

TOPUP YOUR
LIFE COVERAGE.
CONNECT TO
WIDER PROTECTION
AND SAFETY.

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#Bharose ka vaada!

Liberty General Insurance Limited (IRDA Registration No. 150, CIN: U66000MH2010PLC209656) 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.

Liberty HEALTH CONNECT SUPRA POLICY is a Top Up plan with additional features which help you to enhance your existing health insurance policy coverage. It works alongside your current health insurance policy and enhances it to provide you a larger coverage at a much lower premium.



Enables you to enhance the Sum Insured at a lower cost over the specified deductible amount applied on aggregate per policy year.

Key Features



Comprehensive Covers with Sum Insured up to 1 Cr:
Multiple SI and Deductible options to choose from.



No Pre Policy Health Check-up upto 55 yrs age for Proposals with Nil previous/present medical history.



Pay deductible only once each year and sit back as your health insurance takes care of all your medical urgencies up to your Sum Insured.



No Co-Pay, No Room Rent Capping, No Sub-Limit: Relieves you from all financial stress as our Policy provides you the freedom from being made to share the Hospitalisation medical expenses due to any of these additional expenses.



World wide cover: Along with your home country you can also be relieved of your medical urgencies on your travel abroad, this cover is applicable from day 1 except for pre-existing diseases, which too would get covered after 3 years.



Loyalty Perk: Auto increase in Sum Insured by 10% on the Sum Insured for every claim free Policy year up to a maximum of 100% of the Sum Insured if the Policy is renewed without any break.



Cashless Claims benefit: Avail Cashless claim benefit from over 6100+ network hospitals.



Reload of Sum Insured: Back up your existing Sum Insured with Reload, so even when your existing Sum Insured gets exhausted due to a claim, you can still have the cushion of the same Sum Insured for the next hospitalization within the same year.



In-patient Treatment: Covers minimum 24 hours hospitalization 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.



Pre and Post Hospitalization: Covers medical expenses incurred for the number of days immediately before and after respectively, the hospitalization as specified under the Benefit Schedule towards consultations, tests & medications.



Day Care Procedures: Covers the Medical Expenses for 405 day care procedures as available in this document and Company's website which do not require 24 hours Hospitalisation due to technological advancement in medical science.



Loyalty Perk: The Policy provides for auto increase in Sum Insured by 10% on the Sum Insured for every claim free Policy year up to a maximum of 100% of the Sum Insured if the Policy is renewed without any break.



Preventive Care: Avail benefits such as First Medical opinion, Live Health Talk, Electronic Medical Record Management, Fortnightly newsletters without any extra cost.



AYUSH Treatment: Inpatient hospitalisation treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy system.

Optional Cover(s)

Available on payment
of extra premium



Reload of Sum Insured: The policy allows Reload of Sum insured once in a policy year equivalent to the original Sum Insured when the original Sum Insured is fully exhausted.



Worldwide Coverage: The Policy covers you globally in case of emergency medical hospitalization during your overseas trip.



Wellness & Assistance Program: When you are more than 150 kilometers away from your residential address, within Indian territory, you will be covered with following emergency services provided by us/our appointed Service provider

- **Medical Consultation, Evaluation and Referral:** 24/7 telephone access to the Operations centre who can evaluate, troubleshoot and make immediate referrals to qualified doctors and/or hospitals.
- **Medical Monitoring & Case Management:** Our Service provider will monitor Insured's condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.





- **Compassionate Visit:** In case of hospitalization for more than seven (7) consecutive days when you are traveling alone, Service Provider will arrange for a family member or personal friend to travel to visit you by providing an appropriate means of transportation as determined by Service Provider.
- **Emergency Medical Evacuation:** In case of an event where there is non-availability of adequate medical facility the Insured, as determined by the Service Provider's consulting physician and the Insured member's attending physician, will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care.

