37,191	39,121	48,341
ē	66-70	41,458	49,118	51,502	53,110	54,676	55,934	58,892	74,326
Supreme	71-75	54,216	66,856	70,287	72,271	74,226	75,852	79,794	1,01,126
" [>76	72,118	89,333	97,627	1,00,180	1,00,508	1,02,643	1,05,447	1,33,990

					_						
1A - 1C			nnect					Basic			
Age of oldest member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	4,609	4,797	6,153	7,328	4,438	4,883	5,283	6,779	7,158	8,101	9,170
26-35	5,868	6,205	7,792	9,176	5,574	6,209	6,838	8,587	9,034	10,144	11,382
36-40	6,065	6,422	8,044	10,272	5,760	6,427	7,079	8,870	10,234	11,372	12,635
41-45	7,492	8,003	9,889	12,375	7,062	7,934	8,822	10,899	12,359	13,698	15,167
46-50	9,833	10,164	12,207	14,778	9,095	10,171	11,209	13,461	14,694	16,353	17,891
51-55	11,884	12,798	15,250	18,117	10,528	11,802	13,562	16,177	17,502	19,443	21,232
56-60	14,535	15,321	18,160	21,300	12,706	14,342	15,993	18,978	20,433	22,591	24,597
61-65	21,883	22,851	24,521	26,620	18,364	21,215	23,790	25,588	26,993	28,177	30,514
66-70	32,437	34,181	36,189	38,929	24,298	30,840	35,249	37,391	39,381	40,894	44,301
71-75	43,287	45,733	48,033	51,369	31,052	41,045	47,061	49,503	52,031	53,849	58,222
>76	57,043	62,545	65,282	68,105	36,242	49,672	57,055	59,740	62,706	64,770	69,957

1A - 2C		E-Co	nnect					Basic			
Age of oldest member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,50,000
91 days-25 Years	6,669	6,945	8,910	10,618	6,422	7,066	7,648	9,819	10,368	11,737	13,293
26-35	7,944	8,366	10,570	12,490	7,576	8,411	9,215	11,647	12,267	13,808	15,534
36-40	8,197	8,637	10,891	13,639	7,817	8,685	9,519	12,006	13,517	15,095	16,857
41-45	9,642	10,233	12,758	15,771	9,139	10,211	11,276	14,061	15,670	17,450	19,424
46-50	11,981	12,398	15,093	18,200	11,177	12,452	13,671	16,641	18,033	20,137	22,185
51-55	14,046	15,033	18,142	21,551	12,637	14,113	16,038	19,380	20,868	23,255	25,559
56-60	16,704	17,569	21,070	24,760	14,830	16,664	18,489	22,210	23,829	26,437	28,965
61-65	23,877	24,919	27,285	29,958	20,355	23,375	26,104	28,665	30,235	31,896	34,746
66-70	34,387	36,195	38,918	42,244	26,324	32,976	37,515	40,449	42,602	44,602	48,524
71-75	45,017	47,515	50,526	54,436	32,941	42,974	49,090	52,317	54,999	57,298	62,169
>76	58,495	63,986	67,428	70,839	38,025	51,427	58,881	62,350	65,460	68,003	73,672

1A - 3C		E-Co	nnect					Basic			
Age of oldest member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	8,569	8,924	11,453	13,660	8,247	9,078	9,829	12,622	13,333	15,100	17,104
26-35	9,867	10,366	13,142	15,566	9,428	10,447	11,417	14,484	15,265	17,207	19,390
36-40	10,180	10,697	13,541	16,779	9,727	10,786	11,788	14,926	16,576	18,564	20,792
41-45	11,648	12,317	15,440	18,949	11,077	12,340	13,570	17,017	18,768	20,963	23,408
46-50	13,993	14,495	17,801	21,415	13,127	14,591	15,978	19,626	21,170	23,690	26,222
51-55	16,080	17,137	20,866	24,789	14,623	16,287	18,368	22,396	24,040	26,848	29,641
56-60	18,750	19,690	23,822	28,035	16,836	18,858	20,846	25,267	27,041	30,077	33,103
61-65	25,752	26,865	29,887	33,107	22,226	25,407	28,277	31,569	33,294	35,407	38,747
66-70	36,228	38,098	41,507	45,394	28,245	35,000	39,659	43,352	45,658	48,124	52,541
71-75	46,638	49,186	52,875	57,338	34,723	44,790	50,996	54,977	57,802	60,562	65,911
>76	59,836	65,317	69,430	73,407	39,701	53,067	60,587	64,801	68,050	71,050	77,181

