

## SECURE HEALTH CONNECT: BENEFIT SCHEDULE

### GENERAL DETAILS

|                        |   |
|------------------------|---|
| <b>Age Group</b>       | Minimum Age at Entry (Adult) - 18 Years   |
|                        | Maximum Age at Entry (Adult) - NO LIMIT   |
|                        | Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy                             |
| <b>Sum Insured</b>     | 2 lakh- 15 lakh   |
| <b>Renewal</b>         | Life Long   |
| <b>Family discount</b> | 10% if two or more family members are covered on Individual Sum Insured basis   |
| <b>Tenure</b>          | 1/2/3 years   |
| <b>Option</b>          | Individual Or Family Floater Sum Insured basis  |
| <b>Family members</b>  | <b>Individual Sum Insured-</b> Family members as stated in the Policy schedule can cover in a single Policy on Individual Sum Insured basis |
|                        | <b>Family Floater Basis-</b> Self+ Spouse+ max up to 3 children can be covered under a single Sum Insured.                                  |

| <b>Policy Plans</b> |                               | <b>Secure Basic</b>   | <b>Secure Elite</b>   | <b>Secure Supreme</b>   | <b>Secure Complete</b>   |
|---------------------|-------------------------------|---|---|---|--|
| <b>Sr.No</b>        | <b>Coverage's Description</b> | <b>Sum Insured<br/>2,3,4,5 lakhs</b>  | <b>Sum Insured<br/>2,3,4,5,7.5,10<br/>lakhs</b>   | <b>Sum Insured<br/>3,4,5,7.5,10 lakh</b>  | <b>Sum Insured<br/>2,3,4,5,7.5,10,15<br/>lakh</b>  |
| 1                   | In-patient Hospitalization    | Covers Hospitalization medical expenses for a period more than 24 hours as an In-patient. Room rent/ICU and associated charges available as per the Plan opted. | <b>Room Rent sub limit:</b> 1 % of Sum Insured or maximum up to INR 3000/day whichever is lower<br><b>ICU sub limit:</b> 2 % of Sum Insured or maximum up to INR 6000/day | <b>Room Rent sub limit:</b> 1 % of Sum Insured or maximum up to INR 5000/day whichever is lower<br><b>ICU sub limit:</b> 2 % of Sum Insured or maximum up to INR 7500/day | <b>Room Rent sub limit:</b> 1 % of Sum Insured or maximum up to INR 5000/day whichever is lower<br><b>ICU sub limit:</b> 2 % of Sum Insured or maximum up to INR 2500/day whichever is lower<br><b>ICU sub limit:</b> 2 % of Sum Insured or maximum up to INR 5000/day |

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|   |  |   |  |  |  |                          |
|---|--|---|--|--|--|--------------------------|
|   |  |   | whichever is lower   | whichever is lower   |  | whichever is lower       |
| 2 | Pre-Hospitalization                    | Medical expenses incurred prior to the Hospitalization  | 30DAYS   | 30 DAYS  | 45 DAYS  | 30DAYS                   |
|   |  |   | Medical Expenses up to 1% of Sum Insured accrued up to maximum 30 days.  | Medical Expenses up to 1% of Sum Insured accrued up to maximum 30 days.  | Medical Expenses up to 1.5% of Sum Insured accrued up to maximum 45 days.  | No Sub limits applicable |
| 3 | Post-Hospitalization                   | Medical expenses incurred after the Hospitalization   | 45 DAYS  | 45 DAYS  | 60DAYS   | 45 DAYS                  |
|   |  |   | Medical Expenses up to 1 % of Sum Insured accrued up to maximum 45 days. | Medical Expenses up to 1 % of Sum Insured accrued up to maximum 45 days. | Medical Expenses up to 1.5 % of Sum Insured accrued up to maximum 60 days. | No Sub limits applicable |
| 4 | Day care Procedures                    | 405 day care procedures undertaken in a hospital/day care Centre in less than 24 hours due to Technological advancement | √  | √  | √  | √                        |
| 5 | Emergency Local Road Ambulance Charges | Emergency Ambulance charges for transferring to the nearest Hospital  | 1% of SI , subject to max INR 1,000 per Insured per year                 | 1% of SI , subject to max INR 2,000 per Insured per year                 | 1% of SI , subject to max INR 3,000 per Insured per year                   | √                        |
| 6 | Daily Cash Allowance                   | Daily cash of allowance up to 10th day of continuous hospitalization. A deductible of first                             | √  | √  | √  | INR 500 / per day        |

