	Sum Insured	300,000	400,000	500,000	600,000	750,000	1,000,000	1,500,000
	91 days-25 Years	3,790	3,907	4,843	5,055	5,691	6,380	8,411
	26-35	5,611	5,943	7,179	7,451	8,274	9,133	11,955
	36-40	5,813	6,173	7,436	8,585	9,427	10,296	13,193
	41-45	7,784	8,355	9,951	11,171	12,237	13,322	17,117
	46-50	10,858	11,125	12,905	13,924	15,390	16,517	19,798
	51-55	13,568	14,668	16,966	17,909	19,767	21,004	25,463
	56-60	17,043	17,919	20,689	21,658	23,772	25,126	30,774
	61-65	27,294	28,361	29,399	30,383	31,122	32,744	40,480
	66-70	41,037	43,053	44,412	45,729	46,783	49,268	62,218
Elite	71-75	55,921	58,813	60,489	62,131	63,496	66,807	84,706
	>76	74,763	81,732	83,882	84,166	85,957	88,317	112,266

	Sum Insured	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000	1,500,000
	91 days-25 Years	3,877	4,091	4,202	5,162	5,382	6,042	6,755	8,860
	26-35	5,543	5,977	6,314	7,584	7,865	8,718	9,608	12,532
	36-40	5,718	6,187	6,552	7,850	9,008	9,881	10,781	13,784
	41-45	7,544	8,229	8,814	10,457	11,690	12,794	13,917	17,849
	46-50	10,627	11,393	11,655	13,490	14,526	16,046	17,213	20,613
	51-55	13,509	14,212	15,338	17,708	18,663	20,590	21,867	26,489
	56-60	16,826	17,812	18,709	21,568	22,552	24,741	26,142	31,995
ne	61-65	26,227	28,403	29,493	30,558	31,574	32,340	34,018	42,036
rer	66-70	36,050	42,711	44,784	46,183	47,544	48,638	51,210	64,631
Supreme	71-75	47,144	58,136	61,119	62,844	64,544	65,958	69,386	87,936
~	>76	62,711	77,681	84,893	87,113	87,398	89,255	91,693	116,513

	Fan	nily Flo	ater : A	nnual I	Premiu	ms excl	luding S	Service	Tax		
1A - 1C		E-Co	nnect		Basic						
Age of oldest member	300,000	400,000	500,000	750,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000
91 days-25 Years	4,008	4,171	5,350	6,372	3,859	4,246	4,594	5,895	6,224	7,044	7,974
26-35	5,103	5,396	6,776	7,979	4,847	5,399	5,946	7,467	7,856	8,821	9,897
36-40	5,274	5,584	6,995	8,932	5,009	5,589	6,156	7,713	8,899	9,889	10,987
41-45	6,515	6,959	8,599	10,761	6,141	6,899	7,671	9,477	10,747	11,911	13,189
46-50	8,550	8,838	10,615	12,850	7,909	8,844	9,747	11,705	12,777	14,220	15,557
51-55	10,334	11,129	13,261	15,754	9,155	10,263	11,793	14,067	15,219	16,907	18,463
56-60	12,639	13,323	15,791	18,522	11,049	12,471	13,907	16,503	17,768	19,644	21,389
61-65	19,029	19,870	21,323	23,148	15,969	18,448	20,687	22,250	23,472	24,502	26,534
66-70	28,206	29,723	31,469	33,851	21,129	26,817	30,651	32,514	34,244	35,560	38,523
71-75	37,641	39,768	41,768	44,669	27,002	35,691	40,923	43,046	45,244	46,825	50,628
>76	49,603	54,387	56,767	59,222	31,515	43,193	49,613	51,948	54,527	56,322	60,832