General Details

Age Group	Minimum Age at Entry (Adult): 18 Years; Children 91 days
	Maximum Age at Entry (Adult): No Age Limit
	Child / children below 18 years can be insured provided either parent is getting insured under the Policy
Renewal	Life Long
Tenure	1 / 2 / 3 years
Sum Insured Option	Individual and Family Floater Sum Insured
Family Members	Individual Sum Insured: Family members like Self, Spouse, Children, Parents, and Parents-in-law can be covered in a single Policy on Individual Sum Insured basis Family Floater Sum Insured: Self + Spouse + max up to 3 dependent children can be covered under a single Sum Insured



Coverage(s) Details

Plan	SuperTopUp		
Options			11
Sum Insured	3. 5, 7, 10.15, 20 Lakhs	10.15.20, 30.50, 100 Lakhs	
Deductible	2,3,4, 5,7.5, 10 Lakhs	10.15, 20.30, 40 Lakhs	
In-patient Hospitalization	Minimum 24 Hrs hospitalization as an In-patient	✓	✓
Pre-Hospitalization	Medical expenses incurred prior to the covered Hospitalization	30 Oays	60 Oays
Post-Hospitalization	Medical expenses incurred after the covered Hospitalization	60 Days	90 Days
Day Care Procedures	405 day care procedures undertaken in a hospital/day care centre in less than 24 hours due to Technological advancement	✓	✓
Loyalty Perk or Avail Renewal premium discount	Auto increase in Sum Insured by 10% on Sum insured for every claim free year up to max of 100% or Avail 2.25% Renewal premium discount in the lieu of increase in si	✓	✓
Ayush Treatment	Inpatient hospitalisation treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy system	✓	✓
Preventive Care	The Company will provide benefits which would help in preventing adverse health condition/s	✓	✓
Optional Cover(s)		✓	✓
Reload of Sum Insured	Reload Sum Insured available when the Sum Insured gets exhausted	✓	✓
Worldwide Coverage	Emergency Medical expenses incurred outside India	✓	✓
Wellness & Assistance Program	Available on optional basis and serviced by Us/ Through Our Service Provider	✓	✓
Waiting Period(s)			
In India: Waiting periods as per other plans are applicable Optional Cover World -Wide Coverage: No waiting period applicable	30 days	✓	
In India: Waiting periods as per other plans are applicable Optional Cover World- Wide Coverage: No waiting period applicable	2 Years	✓	
Applicable for all Plans including Optional Cover Worldwide Coverage	Pre - Existing Diseases	3 Years	

Premium Chart
for individual
cover

- Premiums mentioned below are excluding the applicable Taxes.
- Premiums are in INR



Plan: Super Top Up Option I

Premium rates excluding applicable Taxes and Stamp Duty*

Deductible	200,000						300,000						400,000					
	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
Age Band/SI	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
91 days - 40 years	2,085	2,502	2,943	3,128	3,863	4,293	1,411	1,732	1,981	2,321	3,435	3,804	962	1,274	1,359	2,038	2,694	3,170
41 years - 50 years	3,871	4,646	5,210	5,535	6,512	7,236	2,620	3,215	3,507	4,107	5,789	6,412	1,786	2,255	2,137	3,193	4,145	5,343
51 years - 60 years	7,112	8,534	9,482	10,075	12,001	13,333	4,814	5,908	6,382	7,476	10,667	11,816	3,283	4,103	4,376	5,539	7,440	9,846
61 years - 65 years	14,913	17,896	20,453	21,730	26,364	29,293	10,095	12,390	13,766	16,126	23,434	25,959	6,883	8,849	10,226	13,275	17,218	21,633
66 years - 70 years	26,013	31,217	36,420	38,696	47,556	52,841	17,609	21,612	24,513	28,715	42,273	46,825	12,006	15,758	16,809	23,638	33,167	39,021
71 years - 75 years	29,915	35,900	41,883	44,501	54,690	60,768	20,250	24,854	28,190	33,022	48,614	53,849	13,807	18,121	19,330	27,184	38,142	44,875
Above 76 years	34,403	41,285	48,166	51,176	62,893	69,883	23,288	28,582	32,418	37,976	55,906	61,927	15,878	20,840	22,230	31,261	43,864	51,606
10,00,000																		
Age Band/SI	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
91 days - 40 years	869	1,080	1,288	1,686	2,259	2,943	603	761	974	1,178	1,474	1,523	397	463	511	561	647	659
41 years - 50 years	1,613	1,791	2,027	2,322	3,138	3,863	824	1,106	1,480	1,771	2,270	2,353	460	577	648	732	877	897
51 years - 60 years	2,963	3,260	4,149	4,346	5,136	6,322	1,223	1,734	2,416	2,977	3,897	4,051	560	773	908	1,062	1,330	1,369
61 years - 65 years	6,214	7,617	8,948	11,229	11,541	13,919	2,224	3,326	4,795	6,112	8,132	8,469	791	1,250	1,565	1,902	2,492	2,576
66 years - 70 years	10,840	12,520	15,933	20,866	23,222	28,582	3,657	5,620	8,237	10,714	14,357	14,966	1,107	1,924	2,513	3,121	4,183	4,336
71 years - 75 years	12,466	14,398	18,323	23,996	26,705	32,869	4,206	6,464	9,472	12,321	16,511	17,210	1,273	2,213	2,890	3,589	4,810	4,986
Above 76 years	14,335	16,558	21,071	27,595	30,711	37,799	4,837	7,433	10,893	14,169	18,988	19,792	1,464	2,545	3,323	4,128	5,532	5,734

