

GIVE MAXIMUM TO YOUR LOVED ONES

Get maximum coverage at minimum premium with
Secure Health Connect Policy





Liberty

General Insurance™

Liberty General Insurance

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. The company eventually commenced operations in 2013 with an eternal commitment to providing all-encompassing private, commercial and industrial insurance solutions.



Insure health. Ensure happiness.

INTRODUCING

SECURE HEALTH CONNECT

Secure Health Connect Policy offers a host of covers to take care of your hospitalization medical expenses during healthcare needs.

My family's Health is my priority. And your's?



The world is changing. And so is the way we live our life. Busy schedule, late working hours, and irregular eating habits make it difficult to maintain a balance between our health and life.

Which is why, I have covered my family with Liberty Secure Health Connect policy. Because just like me, Liberty aims to see a healthy and active India. And their policy not only insures my family but also motivates us to stay fit and healthy.

Live stress free, just like me!



ARN: Adv/2021/Feb/01

Pay Premium in Installments*:

Premium can be paid in installments reducing the burden to pay the entire premium at one go.

Installment Frequency	% Annual Premium
Half Yearly	51%
Quarterly	26%

Product: Secure Health Connect Policy UIN : LIBHLIP21503V022021

I get royalty for loyalty.



Enhanced Cumulative Bonus*:

There will be an auto increase in Sum Insured by 20%, 25% & 30% for every claim free policy year up to a maximum of 100% or 150% of the Sum Insured, depending on the plan chosen.

Life is hit when you are fit.



Stay Fit Perks*:

Get automated additional perks on every block of two claim free years as per the SI and Plan opted. Utilize it after 2nd claim free policy renewal against any claim deduction.

Check-up worry is not a worry.



Pre-policy Medical check-up*:

No pre-policy check-up up to 55 years.

I have my freedom, so do you!



Flexible Policy Term*:

The policy is available for duration of 1, 2 and 3 years.

Not just family, even miscellaneous expenses are covered



Hospital Daily Cash Allowance*:

Pays an allowance to take care of non-medical expenses incurred for a maximum up to 10th day of continuous hospitalization.



Claims Assurance*:

Response to your cashless service request within 3 hours.

Happiness loaded And the sum insured reloaded



Reload of Sum Insured*:

Sum Insured can be reloaded equivalent to the original Sum Insured opted right from first claim.

Unique feature of covering the same ailment claims on exhaustion of sum insured by triggering "reload" feature.

* Terms and conditions applicable as per selected plan. * This feature is available at payment of additional premium

Features/Benefits



In-Patient

Hospitalization Expenses

Covers Inpatient care expenses due to any illness or injury



Day Care Procedure/Treatment

Covers medical expenses where the procedure or surgery is taken as an inpatient for less than 24 hours for 405 day care procedure.



Pre-Hospitalization

Covers medical expenses incurred for the number of days immediately before the hospitalization up to the specified period.



Post-Hospitalization

Covers medical expenses incurred for the number of days immediately after the hospitalization up to the specified period.



Emergency Local Road ambulance charges

Covers expenses incurred towards transfer of Insured Person to nearest Hospital.



Customize product

Add on features are available in Secure health connect to choose as per your requirement



Assured Renewal for Life

There is no age restriction on renewal of the policy.



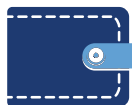
Tax Benefit

Avail tax benefit under 80 D of income tax Act 1961 on the premium paid towards the policy



Cashless Facility

Avail cashless facility from over 6100+ network hospitals and leave rest to us.



No loading on renewal on claim

There will be no loading on premium on renewal of the policy in case of any claims made in the last year.



1	2	3
30 day Waiting period (Excl 03)	Specified disease/procedure waiting period (Excl 02)	Pre-Existing Diseases Waiting period (Excl 01)
30 days	2 Years/3 Years	3 Years

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.

Waiting Periods

Pre-Existing Diseases - Code- Excl 01: 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.

Specified disease/procedure waiting period - Code- Excl 02

1. Two Years (24 months) 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, breast lumps (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, 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, Diabetes & related complications: Diabetic Retinopathy, Diabetic Nephropathy, Diabetic Foot/Wound, Diabetic Angiopathy, Diabetic Neuropathy, Hypo/Hyperglycemic Shocks, Hypertension & related complications: Coronary Artery Disease, Cerebrovascular Accident, Hypertensive Nephropathy, Internal bleed/ Haemorrhages, Treatment for correction of eye sight (laser surgery) due to refractive error.

