



## **SECURE HEALTH CONNECT-POLICY WORDINGS**

### **A. POLICY SCHEDULE**

The Policy Schedule is enclosed with the Policy document shared with you comprising the benefits and Sum Insured/Limits applicable to every available cover.

### **B. PREAMBLE**

Liberty General Insurance Limited (hereinafter called the "**Company**", "**We, Our, or Us**") will provide insurance cover to the person(s) (hereinafter called the "**Insured**", "**You, Your, or Yourself**") based on the Proposal made and agreed premium paid within such time, as may be prescribed under the provisions of the Insurance Act, 1938, for the Policy Period stated in the Schedule or during any further period for which the Company may accept payment for the Renewal or extension of this Policy and subject to the terms, conditions, provisos, exclusions and limitations contained herein or endorsed or otherwise expressed herein. This Policy records the agreement between the Company (We) and the Insured (You), and sets out the terms of insurance and obligations of each party.

### **C. DEFINITIONS**

The words or expressions defined below have specific meanings ascribed to them wherever they appear in this Policy. For purposes of this Policy, please note that references to the singular or masculine include references to the plural or to the female.

#### **i. Standard Definitions (Definitions whose wordings are specified by IRDAI)**



1. **"Accident "** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **"Any one illness"** means continuous period of illness and it includes relapse within forty five days from the date of last consultation with the hospital/nursing home where treatment was taken
3. **"AYUSH Hospital":** An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:
  - a. Central or State Government AYUSH Hospital; or
  - b. Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
  - c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
    - i. Having at least 5 in-patient beds;
    - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
    - iii. Having dedicated AYUSH therapy sections as required and equipped operation theatre where surgical procedures are to be carried out;
    - iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
4. **"AYUSH Day Care Centre":** AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:



- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;
  - ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
  11. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
5. **"Cashless facility"** means a facility extended by the Insurer to the Insured where the payments, of the costs of treatment undergone by the Insured person, in accordance with the policy terms and conditions, are directly made to the network provider by the Insurer to the extent pre-authorization approved
6. **"Condition Precedent"** means a policy term or condition upon which the Insurer's liability under the Policy is conditional upon.
7. **"Congenital Anomaly"** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
- a) **Internal Congenital Anomaly**  
Congenital anomaly which is not in the visible and accessible parts of the body.
  - b) **External Congenital Anomaly**
8. **"Co-payment"** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the sum insured.
9. **"Day Care Centre"** means any institution established for day care treatment of illness and /or injuries or a medical set up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under-
- a) has qualified nursing staff under its employment;
  - b) has qualified medical practitioner(s) in charge;
  - c) has a fully equipped operation theater of its own where surgical procedures are carried out;
  - d) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel
10. **"Day care Procedure/Treatment"** means medical treatment, and/or surgical procedure which is -



- a) undertaken under General or Local Anesthesia in a hospital/day care centre in less than twenty four hours because of technological advancement, and
- b) which would have otherwise required hospitalization of more than twenty four hours.

Treatment normally taken on an out-patient basis or not included in the list enclosed in the document is not included in the scope of this definition.

11. **"Deductible"** is a cost-sharing requirement under this policy that provides that the Company will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the Company. A deductible does not reduce the Sum Insured.
12. **"Dental Treatment"** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery
13. **"Disclosure to information norm"** The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
14. **"Emergency Care"** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
15. **"Grace period"** means the specified period of time, immediately following the premium due date during which premium payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage need not be available during the period for which no premium is received. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases. Provided the insurers shall offer coverage during the grace period, if the premium is paid in instalments during the policy period..
16. **"Hospital -"** means any institution established for in-patient care and day care treatment of disease/ injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under:
  - i. has qualified nursing staff under its employment round the clock;
  - ii. has at least ten inpatient beds, in those towns having a population of less than ten lakhs and fifteen inpatient beds in all other places;
  - iii. has qualified medical practitioner (s) in charge round the clock;



- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out
  - v. maintains daily records of patients and shall make these accessible to the Company's authorized personnel.
17. **"Hospitalization"** means admission in a hospital for a minimum period of twenty four (24) consecutive 'In-patient care' hours except for specified procedures/ treatments, where such admission could be for a period of less than twenty four (24) consecutive hours
18. **"Intensive Care Unit (ICU) Charges"** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
19. **"Illness"** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.
- i. **Acute Condition** means a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.
  - ii. **Chronic Condition** means a disease, illness, or injury that has one or more of the following characteristics
    - a) it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/ or tests
    - b) it needs ongoing or long-term control or relief of symptoms
    - c) it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
    - d) it continues indefinitely
    - e) it recurs or is likely to recur
20. **"Injury"** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.
21. **"Inpatient Care"** means treatment for which the Insured Person has to stay in a hospital for more than 24 hours for a covered event.
22. **"Intensive care unit"** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards



23. **"Medical Advise"** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow up prescription .
24. **"Medical expenses"** means those expenses that an insured person has necessarily and actually incurred for medical treatment on account of illness or accident on the advice of a medical practitioner, as long as these are no more than would have been payable if the insured person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment..
25. **"Medical Practitioner"** means a person who holds a valid registration from the medical council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license provided that this person is not a member of the Insured Person's family.
26. **"Medically Necessary treatment"** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
  - i. is required for the medical management of illness or injury suffered by the insured;
  - ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - m. must have been prescribed by a medical practitioner;
  - iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India
27. **"Migration"** means a facility provided to policyholders (including all members under family cover and group policies), to transfer the credits gained for pre-existing diseases and specific waiting periods from one health insurance policy to another with the same insurer.
28. **"Network Provider"** means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.
29. **"Non-Network Provider"** means any hospital, day care centre or other provider that is not part of the network
30. **"Nominee"** means the person named in the proposal or schedule to whom the benefits under the Policy is nominated by the Insured Person.
31. **"Notification of Claim"** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication



32. **"Out- Patient(OPD) treatment"** means treatment in which the insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner. The insured is not admitted as a day care or in-patient.
33. **"Portability"** means the right accorded to an individual health insurance policyholder (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer. .
34. **"Pre-Existing Disease"** Preexisting disease means any condition, ailment, injury or disease
- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
  - b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.
35. **"Pre-hospitalization Medical expenses"** means Medical Expenses incurred during predefined number of days preceding the hospitalization of the Insured -provided that:
- a) Such Medical Expenses are incurred for the same condition for which the Insured person's Hospitalizations was required, and
  - b) The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
36. **"Post-hospitalization Medical Expenses"** means Medical Expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital provided that:
- a) Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
  - b) The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company
37. **"Qualified Nurse"** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
38. **"Reasonable and Customary charges"** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
39. **"Renewal"** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.





40. **"Subrogation"** means the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source. (Applicable to other than Health Policies and health sections of Travel and PA policies)
41. **"Surgery or Surgical Procedure"** means manual and/or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering and prolongation of life performed in a hospital or day care centre by a medical practitioner.
42. **"Sum Insured"** means the pre-defined limit specified in the Policy Schedule. Sum Insured and Cumulative Bonus represents the maximum, total and cumulative liability for any and all claims made under the Policy, in respect of that Insured Person (on Individual basis) or all Insured Persons (on Floater basis) during the Policy Year..
43. **"Third Party Administrator or TPA"** means a Company registered with the Authority, and engaged by an insurer, for a fee or by whatever name called and as may be mentioned in the health services agreement, for providing health services
44. **"Waiting Period"** means a period from the inception of this Policy during which specified diseases/treatments are not covered. On completion of the period, diseases/treatments shall be covered provided the Policy has been continuously renewed without any break.

iii. **Specific Definitions (Definitions other than those mentioned under C(i) above)**

45. **"Age"** means age of the Insured person on last birthday as on date of commencement of the Policy..
46. **"Ambulance"** means a road vehicle operated by a licensed/authorized service provider and equipped for the transport and paramedical treatment of the person requiring medical attention
47. **"AYUSH Treatment"** refers to the medical and/ or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.
48. **"AYUSH Medical Practitioner"** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy or Ayurvedic and or such other authorities set up by the Government of India or a State





Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license and acceptable to Us.

**49. "Break in Policy"** means the period of gap that occurs at the end of the existing policy term/installment premium due date, when the premium due for renewal on a given policy or installment premium due is not paid on or before the premium renewal date or grace period.