Plan: Super Top Up Option II

Deductible	10,00,000						15,00,000						20,00,000					
Age Band/SI	10 lac	15 lac	20 lac	30 lac	50 lac	1 cr	10 lac	15 lac	20 lac	30 lac	50 lac	1 cr	10 lac	15 lac	20 lac	30 lac	50 lac	1 cr
91 days - 40 years	577	667	679	718	806	1,011	562	613	633	644	715	879	500	607	624	638	684	837
41 years - 50 years	753	903	926	990	1,141	1,485	728	814	848	865	986	1,262	624	804	831	857	935	1,192
51 years - 60 years	1,095	1,373	1,414	1,532	1,810	2,444	1,048	1,206	1,269	1,302	1,523	2,031	858	1,191	1,238	1,286	1,429	1,904
61 years - 65 years	1,965	2,574	2,662	2,923	3,533	4,927	1,860	2,209	2,349	2,418	2,906	4,021	1,442	2,175	2,279	2,384	2,697	3,742
66 years - 70 years	3,226	4,325	4,482	4,955	6,055	8,569	3,037	3,666	3,917	4,043	4,923	6,935	2,282	3,603	3,791	3,980	4,545	6,431
71 years - 75 years	3,871	5,190	5,378	5,946	7,266	10,283	3,644	4,400	4,700	4,851	5,907	8,322	2,739	4,324	4,549	4,776	5,454	7,717
Above 76 years	4,645	6,229	6,454	7,135	8,719	12,340	4,373	5,280	5,640	5,822	7,089	9,986	3,287	5,189	5,459	5,731	6,545	9,261

Deductible	30,00,000						40,00,000					
Age Band/SI	10 lac	15 lac	20 lac	30 lac	50 lac	1 cr	10 lac	15 lac	20 lac	30 lac	50 lac	1 cr
91 days - 40 years	487	589	613	633	653	755	364	410	426	458	487	602
41 years - 50 years	607	779	814	848	882	1,055	419	501	552	590	607	796
51 years - 60 years	825	1,142	1,206	1,269	1,333	1,650	531	731	762	794	825	1,175
61 years - 65 years	1,373	2,069	2,209	2,349	2,488	3,184	816	1,164	1,233	1,303	1,373	2,140
66 years - 70 years	2,157	3,415	3,666	3,917	4,169	5,425	1,152	1,780	1,906	2,032	2,157	3,540
71 years - 75 years	2,588	4,097	4,400	4,700	5,002	6,510	1,382	2,136	2,287	2,439	2,588	4,249
Above 76 years	3,105	4,917	5,280	5,640	6,003	7,812	1,659	2,564	2,745	2,926	3,105	5,098