2. Three Years (36 months) Waiting Period Exclusion: A waiting period of 36 months shall apply to the treatment, of the following, whether medical or surgical for all medical expenses along with their complications on treatment towards surgical treatment of Obesity.

30 days Waiting Period Exclusion- Code- Excl 03: 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.

General Exclusions

- Rest Cure, rehabilitation and respite care (Excl 05)
- Obesity/Weight Control Treatment (Excl 06)
- Change-of-Gender treatments (Excl 07)
- Cosmetic or plastic Surgery (Excl 08)
- Hazardous or Adventure sports (Excl 09)
- Breach of law (Excl 10)
- Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Excl 12)
- Birth control, Sterility and Infertility (Excl 17) Maternity except ectopic pregnancy (Excl 18)
- Standard list of excluded items.

Claim Process



Network
Hospital

Cashless
Card

Hospital sends
cashless request on
"preauth@liberty
insurance.in"

Insured

Non Network
Hospital

Insured makes
payment directly

Register claim and send
claim form, bills, Hospitalisation
documents to liberty for
reimbursement

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 website- www.libertyinsurance.in

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.

Policy Details



Age Group

- 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



Renewal- Lifelong



Tenure- 1/2/3 years

Option

Individual or family floater sum insured basis



Family member Discount

Individual Sum Insured- Family members as stated in the policy schedule can cover in a single policy on Individual Sum Insured basis and thus avail 10% additional discount (2 or more family members)

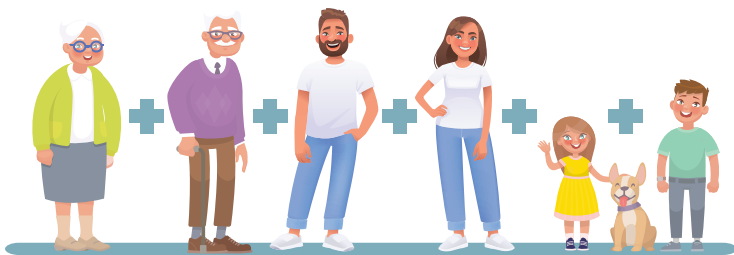
Family member

Family Floater Basis- Self + Spouse+ max upto 3 children can be covered under a single Sum Insured.



Grace Period

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



Relationship Covered

Self, Spouse, Children, Parents, Parents-in-law, Siblings, Son-in-law, Daughter-in-law, Grand- children, Grand-parents.

Pre-Policy medical Check up

Applicable to all individuals above 55 years of age



Portability/Migration
Transfer your health policy renewal to us as per applicable Portability/Migration norm.



Cancellation Terms
Cancel your policy anytime during policy tenure.
*conditions apply



Premium frequency
At inception for selected policy tenure or on instalment basis as opted by the customer

Plan Name	Sum-Insured Options
Secure Basic	2,3,4,5 Lakhs
Secure Elite	2,3,4,5,7.5,10 Lakhs
Secure Supreme	3, 4, 5, 6, 7.5, 10 Lakhs
Secure Complete	2, 3, 4, 5, 6, 7.5, 10, 15 Lakhs

Policy Plans		Secure Basic
Coverage's Description		Sum Insured (INR) 2,3,4,5 lakhs
In-patient Hospitalization	Covers hospitalization expenses for a period more than 24 hours as an in-patient. Room rent/ICU and associated charges available as per the Plan opted.	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 3000/day whichever is lower ICU sub limit: 2% of Sum Insured or maximum up to INR 6000 / day whichever is lower
Pre-Hospitalization	Medical expenses incurred prior to the covered hospitalization	30 DAYS
		Medical Expenses up to 1% of Sum Insured accrued up to maximum 30 days.
Post-Hospitalization	Medical expenses incurred after the covered hospitalization	45 DAYS
		Medical Expenses up to 1 % of Sum Insured accrued up to maximum 45 days.
Day care Procedures	405 day care procedures undertaken in a hospital/day care centre in less than 24 hours due to technological advancement	✓
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
Daily Cash Allowance	Daily cash allowance of up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable	✗
Cumulative Bonus	Auto increase in Sum Insured for every claim free year	Per Year: 10% Max up to 50%