2A - 0C		E-Co	nnect					Basic			
ge of oldest member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	4,365	4,546	5,834	6,954	4,203	4,625	5,006	6,429	6,790	7,688	8,706
26-35	6,688	7,153	8,863	10,372	6,292	7,073	7,883	9,769	10,260	11,469	12,798
36-40	7,001	7,503	9,266	12,375	6,580	7,421	8,275	10,219	12,460	13,715	15,085
41-45	9,665	10,464	12,714	16,317	9,007	10,234	11,536	14,015	16,444	18,072	19,829
46-50	14,098	14,553	17,094	20,854	12,846	14,461	16,057	18,852	20,850	23,087	24,968
51-55	18,001	19,574	22,887	27,219	15,554	17,552	20,534	24,011	26,191	28,966	31,320
56-60	23,075	24,410	28,454	33,314	19,712	22,407	25,183	29,362	31,794	34,982	37,751
61-65	37,251	38,937	40,733	43,586	30,627	35,670	40,230	42,119	44,454	45,770	49,176
66-70	57,737	60,937	63,351	67,438	42,118	54,331	62,463	64,985	68,463	70,397	75,874
71-75	78,775	83,342	86,327	91,576	55,215	74,120	85,374	88,478	93,005	95,532	1,02,887
>76	1,05,449	1,15,945	1,19,784	1,24,047	65,276	90,848	1,04,757	1,08,336	1,13,714	1,16,725	1,25,661

2A - 1C		E-Co	nnect					Basic			
of oldest member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
1 days-25 Years	6,304	6,568	8,431	10,058	6,067	6,680	7,232	9,291	9,816	11,118	12,597
26-35	8,610	9,151	11,438	13,453	8,145	9,109	10,081	12,606	13,261	14,874	16,664
36-40	8,982	9,558	11,914	15,491	8,492	9,519	10,537	13,136	15,489	17,157	18,998
41-45	11,632	12,499	15,347	19,418	10,909	12,318	13,778	16,915	19,457	21,498	23,727
46-50	16,013	16,549	19,695	23,938	14,710	16,504	18,254	21,719	23,849	26,495	28,856
51-55	19,893	21,521	25,438	30,257	17,427	19,597	22,704	26,856	29,169	32,351	35,187
56-60	24,931	26,328	30,982	36,330	21,564	24,423	27,338	32,195	34,762	38,359	41,613
61-65	38,760	40,502	42,963	46,355	32,208	37,359	42,019	44,642	47,117	48,889	52,767
66-70	59,055	62,289	65,390	70,020	43,675	55,870	64,049	67,330	70,938	73,337	79,271
71-75	79,651	84,226	87,890	93,662	56,495	75,245	86,482	90,336	94,973	97,955	1,05,732
>76	1,05,768	1,16,151	1,20,653	1,25,467	66,345	91,623	1,05,462	1,09,782	1,15,256	1,18,715	1,28,042

2A - 2C		E-Co	nnect					Basic			
Age of oldest member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	8,082	8,421	10,816	12,913	7,774	8,562	9,276	11,919	12,598	14,273	16,177
26-35	10,376	10,986	13,809	16,293	9,847	10,980	12,104	15,219	16,026	18,014	20,233
36-40	10,812	11,460	14,368	18,377	10,259	11,459	12,632	15,841	18,294	20,348	22,629
41-45	13,457	14,388	17,792	22,300	12,676	14,251	15,859	19,610	22,255	24,684	27,355
46-50	17,792	18,403	22,120	26,813	16,445	18,401	20,298	24,393	26,644	29,673	32,486
51-55	21,657	23,335	27,823	33,095	19,173	21,506	24,730	29,515	31,952	35,517	38,808
56-60	26,663	28,122	33,350	39,158	23,297	26,310	29,354	34,852	37,544	41,529	45,241
61-65	40,145	41,941	45,033	48,938	33,672	38,922	43,668	46,991	49,595	51,801	56,125
66-70	60,263	63,529	67,287	72,436	45,125	57,296	65,511	69,520	73,248	76,091	82,462
71-75	80,422	85,000	89,310	95,582	57,670	76,255	87,468	92,039	96,777	1,00,194	1,08,373
>76	1,05,979	1,16,245	1,21,379	1,26,722	67,307	92,284	1,06,044	1,11,074	1,16,633	1,20,520	1,30,216

