

	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	13,748
26-35	6,453	6,834	8,256	8,569	9,515	10,503	13,748	19,396
36-40	6,685	7,099	8,551	8,873	10,841	11,840	15,172	21,685
41-45	8,952	9,608	11,444	11,847	14,073	15,320	19,685	27,768
46-50	12,487	12,794	14,841	16,013	17,699	18,995	24,228	33,590
51-55	15,603	16,868	19,511	20,595	22,732	24,155	29,282	40,523
56-60	19,599	20,607	23,792	24,907	27,338	28,895	35,390	48,523
61-65	31,388	32,615	33,809	34,940	35,790	37,656	46,552	62,523
66-70	47,193	49,511	51,074	52,588	53,800	56,658	71,551	95,123
71-75	64,309	67,635	69,562	71,451	73,020	76,828	97,412	129,106
>76	85,977	93,992	96,464	96,791	98,851	1,01,565	1,29,106	1,72,106

	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
91 days-25 Years	4,459	4,705	4,832	5,936	6,189	6,948	7,768	10,189	14,142
26-35	6,374	6,874	7,261	8,722	9,045	10,026	11,049	14,142	18,852
36-40	6,576	7,115	7,535	9,028	10,359	11,363	12,398	15,852	21,526
41-45	8,676	9,463	10,136	12,026	13,444	14,713	16,005	20,526	28,076
46-50	12,221	13,102	13,403	15,514	17,445	18,453	19,795	25,205	34,462
51-55	15,535	16,344	17,639	20,364	21,462	23,679	25,147	30,462	41,326
56-60	19,350	20,484	21,515	24,803	25,935	28,452	30,063	36,794	49,341
61-65	30,161	32,663	33,917	35,142	36,310	37,191	39,121	48,341	64,326
66-70	41,458	49,118	51,502	53,110	54,676	55,934	58,892	74,326	1,01,216
71-75	54,216	66,856	70,287	72,271	74,226	75,852	79,794	1,01,216	1,33,990
>76	72,118	89,333	97,627	1,00,180	1,00,508	1,02,643	1,05,447	1,33,990	1,72,106

Family Floater : Annual Premiums excluding GST												
	1A - 1C	E-Connect			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	15,00,000
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	11,700
26-35	5,868	6,205	7,792	9,176	5,574	6,209	6,838	8,587	9,034	10,144	11,382	14,523
36-40	6,065	6,422	8,044	10,272	5,760	6,427	7,079	8,870	9,234	10,372	11,635	14,985
41-45	7,492	8,003	9,889	12,375	7,052	7,934	8,822	10,899	12,359	13,698	15,167	19,781
46-50	9,833	10,164	12,207	14,778	9,095	10,171	11,209	13,461	14,694	16,353	17,891	23,229
51-55	11,884	12,798	15,250	18,117	10,528	11,802	13,167	15,702	17,443	19,423	21,821	28,523
56-60	14,535	15,321	18,160	21,300	12,706	14,342	15,993	18,978	20,433	22,591	24,997	32,523
61-65	21,883	22,851	24,521	26,620	16,364	21,215	23,790	25,588	26,993	29,517	32,514	42,523
66-70	32,437	34,181	36,189	38,929	24,298	30,840	35,249	37,391	39,381	40,894	44,301	57,523
71-75	43,287	45,733	48,033	51,369	31,052	41,045	47,061	49,503	52,381	53,849	58,222	75,523
>76	57,043	62,545	65,282	68,105	36,242	49,672	57,055	59,740	62,706	64,770	69,957	91,523

	1A - 2C	E-Connect			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	15,00,000
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	17,323
26-35	7,944	8,366	10,570	12,490	6,742	7,416	8,141	9,215	10,467	12,627	14,307	18,534
36-40	8,197	8,637	10,891	13,639	7,819	8,685	9,519	12,006	13,517	15,095	16,857	22,129
41-45	9,642	10,233	12,758	15,791	9,139	10,211	11,276	14,061	15,710	17,450	19,424	25,523
46-50	11,981	12,998	15,093	18,200	11,177	12,452	13,671	16,641	18,033	20,137	22,185	29,223
51-55	14,046	15,033	18,142	21,551	12,637	14,113	15,038	19,380	20,868	23,255	25,599	33,523
56-60	16,704	17,569	21,070	24,760	14,830	16,664	18,489	22,210	23,829	26,437	28,965	38,023
61-65	23,877	24,919	27,285	29,958	20,355	23,375	26,104	28,665	30,235	31,896	34,746	45,523
66-70	34,387	36,195	38,918	42,244	26,324	32,976	37,515	40,449	42,602	44,602	48,524	63,523
71-75	45,017	47,515	50,526	54,436	32,941	42,974	49,090	52,317	54,999	57,298	62,169	81,523
>76	58,495	63,986	67,428	70,839	38,025	51,427	58,881	62,350	65,460	68,003	73,672	96,523