1A - 2C		E-Co	nnect					Basic			
Age of oldest member	300,000	400,000	500,000	750,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000
91 days-25 Years	5,799	6,039	7,748	9,233	5,584	6,144	6,650	8,538	9,016	10,206	11,559
26-35	6,908	7,275	9,191	10,861	6,588	7,314	8,013	10,128	10,667	12,007	13,508
36-40	7,128	7,510	9,470	11,860	6,797	7,552	8,277	10,440	11,754	13,126	14,658
41-45	8,384	8,898	11,094	13,714	7,947	8,879	9,805	12,227	13,626	15,174	16,890
46-50	10,418	10,781	13,124	15,826	9,719	10,828	11,888	14,470	15,681	17,510	19,291
51-55	12,214	13,072	15,776	18,740	10,989	12,272	13,946	16,852	18,146	20,222	22,225
56-60	14,525	15,277	18,322	21,530	12,896	14,490	16,077	19,313	20,721	22,989	25,187
61-65	20,763	21,669	23,726	26,050	17,700	20,326	22,699	24,926	26,291	27,736	30,214
66-70	29,902	31,474	33,842	36,734	22,890	28,675	32,622	35,173	37,045	38,784	42,195
71-75	39,145	41,317	43,936	47,336	28,644	37,369	42,687	45,493	47,825	49,824	54,060
>76	50,865	55,640	58,633	61,599	33,065	44,719	51,201	54,217	56,922	59,133	64,063



1A - 3C		E-Co	nnect			Basic					
Age of oldest member	300,000	400,000	500,000	750,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000
91 days-25 Years	7,451	7,760	9,959	11,878	7,171	7,894	8,547	10,976	11,594	13,130	14,873
26-35	8,580	9,014	11,428	13,536	8,198	9,084	9,928	12,595	13,274	14,963	16,861
36-40	8,852	9,302	11,775	14,590	8,458	9,379	10,250	12,979	14,414	16,143	18,080
41-45	10,129	10,710	13,426	16,477	9,632	10,730	11,800	14,797	16,320	18,229	20,355
46-50	12,168	12,604	15,479	18,622	11,415	12,688	13,894	17,066	18,409	20,600	22,802
51-55	13,983	14,902	18,144	21,556	12,716	14,163	15,972	19,475	20,904	23,346	25,775
56-60	16,304	17,122	20,715	24,378	14,640	16,398	18,127	21,971	23,514	26,154	28,785
61-65	22,393	23,361	25,989	28,789	19,327	22,093	24,589	27,451	28,951	30,789	33,693
66-70	31,503	33,129	36,093	39,473	24,561	30,435	34,486	37,697	39,703	41,847	45,688
71-75	40,555	42,770	45,978	49,859	30,194	38,948	44,344	47,806	50,263	52,663	57,314
>76	52,031	56,797	60,374	63,832	34,523	46,145	52,684	56,349	59,174	61,783	67,114

2A - 0C		E-Co	nnect					Basic			
Age of oldest member	300,000	400,000	500,000	750,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000
91 days-25 Years	3,796	3,953	5,073	6,047	3,655	4,022	4,353	5,590	5,904	6,685	7,570
26-35	5,816	6,220	7,707	9,019	5,471	6,150	6,855	8,495	8,922	9,973	11,129
36-40	6,088	6,524	8,057	10,761	5,722	6,453	7,196	8,886	10,835	11,926	13,117
41-45	8,404	9,099	11,056	14,189	7,832	8,899	10,031	12,187	14,299	15,715	17,243
46-50	12,259	12,655	14,864	18,134	11,170	12,575	13,963	16,393	18,130	20,076	21,711
51-55	15,653	17,021	19,902	23,669	13,525	15,263	17,856	20,879	22,775	25,188	27,235
56-60	20,065	21,226	24,743	28,969	17,141	19,484	21,898	25,532	27,647	30,419	32,827
61-65	32,392	33,858	35,420	37,901	26,632	31,017	34,983	36,625	38,656	39,800	42,762
66-70	50,206	52,989	55,088	58,642	36,624	47,244	54,316	56,509	59,533	61,215	65,977
71-75	68,500	72,471	75,067	79,631	48,013	64,452	74,238	76,937	80,874	83,071	89,467
>76	91,695	100,822	104,160	107,867	56,762	78,998	91,093	94,205	98,882	101,500	109,270