1A - 1C				Elite							Sup	reme			
Age of oldest member	3,00,000		5,00,000		7,50,000		15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	5,955	6,174	7,792	8,187	9,245	10,401	13,694	6,119	6,488	6,706	8,364	8,772	9,872	11,072	14,487
26-35	7,520	7,925	9,824	10,287	11,532	12,866	16,894	7,559	8,117	8,524	10,475	10,954	12,248	13,631	17,808
36-40	7,780	8,208	10,151	11,530	12,805	14,166	18,295	7,804	8,393	8,823	10,819	12,214	13,540	14,950	19,231
41-45	9,557	10,173	12,440	13,913	15,413	16,991	21,974	9,453	10,238	10,865	13,196	14,690	16,246	17,883	23,048
46-50	12,377	12,760	15,223	16,473	18,333	19,977	24,586	12,273	13,147	13,524	16,054	17,332	19,259	20,963	25,742
51-55	14,934	16,034	18,997	20,223	22,472	24,256	29,994	14,963	15,814	16,930	19,980	21,229	23,561	25,408	31,357
56-60	18,216	19,164	22,602	23,883	26,412	28,345	35,252	18,101	19,221	20,181	23,725	25,030	27,651	29,652	36,813
61-65	27,204	28,364	30,363	31,572	32,946	35,151	43,937	26,324	28,498	29,676	31,727	32,976	34,402	36,685	45,792
66-70	40,496	42,610	45,021	46,634	48,397	51,538	65,596	36,019	42,360	44,525	47,003	48,670	50,500	53,752	68,323
71-75	53,937	56,911	59,685	61,670	63,792	67,774	86,511	45,998	56,288	59,346	62,199	64,253	66,456	70,578	89,999
>76	70,949	77,703	81,016	81,863	84,480	87,684	1,12,146	59,998	73,939	80,921	84,333	85,202	87,918	91,230	1,16,582

1A - 2C				Elite							Sup	reme			
Age of oldest member	3,00,000		5,00,000		7,50,000		15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	8,617	8,940	11,284	11,858	13,394	15,075	19,855	8,853	9,390	9,707	12,112	12,708	14,303	16,047	21,004
26-35	10,206	10,707	13,342	13,985	15,714	17,578	23,101	10,325	11,046	11,548	14,254	14,920	16,715	18,648	24,377
36-40	10,535	11,060	13,756	15,290	17,059	18,957	24,615	10,642	11,398	11,923	14,690	16,250	18,085	20,055	25,920
41-45	12,337	13,047	16,076	17,707	19,703	21,825	28,345	12,325	13,276	13,992	17,103	18,761	20,832	23,032	29,793
46-50	15,162	15,648	18,883	20,303	22,660	24,855	31,047	15,149	16,190	16,667	19,990	21,443	23,888	26,165	32,584
51-55	17,739	18,923	22,668	24,066	26,813	29,158	36,486	17,860	18,882	20,081	23,930	25,359	28,210	30,637	38,235
56-60	21,031	22,069	26,298	27,755	30,787	33,289	41,797	21,016	22,303	23,353	27,704	29,192	32,337	34,928	43,746
61-65	29,808	31,055	33,879	35,265	37,170	39,940	50,283	29,042	31,362	32,623	35,520	36,954	38,931	41,798	52,519
66-70	43,045	45,231	48,497	50,285	52,592	56,302	71,893	38,761	45,171	47,406	50,758	52,610	55,005	58,844	75,006
71-75	56,212	59,245	62,864	65,020	67,682	72,217	92,398	48,535	58,818	61,929	65,649	67,880	70,641	75,339	96,257
>76	72,879	79,616	83,766	84,809	87,958	91,734	1,17,527	62,248	76,112	83,069	87,338	88,412	91,676	95,581	1,22,315