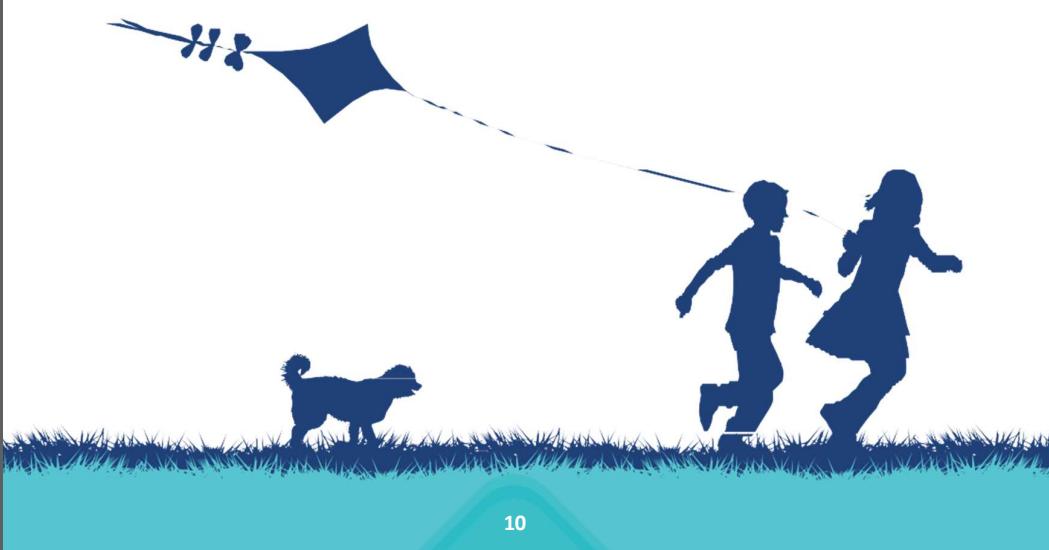
Premium chart for Optional Covers

1. Reload of Sum Insured

Age Band/SI	Deductible + Sum Insured		
	Up to 8 Lacs	>8 &≤ 15 Lacs	>15 Lacs
91 days - 40 years	10%	5%	2%
41 years - 50 years	15%	10%	5%
51 years - 60 years	25%	15%	7.50%
61 years - 65 years	30%	20%	10%
Above 65 years	35%	20%	10%

2. Wellness & Assistance Program

Rs. 400/- per policy per member



- Premiums are in INR
- All benefits are in INR
- Premiums mentioned here are excluding the applicable Taxes
- Additional premium to be collected along with base premium

Plan: Super Top Up Option I

Deductible	200,000						300,000						400,000					
Age Band/SI	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
31days - 40 years	887	1,478	2,069	2,956	4,434	5,912	546	910	1,273	1,819	2,729	3,638	409	682	955	1,364	2,046	2,729
41 years - 50 years	1,738	2,897	4,056	5,794	8,690	11,587	1,070	1,783	2,496	3,565	5,348	7,131	802	1,337	1,872	2,674	4,011	5,348
51 years - 60 years	3,121	5,202	7,283	10,405	15,607	20,810	1,921	3,201	4,482	6,403	9,604	12,806	1,441	2,401	3,362	4,802	7,203	9,604
61 years - 65 years	5,616	9,360	13,105	18,721	28,081	37,442	3,456	5,760	8,064	11,521	17,281	23,041	2,592	4,320	6,048	8,640	12,961	17,281
Above 65 years	9,601	16,001	22,402	32,003	48,004	64,006	5,908	9,847	13,786	19,694	29,541	39,388	4,431	7,385	10,339	14,771	22,156	29,541

Deductible	500,000						750,000						1,000,000					
Age Band/SI	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
31days - 40 years	296	493	690	985	1,478	1,971	191	252	312	403	555	706	123	138	153	176	214	252
41 years - 50 years	579	966	1,352	1,931	2,897	3,862	278	397	516	694	991	1,288	145	174	204	249	323	397
51 years - 60 years	1,040	1,734	2,428	3,468	5,202	6,937	420	634	847	1,167	1,701	2,234	180	233	287	367	500	634
61 years - 65 years	1,872	3,120	4,368	6,240	9,360	12,481	676	1,060	1,444	2,020	2,980	3,940	244	340	436	580	820	1,060
Above 65 years	3,200	5,334	7,467	10,668	16,001	21,335	1,085	1,741	2,398	3,382	5,024	6,665	346	510	674	921	1,331	1,741



Plan: Super Top Up Option II

Deductible	1,000,000						1,500,000						2,000,000					
Age Band/SI	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac
91days - 40 years	176	214	252	327	479	858	161	191	221	282	403	706	145	168	191	236	327	555
41 years - 50 years	249	323	397	546	843	1,586	219	278	338	457	694	1,288	189	234	278	367	546	991
51 years - 60 years	367	500	634	900	1,434	2,768	313	420	527	740	1,167	2,234	260	340	420	580	900	1,701
61 years - 65 years	580	820	1,060	1,540	2,500	4,900	484	676	868	1,252	2,020	3,940	388	532	676	964	1,540	2,980
Above 65 years	921	1,331	1,741	2,562	4,203	8,306	756	1,085	1,413	2,069	3,382	6,665	592	839	1,085	1,577	2,562	5,024