2A - 1C		E-Co	nnect					Basic			
Age of oldest member	300,000	400,000	500,000	750,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000
91 days-25 Years	5,482	5,711	7,331	8,746	5,276	5,809	6,289	8,079	8,536	9,668	10,954
26-35	7,487	7,957	9,946	11,698	7,083	7,921	8,766	10,962	11,531	12,934	14,490
36-40	7,810	8,311	10,360	13,470	7,384	8,277	9,163	11,423	13,469	14,919	16,520
41-45	10,115	10,869	13,345	16,885	9,486	10,711	11,981	14,709	16,919	18,694	20,632
46-50	13,924	14,390	17,126	20,816	12,791	14,351	15,873	18,886	20,738	23,039	25,092
51-55	17,298	18,714	22,120	26,310	15,154	17,041	19,743	23,353	25,364	28,131	30,597
56-60	21,679	22,894	26,941	31,591	18,751	21,237	23,772	27,996	30,228	33,356	36,185
61-65	33,704	35,219	37,359	40,309	28,007	32,486	36,538	38,819	40,971	42,512	45,884
66-70	51,352	54,164	56,861	60,887	37,978	48,583	55,695	58,548	61,685	63,771	68,931
71-75	69,262	73,240	76,426	81,445	49,126	65,430	75,202	78,553	82,585	85,178	91,941
>76	91,972	101,001	104,916	109,102	57,691	79,672	91,706	95,463	100,223	103,230	111,341

2A - 2C		E-Co	nnect					Basic			
Age of oldest member	300,000	400,000	500,000	750,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000
91 days-25 Years	7,028	7,323	9,405	11,229	6,760	7,445	8,066	10,364	10,955	12,411	14,067
26-35	9,023	9,553	12,008	14,168	8,563	9,548	10,525	13,234	13,936	15,664	17,594
36-40	9,402	9,965	12,494	15,980	8,921	9,964	10,984	13,775	15,908	17,694	19,677
41-45	11,702	12,511	15,471	19,391	11,023	12,392	13,790	17,052	19,352	21,464	23,787
46-50	15,471	16,003	19,235	23,316	14,300	16,001	17,650	21,211	23,169	25,803	28,249
51-55	18,832	20,291	24,194	28,778	16,672	18,701	21,504	25,665	27,784	30,884	33,746
56-60	23,185	24,454	29,000	34,050	20,258	22,878	25,525	30,306	32,647	36,112	39,340
61-65	34,909	36,470	39,159	42,555	29,280	33,845	37,972	40,862	43,126	45,044	48,804
66-70	52,403	55,243	58,510	62,988	39,239	49,823	56,966	60,452	63,694	66,166	71,706
71-75	69,932	73,913	77,661	83,115	50,148	66,309	76,059	80,034	84,154	87,125	94,237
>76	92,156	101,083	105,547	110,193	58,528	80,247	92,212	96,586	101,420	104,800	113,231

1A - 1C				Elite		
Age of oldest member	300,000	400,000	500,000	600,000	750,000	1,0
91 days-25 Years	5,178	5,369	6,776	7,119	8,039	ę
26-35	6,539	6,891	8,543	8,945	10,028	1
36-40	6,765	7,137	8,827	10,026	11,135	1
41-45	8,310	8,846	10,817	12,098	13,403	1
46-50	10,763	11,096	13,237	14,324	15,942	1
51-55	12,986	13,943	16,519	17,585	19,541	2
56-60	15,840	16,664	19,654	20,768	22,967	2
61-65	23,656	24,664	26,403	27,454	28,649	3
66-70	35,214	37,052	39,149	40,551	42,084	4
71-75	46,902	49,488	51,900	53,626	55,471	5
>76	61,695	67,568	70,449	71,185	73,461	7

1A - 2C				Elite		
Age of oldest member	300,000	400,000	500,000	600,000	750,000	1,0
91 days-25 Years	7,493	7,774	9,812	10,311	11,647	13
26-35	8,875	9,310	11,602	12,161	13,664	15
36-40	9,161	9,617	11,962	13,296	14,834	16
41-45	10,728	11,345	13,979	15,397	17,133	18
46-50	13,184	13,607	16,420	17,655	19,704	2
51-55	15,425	16,455	19,711	20,927	23,316	2
56-60	18,288	19,190	22,868	24,135	26,771	28
61-65	25,920	27,004	29,460	30,665	32,322	34
66-70	37,430	39,331	42,171	43,726	45,732	48
71-75	48,880	51,517	54,664	56,539	58,854	62
>76	63,373	69,231	72,840	73,747	76,485	79

1A - 3C				Elite		
Age of oldest member	300,000	400,000	500,000	600,000	750,000	1,0
91 days-25 Years	9,627	9,990	12,614	13,260	14,983	10
26-35	11,035	11,551	14,438	15,144	17,040	1
36-40	11,391	11,926	14,882	16,343	18,282	2
41-45	12,987	13,682	16,936	18,482	20,623	2
46-50	15,454	15,961	19,409	20,781	23,238	2
51-55	17,719	18,820	22,717	24,075	26,876	2
56-60	20,600	21,577	25,906	27,318	30,370	3
61-65	28,046	29,203	32,340	33,694	35,790	3
66-70	39,524	41,486	45,035	46,738	49,198	5
71-75	50,737	53,420	57,272	59,289	62,054	6
>76	64,930	70,770	75,075	76,147	79,327	8