1A - 3C				Elite							Supi	reme			
Age of oldest member	3,00,000		5,00,000		7,50,000		15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	11,071	11,489	14,506	15,249	117,230	19,399	25,558	11,370	12,064	12,475	15,570	16,343	18,400	20,649	27,038
26-35	12,690	13,284	16,604	17,416	19,596	21,952	28,871	12,881	13,756	14,350	17,756	18,600	20,862	23,308	30,481
36-40	13,100	13,715	17,114	18,794	21,024	23,428	30,513	13,280	14,193	14,810	18,298	20,008	22,323	24,816	32,163
41-45	14,935	15,734	19,476	21,254	23,716	26,351	34,315	15,005	16,110	16,915	20,756	22,570	25,125	27,855	36,115
46-50	17,772	18,355	22,320	23,898	26,724	29,442	37,128	17,846	19,043	19,616	23,688	25,305	28,237	31,055	39,023
51-55	20,377	21,643	26,125	27,686	30,907	33,785	42,618	20,585	21,767	23,045	27,652	29,250	32,590	35,572	44,728
56-60	23,690	24,814	29,792	31,416	34,926	37,971	47,996	23,768	25,215	26,348	31,467	33,129	36,769	39,921	50,315
61-65	32,253	33,583	37,191	38,748	41,159	44,464	56,284	31,599	34,053	35,397	39,095	40,707	43,209	46,631	58,885
66-70	45,453	47,709	51,790	53,749	56,578	60,833	77,887	41,357	47,832	50,133	54,320	56,349	59,284	63,689	81,368
71-75	58,348	61,433	65,863	68,182	71,362	76,424	97,979	50,927	61,195	64,355	68,905	71,307	74,605	79,850	1,02,191
>76	74,670	81,386	86,336	87,569	91,226	95,548	1,22,603	64,355	78,130	85,060	90,150	91,419	95,212	99,683	1,27,726

2A - 0C				Elite							Sup	reme			
ge of oldest member	3,00,000		5,00,000		7,50,000		15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	5,641	5,852	7,388	7,765	8,772	9,875	13,007	5,794	6,146	6,355	7,929	8,321	9,367	10,511	13,761
26-35	8,524	9,087	11,142	11,647	13,003	14,434	18,930	8,434	9,141	9,713	11,825	12,351	13,757	15,242	19,904
36-40	8,938	9,543	11,663	13,916	15,323	16,792	21,450	8,810	9,577	10,192	12,372	14,645	16,105	17,626	22,456
41-45	12,250	13,222	15,941	18,382	20,207	22,086	28,346	11,875	13,017	14,010	16,812	19,276	21,169	23,117	29,608
46-50	17,588	18,116	21,189	23,210	25,717	27,712	33,224	17,199	18,513	19,031	22,198	24,252	26,853	28,919	34,633
51-55	22,447	24,351	28,375	30,350	33,602	35,859	43,517	22,305	23,574	25,517	29,670	31,671	35,043	37,380	45,316
56-60	28,727	30,340	35,269	37,355	41,140	43,679	53,568	28,304	30,091	31,739	36,826	38,941	42,865	45,491	55,741
61-65	46,067	48,095	50,252	52,197	53,757	56,824	70,344	44,161	47,987	50,057	52,269	54,282	55,899	59,071	73,084
66-70	71,855	75,742	78,661	81,395	83,691	88,560	1,12,284	62,954	74,870	78,865	81,869	84,696	87,079	92,118	1,16,707
71-75	97,918	1,03,479	1,07,103	1,10,563	1,13,565	1,20,068	1,52,880	82,300	1,01,879	1,07,610	1,11,344	1,14,925	1,18,037	1,24,773	1,58,779
>76	1,30,908	1,43,805	1,48,479	1,49,739	1,53,703	1,58,708	2,02,632	1,09,442	1,36,106	1,49,453	1,54,277	1,55,569	1,59,679	1,64,850	2,10,373