Deductible	3,000,000						4,000,000					
Age Band/SI	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac
91days - 40 years	130	145	161	191	252	403	115	123	130	145	176	252
41 years - 50 years	159	189	219	278	397	694	130	145	159	189	249	397
51 years - 60 years	207	260	313	420	634	1,167	153	180	207	260	367	634
61 years - 65 years	292	388	484	676	1,060	2,020	196	244	292	388	580	1,060
Above 65 years	428	592	756	1,085	1,741	3,382	264	346	428	592	921	1,741

Family Floater Discount

Stamp Duty:

As per government and regulatory norm, stamp duty needs to be paid for health Insurance policy. The calculation of stamp duty amount is as defined under:

- (Highest SI of member under group/1000) *IF PER MILE RATE > 2.5, then STAMP DUTY calculated at 10 PAISE PER THOUSAND OF TOTAL CAPITAL SUMINSURED.
- (Highest SI of member under group/1000) *IF PER MILE RATE < 2.5, then STAMP DUTY calculated of 5 PAISE PER THOUSAND OF TOTAL CAPITAL SUMINSURED

This allows insuring the Family members under a single Sum Insured with payment of lesser premium.

The family floater is only available for Immediate Family i.e. spouse and 3 kids under a single Sum insured floating on all members

For each child: flat discount of 15%



For addition of 1 adult, the discount will be:

Age Bands/ Sum Insured	Deductible + Sum Insured		
	Up to 8 Lacs	>8 &≤ 15 Lacs	>15 Lacs
91 days - 40 years	25%	20%	15%
41 years - 50 years	30%	25%	20%
51 years - 60 years	35%	30%	25%
61 years - 65 years	35%	35%	25%
Above 65 years	35%	35%	25%

The maximum discount that can be availed under family floater is 40%.



Premium Calculation illustration

Health Connect Supra - Premium calculation Illustration			All Values in INR
. of members		4	
Plan Opted		Super Top Up Option 1	
Deductible		2,00,000	
Sum Insured		3,00,000	
Policy Tenure		1st Jan 2019 - 31st December 2020	
Policy Type		Individual	
Age of Oldest Member		35 years	
Coverage Details	Covers Opted	Premium	
Hospitalization Cover	Yes	11,040	
Family Floater Discount	0		
Ayush Treatment	Yes	1,104	
Worldwide Coverage	Yes	7,096	
Reload of Sum Insured	No		
Base Premium		19,240	
Coverage Details	Covers Opted	Premium	
Loadings			
Sub Standard Risk Loading	0%	0.00	
Total Loading		-	
Discounts			
Family Discount	@10%	(1,924.00)	
Loyalty Discount	@5%	(962.00)	
Total discounts			
Total Premium Payable		14,911	

Policy Discounts & Loadings

Discounts

- **Family Discount:** Family discount of 10% if 2 or more family members are covered under same Policy on individual Sum Insured basis.
- **Long term Policy Discount:** An additional discount of 7.5% is offered on premium if you choose a 2 year policy and 10% discount if selected 3 year policy tenure and pay the applicable premium in advance as single premium.
- **Loyalty Discount:** 5% discount if you have an ongoing retail health insurance policy issued by Us.

Loadings

The parameters for acceptance of Sub-standard proposals have been elaborated therein whereby the maximum increased rating on substandard proposals shall not exceed 100% of normal slab premium per diagnosis/ medical condition and not over 200% of normal slab premium per person. This is applicable for all subsequent renewal(s) including age slab changes and for any request for increase in sum insured (for the increased Sum Insured)

In all such cases, we would send a communication letter to the Proposer and obtain his/her consent before acceptance of the Proposal.



Portability Benefits

If You are insured continuously and without interruption under any other Indian General Insurance and/or Standalone Health Insurer's individual health insurance policy and you want to shift to us on renewal, the Company will consider such requests on proper evaluation allowed in terms of the Portability Guidelines issued by IRDA.