2A - 0C		Elite					Supreme								
Age of oldest member	300,000	400,000	500,000	600,000	750,000	1,000,000	1,500,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000	1,500,000
91 days-25 Years	4,905	5,089	6,424	6,752	7,628	8,587	11,310	5,038	5,344	5,526	6,895	7,236	8,145	9,140	11,966
26-35	7,412	7,902	9,689	10,128	11,307	12,551	16,461	7,334	7,949	8,446	10,283	10,740	11,963	13,254	17,308
36-40	7,772	8,298	10,142	12,101	13,324	14,602	18,652	7,661	8,328	8,863	10,758	12,735	14,004	15,327	19,527
41-45	10,652	11,497	13,862	15,984	17,571	19,205	24,649	10,326	11,319	12,183	14,619	16,762	18,408	20,102	25,746
46-50	15,294	15,753	18,425	20,183	22,363	24,097	28,890	14,956	16,098	16,549	19,303	21,089	23,350	25,147	30,116
51-55	19,519	21,175	24,674	26,391	29,219	31,182	37,841	19,396	20,499	22,189	25,800	27,540	30,472	32,504	39,405
56-60	24,980	26,383	30,669	32,483	35,774	37,982	46,581	24,612	26,166	27,599	32,023	33,862	37,274	39,557	48,470
61-65	40,058	41,822	43,697	45,389	46,745	49,412	61,169	38,401	41,728	43,528	45,451	47,202	48,608	51,366	63,551
66-70	62,483	65,863	68,401	70,778	72,775	77,009	97,638	54,743	65,104	68,578	71,190	73,649	75,721	80,103	101,484
71-75	85,146	89,982	93,133	96,142	98,752	104,407	132,939	71,565	88,590	93,574	96,821	99,935	102,641	108,498	138,069
>76	113,833	125,048	129,112	130,208	133,655	138,007	176,202	95,167	118,353	129,959	134,154	135,277	138,851	143,348	182,933

00 1,500,000 200,000 300,000 400,000 500,000 600,000 750,000 1,000,000 1,500,000 9,044 11,908 5,321 5,642 5,831 7,273 7,628 8,584 9,628 12,597 11,188 14,690 6,573 7,058 7,412 9,109 9,525 10,650 11,853 15,485 12,318 15,909 6,786 7,298 7,672 9,408 10,621 11,774 13,000 16,723 14,775 19,108 8,220 8,903 9,448 11,475 12,774 14,127 15,550 20,042 17,371 21,379 10,672 11,432 11,760 13,960 15,071 16,747 18,229 22,384 21,092 26,082 13,011 13,751 14,722 17,374 18,460 20,488 22,094 27,267 24,648 30,654 15,740 16,714 17,549 20,630 21,765 24,044 25,784 32,011 30,566 38,206 22,890 24,781 25,805 27,589 28,675 29,915 31,900 39,819 44,816 57,040 31,321 36,835 38,717 40,872 42,322 43,913 46,741 59,411 58.934 75.227 39.998 48.946 51.605 54.086 55.872 57.788 61.372 78.260 76,247 97,518 52,172 64,295 70,366 73,333 74,089 76,450 79,330 101,376

000 1,500,000 200,000 300,000 400,000 500,000 600,000 750,000 1,000,000 1,500,000 13,109 17,265 7,698 8,165 8,441 10,532 11,050 12,437 13,954 18,264 15,285 20,088 8,978 9,605 10,042 12,395 12,974 14,535 16,216 21,197 16,484 21,404 9,254 9,911 10,368 12,774 14,130 15,726 17,439 22,539 18,978 24,648 10,717 11,544 12,167 14,872 16,314 18,115 20,028 25,907 21,613 26,997 13,173 14,078 14,493 17,383 18,646 20,772 22,752 28,334 25,355 31,727 15,530 16,419 17,462 20,809 22,051 24,530 26,641 33,248 28,947 36,345 18,275 19,394 20,307 24,090 25,384 28,119 30,372 38,040 34,730 43,724 25,254 27,271 28,368 30,887 32,134 33,853 36,346 45,669 48,958 62,516 33,705 39,279 41,223 44,137 45,748 47,830 51,169 65,223 62,797 80,346 42,204 51,146 53,851 57,086 59,026 61,427 65,512 83,702 79.769 102.197 54.129 66.184 72.234 75.946 76.880 79.718 83.114 106.361