	1A - 3C	E-Connect			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	15,00,000
91 days-25 Years	8,569	8,934	11,453	13,660	8,247	9,078	9,829	12,622	13,333	15,100	17,104	22,323
26-35	9,867	10,366	13,142	15,566	9,428	10,447	11,417	14,484	15,265	17,207	19,390	25,523
36-40	10,180	10,697	13,541	15,977	9,727	10,786	11,788	14,926	15,776	17,840	20,123	26,423
41-45	11,648	12,317	15,440	18,949	11,077	12,340	13,570	17,017	17,768	20,063	22,408	29,023
46-50	13,993	14,495	17,801	21,415	13,127	14,591	15,978	19,626	21,170	23,690	26,222	34,023
51-55	16,080	17,137	20,866	24,789	14,623	16,287	18,368	22,396	24,040	26,848	29,641	38,523
56-60	18,750	19,690	23,822	28,035	16,836	18,858	20,846	25,267	27,041	30,077	33,103	43,023
61-65	25,752	26,865	29,887	33,107	22,226	25,407	28,277	31,569	33,294	36,407	38,747	50,523
66-70	36,228	38,098	41,507	45,394	28,245	35,000	39,659	43,352	45,658	48,324	52,541	68,523
71-75	46,638	49,186	52,875	57,338	34,723	44,790	50,996	54,977	57,802	60,562	65,911	86,523
>76	59,836	65,317	69,430	73,407	39,701	53,067	60,587	64,801	68,050	71,050	77,181	101,523

	2A - 0C	E-Connect			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	15,00,000
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	11,142
26-35	6,688	7,153	8,863	10,372	6,292	7,073	7,883	9,769	10,260	11,469	12,998	16,523
36-40	7,001	7,503	9,266	10,735	6,580	7,421	8,275	10,219	12,460	13,715	15,085	19,223
41-45	9,665	10,464	12,714	15,137	9,007	10,234	11,536	14,015	16,444	18,072	19,829	25,523
46-50	14,098	14,553	17,094	20,854	12,846	14,461	16,057	18,852	20,850	23,087	24,968	32,023
51-55	18,001	19,574	22,887	27,219	15,554	17,552	20,534	24,011	26,191	28,966	31,320	40,023
56-60	23,075	24,410	28,454	33,314	19,712	22,407	25,183	29,362	31,794	34,982	37,751	48,523
61-65	37,251	38,937	40,733	43,586	30,627	35,670	40,230	42,119	44,454	45,770	49,176	63,523
66-70	57,737	60,937	63,351	67,438	42,118	54,331	62,463	64,985	68,463	70,397	75,874	98,523
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	133,523
>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	1,65,523

	2A - 1C	E-Connect			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	15,00,000
91 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	16,323
26-35	8,610	9,151	11,438	13,453	8,145	9,109	10,081	12,606	13,261	14,874	16,664	21,523
36-40	8,982	9,558	11,914	15,491	8,492	9,519	10,537	13,136	13,789	15,489	17,157	22,323
41-45	11,632	12,499	15,347	19,418	10,909	12,318	13,778	16,915	19,457	21,498	23,727	30,523
46-50	16,013	16,549	19,695	23,938	14,710	16,504	18,254	21,719	23,849	26,495	28,856	37,523
51-55	19,893	21,521	25									

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 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 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 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 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.

Liberty Health 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
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	✓	✓	✓	✓
B	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.	X	X	X	✓
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	X	X	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	✓	X	✓	✓
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

For list of illnesses against the waiting period please refer to policy wordings

Terms 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.

Individual : Annual Premiums excluding GST					
Sum Insured	3,00,000	4,00,000	5,00,000	7,50,000	10,00,000
91 days-25 Years	3,410	3,520	4,459	5,231	6,491
26-35	5,061	5,369	6,579	7,579	9,336
36-40	5,238	5,571	6,806	8,881	10,632
41-45	7,027	7,553	9,091	11,437	14,443
46-50	10,058	10,334	12,020	14,443	18,425
51-55	12,518	13,533	15,712	18,425	22,051
56-60	15,664	16,475	19,082	22,051	28,865
61-65	25,270	26,261	27,291	28,865	42,532
66-70	37,185	39,044	40,366	42,532	57,706
71-75	50,689	53,351	54,962	57,706	78,125
>76	67,812	74,176	76,221	78,125	

Sum Insured	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	3,291	3,601	3,872	4,866	5,104	5,757	6,491
26-35	4,815	5,380	5,959	7,259	7,567	8,413	9,336
36-40	4,974	5,579	6,187	7,513	8,833	9,697	10,632
41-45	6,642	7,506	8,415	10,081	11,487	12,580	13,751
46-50	9,129	10,250	11,346	13,199	14,365	15,869	17,096
51-55	10,819	12,169	14,214	16,486	17,732	19,556	21,062
56-60	13,462	15,255	17,089	19,777	21,152	23,198	24,934
61-65	20,800	24,194	27,214	28,256	29,685	30,400	32,527
66-70	27,791	35,704	40,856	42,204	44,245	45,267	48,559
71-75	36,429	48,700	55,827	57,476	60,117	61,440	65,850
>76	43,063	59,683	68,487	70,380	73,505	75,069	80,422