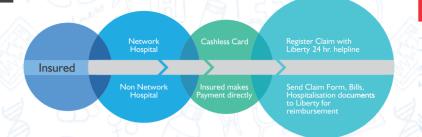
2A - 1C				Elite							Sup	reme			
Age of oldest member	3,00,000		5,00,000		7,50,000		15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	8,147	8,455	10,678	11,226	12,687	14,286	18,824	8,365	8,877	9,180	11,461	12,031	13,549	15,208	19,915
26-35	11,011	11,661	14,406	15,082	16,891	18,821	24,715	10,997	11,858	12,513	15,333	16,036	17,915	19,916	26,027
36-40	11,499	12,192	15,020	17,393	19,263	21,241	27,331	11,454	12,373	13,076	15,979	18,379	20,319	22,370	28,686
41-45	14,801	15,849	19,280	21,840	24,129	26,519	34,203	14,515	15,806	16,875	20,403	22,995	25,371	27,848	35,816
46-50	20,079	20,701	24,498	26,658	29,623	32,138	39,138	19,786	21,246	21,858	25,765	27,965	31,041	33,647	40,903
51-55	24,914	26,879	31,624	33,744	37,450	40,236	49,366	24,863	26,286	28,287	33,176	35,331	39,174	42,057	51,522
56-60	31,151	32,838	38,488	40,725	44,965	48,039	59,392	30,829	32,761	34,479	40,306	42,578	46,974	50,155	61,923
61-65	48,067	50,160	53,106	55,209	57,280	60,870	75,770	46,294	50,219	52,351	55,376	57,549	59,697	63,411	78,857
66-70	73,616	77,540	81,274	84,160	86,977	92,362	1,17,367	64,997	76,860	80,886	84,727	87,712	90,634	96,210	1,22,127
71-75	99,132	1,04,698	1,09,126	1,12,728	1,16,236	1,23,228	1,57,138	83,934	1,03,303	1,09,034	1,13,592	1,17,317	1,20,957	1,28,197	1,63,344
>76	1,31,431	1,44,182	1,49,645	1,51,096	1,55,552	1,61,079	2,05,880	1,10,506	1,36,816	1,50,005	1,55,634	1,57,122	1,61,744	1,67,456	2,13,890

2A - 2C				Elite							Sup	reme			
Age of oldest member	3,00,000		5,00,000		7,50,000		15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	10,442	10,843	13,698	14,407	16,287	18,347	24,183	10,718	11,379	11,774	14,703	15,439	17,394	19,530	25,584
26-35	13,297	14,029	17,411	18,248	20,479	22,871	30,061	13,355	14,354	15,090	18,564	19,433	21,750	24,231	31,687
36-40	13,869	14,644	18,130	20,610	22,913	25,367	32,791	13,898	14,962	15,744	19,322	21,835	24,226	26,771	34,470
41-45	17,165	18,287	22,382	25,054	27,776	30,644	39,662	16,968	18,393	19,535	23,743	26,451	29,278	32,251	41,599
46-50	22,396	23,108	27,582	29,872	33,267	36,272	44,672	22,192	23,789	24,489	29,089	31,426	34,949	38,063	46,772
51-55	27,215	29,235	34,659	36,917	41,048	44,333	54,854	27,249	28,816	30,871	36,455	38,755	43,038	46,439	57,345
56-60	33,418	35,173	41,506	43,884	48,553	52,134	64,873	33,191	35,260	37,044	43,569	45,990	50,833	54,539	67,744
61-65	49,908	52,063	55,760	58,012	60,567	64,653	80,855	48,264	52,281	54,470	58,264	60,591	63,243	67,473	84,267
66-70	75,238	79,192	83,709	86,739	90,052	95,932	1,22,144	66,894	78,698	82,753	87,392	90,528	93,965	1,00,052	1,27,222
71-75	1,00,208	1,05,774	1,10,972	1,14,704	1,18,698	1,26,154	1,61,091	85,424	1,04,576	1,10,300	1,15,646	1,19,510	1,23,654	1,31,374	1,67,585
>76	1,31,815	1,44,418	1,50,633	1,52,265	1,57,192	1,63,216	2,08,823	1,11,424	1,37,371	1,50,400	1,56,799	1,58,477	1,63,586	1,69,815	2,17,083

- Any treatment within first 30 days of cover except any accidental injury
- 12/24/48 months waiting period for specific diseases
- As per the Policy Plan chosen, Pre-existing diseases will be covered after 48/36/24 months of the continuous Policy coverage
- Intentionally self-inflicted Injury or illness
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Hospitalisation due to war / acts of war, nuclear, chemical / biological weapon & radiation of any kind

For a complete list of exclusions, kindly refer our policy wordings available on our website www.libertyinsurance.in

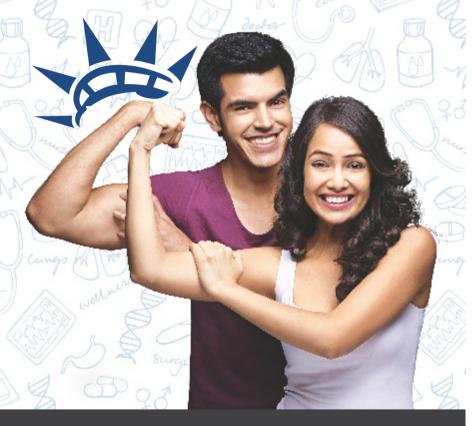




- Disclaimer: The above information is only indicative in nature. For details of the coverage and exclusions please refer to the Policy wordings and Prospectus available on our web site.
- Liability of the Company does not commence until the Company has accepted the proposal and full premium has been 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.