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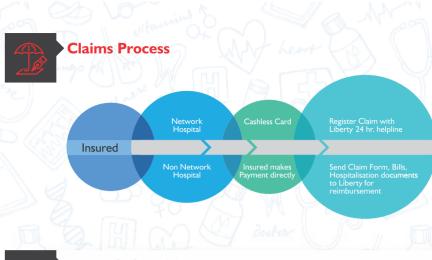
2A - 1C	Elite									Supr	reme				
Age of oldest member	300,000	400,000	500,000	600,000	750,000	1,000,000	1,500,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000	1,500,000
91 days-25 Years	7,084	7,352	9,285	9,762	11,032	12,423	16,369	7,274	7,719	7,983	9,966	10,462	11,782	13,224	17,317
26-35	9,575	10,140	12,527	13,115	14,688	16,366	21,491	9,563	10,311	10,881	13,333	13,944	15,578	17,318	22,632
36-40	9,999	10,602	13,061	15,124	16,750	18,470	23,766	9,960	10,759	11,370	13,895	15,982	17,669	19,452	24,944
41-45	12,870	13,782	16,765	18,991	20,982	23,060	29,742	12,622	13,744	14,674	17,742	19,996	22,062	24,216	31,144
46-50	17,460	18,001	21,303	23,181	25,759	27,946	34,033	17,205	18,475	19,007	22,404	24,317	26,992	29,258	35,568
51-55	21,664	23,373	27,499	29,343	32,565	34,988	42,927	21,620	22,857	24,597	28,849	30,723	34,064	36,571	44,802
56-60	27,088	28,555	33,468	35,413	39,100	41,773	51,645	26,808	28,488	29,982	35,049	37,024	40,847	43,613	53,846
61-65	41,797	43,617	46,179	48,008	49,809	52,930	65,887	40,256	43,669	45,523	48,153	50,043	51,910	55,140	68,571
66-70	64,014	67,426	70,673	73,183	75,632	80,315	102,058	56,519	66,835	70,336	73,676	76,271	78,812	83,661	106,197
71-75	86,202	91,042	94,892	98,024	101,075	107,155	136,642	72,986	89,829	94,812	98,776	102,015	105,180	111,476	142,038
>76	114,288	125,376	130,126	131,388	135,263	140,069	179,026	96,092	118,970	130,439	135,334	136,628	140,647	145,614	185,991

2A - 2C	Elite						Supreme								
Age of oldest member	300,000	400,000	500,000	600,000	750,000	1,000,000	1,500,000	200,000	300,000	400,000	500,000	600,000	750,000	1,000,000	1,500,000
91 days-25 Years	9,080	9,429	11,911	12,528	14,163	15,954	21,029	9,320	9,895	10,238	12,785	13,425	15,125	16,983	22,247
26-35	11,563	12,199	15,140	15,868	17,808	19,888	26,140	11,613	12,482	13,122	16,143	16,898	18,913	21,070	27,554
36-40	12,060	12,734	15,765	17,922	19,924	22,058	28,514	12,085	13,010	13,690	16,802	18,987	21,066	23,279	29,974
41-45	14,926	15,902	19,463	21,786	24,153	26,647	34,489	14,755	15,994	16,987	20,646	23,001	25,459	28,044	36,173
46-50	19,475	20,094	23,984	25,976	28,928	31,541	38,845	19,297	20,686	21,295	25,295	27,327	30,390	33,098	40,671
51-55	23,665	25,422	30,138	32,102	35,694	38,550	47,699	23,695	25,057	26,844	31,700	33,700	37,424	40,382	49,865
56-60	29,059	30,585	36,092	38,160	42,220	45,334	56,411	28,862	30,661	32,212	37,886	39,991	44,203	47,425	58,908
61-65	43,398	45,272	48,487	50,445	52,667	56,220	70,309	41,969	45,462	47,365	50,664	52,688	54,994	58,672	73,276
66-70	65,424	68,863	72,790	75,425	78,306	83,419	106,212	58,169	68,433	71,959	75,993	78,720	81,709	87,002	110,628
71-75	87,137	91,977	96,497	99,743	103,216	109,699	140,079	74,282	90,936	95,913	100,562	103,922	107,525	114,238	145,726
>76	114,622	125,581	130,985	132,404	136,689	141,927	181,585	96,890	119,453	130,783	136,347	137,806	142,249	147,665	188,768

Exclusions

- Any treatment within first 30 days of cover except any accidental injury
- 12 months and 24 months exclusions 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
- Expenses arising from HIV or AIDS and related diseases
- 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



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.