Renewal Benefits

- **Lifelong Policy Renewal** without any exit Age.
- **Grace Period:** Grace Period of 30 days for renewing the Policy is provided under this Policy.
- **Sum Insured Enhancement:** Sum insured can be enhanced only at the time of renewal subject to no claim have been lodged / paid under the policy and approval by the Company,
- **Change in Plan / Deductible:** Change in Plan or deductible can be done at Renewal subject to acceptance by the Company.
- **Loyalty Perk:** Auto increase in Sum Insured by 10% on Sum insured for every claim free year up to maximum of 100% if the Policy is renewed without any break.

Waiting Periods

- **30 Days Waiting Period Exclusion:** A waiting period of 30 days from the commencement date of the first Policy will apply to all disease/ illness contracted other than accidental bodily injury requiring hospitalization.
- **Two Year Waiting Period Exclusion:** A waiting period of 24 months shall apply to the treatment, of the following, whether medical or surgical for all Medical Expenses along with their complications on treatment towards: 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, Calculus diseases of Gall bladder and Urogenital system, 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, Treatment for correction of eye sight (laser surgery) due to refractive error.

Three Years Waiting Period Exclusion: Surgical Treatment Of Obesity.

- **Pre-Existing Condition Exclusion:** Pre-existing Conditions and any complications arising from the same will not be covered until 36 months of continuous coverage have elapsed, since inception of your first Policy with Us.



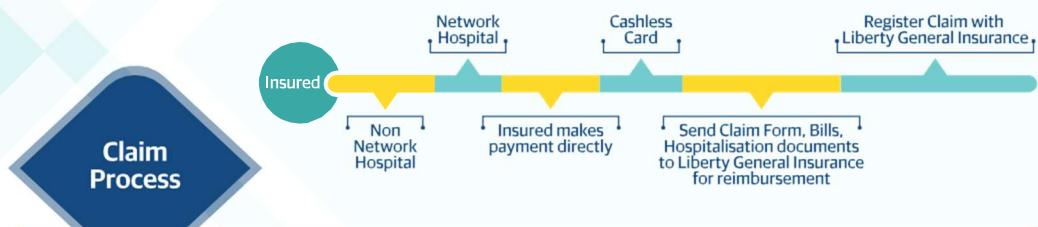


ILLUSTRATION OF SUPER TOP UP OPTION 1

COVERAGE DETAILS	SUPER TOP UP WITH RELOAD	SUPER TOP UP WITHOUT RELOAD
No. of members	4 (2A + 2C)	4 (2A + 2C)
Plan Opted	Super Top Up Option 1	Super Top Up Option 1
Deductible	₹ 3,00,000	₹ 3,00,000
Sum Insured	₹ 5,00,000	₹ 5,00,000
Policy Tenure	1st Jan 2019 - 31st December 2019	1st Jan 2019 - 31st December 2019
Hospitalisation Cover	Yes	Yes
Reload of Sum Insured (Add on)	Yes	No

COVERAGE DETAILS	CLAIM	A O	CLAIM	A O
Claim Details	Claim Amount	Claim Admissible / Total Claim amount	Claim Amount	Claim Admissible / Total Claim amount
Claim 1 - May 2019	₹ 200000	No (Claim is not exceeding the deductible of 3 lacs)	₹ 200000	No (Claim is not exceeding the deductible of 2 lacs)
Claim 2 - June 2019	₹ 400000	Yes (Claim 1 + claim 2 exceeds deductible of 3 lacs)	₹ 400000	Yes (Claim 1 + claim 2 exceeds deductible of 2 lacs)
Claim amount payable (i.e. after deductible)	₹ 300000	(After deductible of 3 lacs on claim 1 + claim 2)	₹ 300000	(After deductible of 3 lacs on claim 1 + claim 2)
Balance Sum Insured	₹ 200000		₹ 200000	
Claim 3 - November 2019	₹ 400000		₹ 400000	
Claim amount payable (i.e. after deductible)	₹ 400000	Yes (Reload Sum insured will be made available in case existing sum insured gets exhausted)	₹ 200000	Yes (but since Reload add on is not opted, entire claim could not be covered)
Balance Sum Insured for the year	₹ 300000		Nil	



Claims are fast, easy and hassle free now with Liberty Health 360.

Our in-house dedicated health claims hub:

- Seamless healthcare journey
- Convenient cashless experience
- Prompt claims communication

Prohibition of Rebates as per Section 41 of the Insurance Act 1938 (4 of 1938) 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 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". Violations of Section 41 of the Insurance Act 1938, as amended, shall be - Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakhs. "

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