Safeguard against financial impact of health hazards



Registered & Corporate Office: Liberty General Insurance Ltd., 10th Floor, Tower A, Peninsula Business Park,
Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013, India.

*Liberty Mutual Insurance Group includes insurance companies with operations in countries across 5 continents.

Company Toll Free Number - 18002665844

Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license. For more details on risk factors, terms and conditions please read sale brochure carefully before concluding a sale. Liberty General Insurance Limited (IRDA Registration No. 150, CIN: U66000MH2010PLC200656) is a joint venture between ENAM Securities, Diamond Dealtrade Limited, a group Company of DP Jindal Group and Summit Asia Investments Holding PTE Ltd, a group Company of US based Liberty Mutual Group. UIN- LIBHLIP24108V042324, ARN: ADVT/2024/Jan/08.

Liberty Health Connect PolicyX

Responsibility is our policy Email: care@libertyinsurance.in | www.libertyinsurance.in

CMYK

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.



- 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 cashless 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
- 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.

- 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 5000+ 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
- 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.

Liberty Hea	Ith 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.

Plan Details					
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
Benefits	Description	E-connect	Basic	Elite	Supreme
Hospitalisation Expenses					
In-Patient Treatment Expenses	Minimum 24 Hrs hospitalisation as an In-patient	✓	✓	✓	✓
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.	√	√	√	✓
Pre-hospitalisation Expenses	Medical expenses incurred prior to the covered Hospitalisation	30 days	60 days	60 days	60 days
Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalisation	60 days	90 days	90 days	90 days
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
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
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
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
Second Opinion	Medical second opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period.	√	√	√	√
Recovery Benefit	A lump-sum of Rs. 10,000 in case of Hospitalisation for more than 10 days.	Х	Х	Х	✓
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	Х	Х	X	√

	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	✓	Х	√	✓			
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	Cashless 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	Listed illness	✓	✓	✓	✓			
3	2 Years	Listed illness	✓	✓	✓	✓			
4	4 Year	Listed illness	✓	✓	✓	✓			
5	Pre-existing Diseases	Policy will cover the Pre-existing diseases after a specified waiting period of	4 Years	4 Years	3 Years	2 Years			



- 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 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 GST									
Sum Insured	3,00,000	4,00,000	5,00,000	7,50,000					
days-25 Years	3,410	3,520	4,459	5,231					
26-35	5,061	5,369	6,579	7,579					
36-40	5,238	5,571	6,806	8,881					
41-45	7,027	7,553	9,091	11,437					
46-50	10,058	10,314	12,020	14,443					
51-55	12,518	13,533	15,712	18,425					
56-60	15,664	16,475	19,082	22,051					
61-65	25,270	26,261	27,291	28,865					
66-70	37,185	39,044	40,366	42,532					
71-75	50,689	53,351	54,962	57,706					
>76	67,812	74,176	76,221	78,125					

sured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
25 Years	3,291	3,601	3,872	4,866	5,104	5,757	6,491
35	4,815	5,380	5,959	7,259	7,567	8,413	9,336
40	4,974	5,579	6,187	7,513	8,833	9,697	10,632
45	6,642	7,506	8,415	10,081	11,487	12,580	13,751
50	9,129	10,250	11,346	13,199	14,365	15,869	17,096
55	10,819	12,169	14,214	16,486	17,732	19,556	21,062
60	13,462	15,255	17,089	19,777	21,152	23,198	24,934
65	20,800	24,194	27,214	28,256	29,685	30,400	32,527
70	27,791	35,704	40,856	42,204	44,245	45,267	48,559
75	36,429	48,700	55,827	57,476	60,117	61,440	65,850
6	43,063	59,683	68,487	70,380	73,505	75,069	80,422

CMYK