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

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Email: care@libertyinsurance.in | www.libertyinsurance.in



Safeguard against financial impact of health hazards



E-Connect, Basic, Elite and Supreme

Responsibility is our policy

C M Y K

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.

Features

- 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 free 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 sub-limits.
- **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 3400 network 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 residence.
- 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.

Renewal

Tenure

Option

Cancellation Terms

Portability

Liberty Health Connect Policy Features

Minimum Age at Entry (Adult) - 18 Years

Maximum Age at Entry (Adult) - 65 Years

Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy

Lifelong

1 / 2 years

Individual Sum Insured basis and Family Floater Sum Insured basis

Option to renew your policy within a period of 30 days after policy end date with all continuity benefits.

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.

Applicable to all Individuals above 55 years of age.

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.

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.

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 D	etail	s
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	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
S. No.	Benefits	Description	E-connect	Basic	Elite	Supreme
1	Hospitalisation Expenses					
A	In-Patient Treatment Expenses	Minimum 24 Hrs hospitalisation as an In-patient	√	√	√	√
В	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 Hospitalisation	30 days	60 days	60 days	60 days
3	Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalisation	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 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
6	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
7	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
8	Second Opinion	Medical second opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period.	✓	✓	✓	~
9	Recovery Benefit	A lump-sum of Rs. 10,000 in case of Hospitalisation 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				1

	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	~		~	~
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	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.	1	~	~	~
		Waiting Period				
1	30 days	Yes	~	~	~	~
2	1 Year	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	Calculus diseases of Gall bladder and Urogenital system, 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	✓	✓	V	~
4	Pre-existing Diseases	Policy will cover the Pre-existing diseases after a specified waiting period of	4 Years	4 Years	3 Years	2 Year

Ferms of Renewal

- 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

Premium will depend on the Sum Insured, policy tenure, age and Plan opted. For details on premium please refer to the premium chart.

			Indiv	idual : Anı	nual Premiu	ıms exclu	ding Service	Tax	
	Sum Insur	ed		300,000	400	,000	500,000		750,000
	91 days-25 Years			2,965	3,0	3,061			4,549
	26-35	26-35		4,401	4,6	4,669			6,590
	36-40			4,555	4,8	344	5,918		7,723
	41-45			6,110	6,5	568	7,905		9,945
	46-50			8,746	8,9	969	10,452		12,559
	51-55			10,885	11,	768	13,663		16,022
÷	56-60	56-60		13,621	14,	326	16,593		19,175
) E	61-65	65		21,974	22,	836	23,731		25,100
ē	66-70)		32,335	33,	33,951			36,984
E-Connect	71-75			44,077	46,	46,392			50,179
	>76		58,967		64,	501	66,279		67,935
	Sum Insured	200,0		300,000	400,000	500,000	600,000	750,000	1,000,000
	91 days-25 Years	2,86		3,131	3,367	4,231	4,438	5,006	5,644
	26-35	4,18		4,678	5,182	6,312	6,580	7,316	8,118
	36-40	4,32		4,851	5,380	6,533	7,681	8,432	9,245
	41-45	5,77	_	6,527	7,317	8,766	9,989	10,939	11,957
	46-50	7,93		8,913	9,866	11,477	12,491	13,799	14,866
	51-55	9,40		10,582	12,360	14,336	15,419	17,005	18,315
	56-60	11,706		13,265	14,860	17,197	18,393	20,172	21,682
	61-65	18,087 21,038		23,664	24,570	25,813	26,435	28,284	
Basic	66-70	24,166		31,047	35,527	36,699	38,474	39,363	42,225
Ba	71-75	31,677 42,348		48,545	49,979	52,276	53,426	57,261	
	>76	37,44	6	51,898	59,554	61,200	63,917	65,277	69,932