	Secure Elite	Secure Supreme	Secure Complete
	Sum Insured (INR) 2,3,4,5,7.5,10 lakhs	Sum Insured (INR) 3,4,5,7.5,10 lakh	Sum Insured (INR) 2,3,4,5,7.5,10,15 lakh
Hospitalization	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 5000/day whichever is lower ICU sub limit: 2% of Sum Insured or maximum up to INR 6000 / day whichever is lower	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 5000/day whichever is lower ICU sub limit: 2% of Sum Insured maximum up to INR 7500 / day whichever is lower	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 2500/day whichever is lower ICU sub limit: 2% of Sum Insured maximum up to INR 5000/day whichever is lower
Pre-Hospitalization	30 DAYS	45 DAYS	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
Post-Hospitalization	45 DAYS	60 DAYS	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
Day care Procedures	✓	✓	✓
Emergency Local Road Ambulance Charges	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	✗
Daily Cash Allowance	✗	✗	INR 500 / per day
Cumulative Bonus	Per Year: 10% Max up to 50%	Per Year: 10% Max up to 50%	Per Year: 25% Max up to 100%

	Policy Plans	Secure Basic
	Coverage's Description	Sum Insured (INR) 2,3,4,5 lakhs
Sub limits on medical expenses	Disease wise sublimit as per the annexure attached	✓
Co-pay	Non-network Hospital: 10 % Co-pay Insured above 60 years: 10% Co-Pay	✓
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.	✓
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 deduction as applicable under the policy	SI up to INR 5 Lakh: Lump sum amount of INR 3000
Optional Cover (s)		
Reload of Sum Insured	Sum Insured can be reloaded equivalent to the original Sum Insured opted from first claim.	✓
Enhanced Cumulative Bonus	Total Cumulative Bonus (Cumulative Bonus + Add on Cumulative Bonus) per year shall be enhanced by opting this option and as per the Plan opted.	Per Year: 20% Max upto 100%
Waiver of Medical Expenses Sub limits	Sub-limits are waived off by opting this add-on benefit on medical expenses	✓

	Secure Elite	Secure Supreme	Secure Complete
	Sum Insured (INR) 2,3,4,5,7.5,10 lakhs	Sum Insured (INR) 3,4,5,7.5,10 lakh	Sum Insured (INR) 2,3,4,5,7.5,10,15 lakh
Sub limits on medical expenses	✓	✓	✓
Co-pay	✓	Co-pay not applicable	✓
Health check up	✓	✓	✓
Stay Fit Perks	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
Optional Cover (s)			
Reload of Sum Insured	✓	✓	✓
Enhanced Cumulative Bonus	Per Year: 25% Max upto 100%	Per Year: 30% Max upto 150%	✗
Waiver of Medical Expenses Sub limits	✓	✓	✓

Sub-limit

The Medical Expenses incurred during any Hospitalization due to the below listed treatments shall be limited to actual expenses or up to the Sub limits (whichever is less) as stated below. All values are in INR. Excluding taxes.

Procedure/Treatment				
	Secure Basic	Secure Elite	Secure Supreme	Secure Complete
Cataract	20,000	30,000	40,000	40,000
Hysterectomy	35,000	45,000	55,000	55,000
Removal of gall bladder	35,000	45,000	55,000	55,000
Surgery for piles	20,000	30,000	40,000	40,000
Surgery for fissure, fistula and sinus	20,000	30,000	40,000	40,000
Surgery for nasal septum correction	20,000	30,000	40,000	40,000
Angiography invasive	15,000	20,000	30,000	30,000
PTCA	80,000	120,000	150,000	150,000
Appendectomy	30,000	40,000	50,000	50,000
D & C	10,000	15,000	20,000	20,000
Hernia	35,000	45,000	55,000	55,000
Deviated Nasal Septum	35,000	45,000	55,000	55,000
Surgery for renal stone	35,000	45,000	55,000	55,000
Prostate Surgery TURP	75,000	100,000	120,000	120,000
CABG	100,000	150,000	200,000	200,000
Total Knee replacement	80,000	120,000	150,000	150,000
Total Hip replacement	80,000	120,000	150,000	150,000

Notes

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Call us: 1800-266-5844 (Toll Free)

www.libertyinsurance.in

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IRDA registration number: 150. CIN: U66000MH2010PLC209656. UIN:

ARN: Advt/2021/Feb/01, Secure Health Connect Policy

* Terms and conditions applicable as per selected plan. *This feature is available at payment of additional premium