|    |  |   |  |  |  |  |
|----|--|---|--|--|--|--|
|    |  | 48 hours of hospitalization is applicable   |  |  |  |  |
| 7  | Cumulative Bonus or Renewal Premium Discount | Auto increase in Sum Insured for every claim free year or Avail 2.25% discount on Renewal Premium for claim free renewal  | Per Year: 10%<br>Max up to 50%                   | Per Year: 10%<br>Max up to 50%                   | Per Year: 10%<br>Max up to 50%                   | Per Year: 25%<br>Max up to 100%                  |
| 8  | Sub limits on Medical Expenses               | Disease wise sublimit as per Annexure attached  | √  | √  | √  | √  |
| 9  | Co-pay                                       | Non-network Hospital: 10 % Co-pay<br>Insured above 60 years: 10% Co-Pay   | √  | √  | Co-Pay Applicable<br>Not                         | √  |
| 10 | Health Check up                              | Per Insured Person 18 yrs. and above limited to max 2 adult Insured/s, Health Check up at every 2 continuous claim free renewal.  | √  | √  | √  | √  |
| 11 | Stay Fit Perks                               | Additional perks on every block of two claim free Policy renewals with Us as per the SI and Plan opted. This will be accumulated in your Policy automatically and may be utilized after the 2nd claim free Policy renewal against any non-medical expenses, Co-Pay or | SI up to INR 5 Lakh: Lump sum amount of INR 3000 | SI up to INR 5 Lakh: Lump sum amount of INR 4000 | SI up to INR 5 Lakh: Lump sum amount of INR 5000 | SI up to INR 5 Lakh: Lump sum amount of INR 4000 |
|    |  |   |  | SI above INR 5 Lakh: Lump sum amount of INR 5000 | SI above INR 5 Lakh: Lump sum amount of INR 7000 | SI above INR 5 Lakh: Lump sum amount of INR 5000 |

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|    |                  |   |               |               |               |               |
|----|------------------|---|---------------|---------------|---------------|---------------|
|    |                  | Sub limits as applicable under the Policy   |               |               |               |               |
| 12 | AYUSH Treatment# | <p>"AYUSH treatment" refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.</p> <p>#Added pursuant to "Guidelines on providing AYUSH Coverage in Health insurance policies" dated 31 January, 2024 issued by the IRDAT effective 1st April 2024.</p> | Upto Basic SI | Upto Basic SI | Upto Basic SI | Upto Basic SI |

#### Optional Cover (s)

|   |                                       |  |                                |                                |                                |   |
|---|---------------------------------------|--|--------------------------------|--------------------------------|--------------------------------|---|
| 1 | Reload of Sum Insured                 | Sum Insured can be reloaded equivalent to the original Sum Insured opted.  | √                              | √                              | √                              | √ |
| 2 | Enhanced Cumulative Bonus             | Total Cumulative Bonus (Cumulative Bonus + Optional Cover Cumulative Bonus ) per year shall be enhanced by opting this option and as per the Plan opted. | Per Year: 20%<br>Max upto 100% | Per Year: 25%<br>Max upto 100% | Per Year: 30%<br>Max upto 150% | x |
| 3 | Waiver of Medical Expenses sub-limits | Sublimit specified in the Annexure are waived off by opting this Optional Cover  | √                              | √                              | √                              | √ |

#### Waiting Period(s)

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|   |                                       |                |   |   |   |   |
|---|---------------------------------------|----------------|---|---|---|---|
| 1 | 30 days                               | 30 days        | √ | √ | √ | √ |
| 2 | 2 Years                               | 2 Years        | √ | √ | √ | √ |
| 3 | Pre-existing Diseases<br><b>(PED)</b> | <b>3 Years</b> | √ | √ | √ | √ |

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