**50. "Cumulative Bonus"** shall mean any increase or addition in the Sum Insured granted by the Insurer without an associated increase in premium.

**51. "Endorsement"** means written evidence of change to the Policy including but not limited to increase or decrease in the period, extent and nature of the cover agreed by Us in writing.

**52. "Family"** means the Insured, his/her lawful spouse, dependent child/children, Parents and/or Parents-in-laws

**53. "Family Floater"** means Policy wherein all Insured Person/s of a family are covered under a single Sum Insured.

**54. "Insured/ You/ Your/ Yourself"** means an individual, who has proposed for Insurance and on whose name the Policy is issued.

**55. "Insured Person/s"** means the person(s) named in the Schedule of the Policy.

**"Policy"** means these Policy wordings, the Policy Schedule and any applicable endorsements or extensions attaching to or forming part thereof. The Policy contains details of the extent of cover available to the Insured person, what is excluded from the cover and the terms & conditions on which the Policy is issued to The Insured person

**52 "Policy period"** means the period between the inception date and expiry date of the Policy as specified in the Schedule to this Policy or the date of cancellation of this Policy, whichever is earlier.

**53 "Policy Schedule"** means the Policy Schedule attached to and forming part of Policy.

**54 "Policy year"** means a period of twelve months beginning from the date of commencement of the policy period and ending on the last day of such twelve-month period. For the purpose of subsequent years, policy year shall mean a period of twelve months commencing



from the end of the previous policy year and lapsing on the last day of such twelve-month period, till the policy period, as mentioned in the schedule.

55 **"Proposal and Declaration Form"** means any initial or subsequent declaration made by the Insured/ Insured Person/s and is deemed to be attached and forming part of this Policy.

56 **"Room rent"** -means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

57 **"We/Our/Us"** means the Liberty General Insurance Limited

## **D. BENEFITS COVERED UNDER THE POLICY**

### **SCOPE OF COVER**

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed to pay and/or reimburse reasonable and customary charges incurred towards medically necessary expenses up to the limits specified in the schedule against each benefit.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the total sum of basic Sum Insured, Cumulative Bonus and Reload of basic Sum Insured as stated in the Policy Schedule.

#### **1. In-Patient Hospitalization Expenses**

The Company undertakes to indemnify Insured person against any disease or Any One Illness or any injury during the Policy Period and if such disease or injury shall require any such Insured Person, upon the advice of a duly qualified physician/ Medical Practitioner to incur in-patient care expenses for medical/surgical treatment at any Hospital in India, towards following medical expenses, subject to the terms, conditions, exclusions and definitions contained herein or endorsed.

- I. Room, boarding expenses including 'Associated medical expenses' upto the limit specified in the Policy Schedule.
- II. Intensive Care Unit bed charges

"Associated medical expenses as specified below:

- i. Doctor's fees



11. **Nursing Expenses**

iii. **Surgical Fees, Operation Theatre Charges, Anesthetist, Anesthesia, Blood, Oxygen and their administration, Physical Therapy**

If the Insured Person is admitted in a room where the Room Rent incurred or the Room Category is different than the one specified in the Policy Certificate, then the Policyholder shall bear the rateable proportion of the total associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the room rent actually incurred and the room rent limit or the Room Rent of the entitled room category to the room rent actually incurred.

The proportionate deductions would be applied only in case of a hospital that follows differential billing practice based on the room category occupied by the Insured person and any Room rent category other than Intensive Care Unit.

2. **Pre-Hospitalization Expenses**

The Medical Expenses incurred during the Policy Period, for the period and upto the limits as specified in the Schedule to this Policy immediately before the Insured Person was hospitalized, provided that:

- i. Such Medical Expenses were incurred for the same condition for which the Insured Person's subsequent Hospitalization was required, and
- ii. There is a valid claim admissible under Part D 1 (In-patient Hospitalization Expenses) of the Policy.

3. **Post-Hospitalization Expenses**

The Medical Expenses incurred during the Policy Period, for the period and upto the limits as specified in the Schedule to this Policy, immediately after the Insured Person was discharged following Hospitalization, provided that:

- i. Such Medical Expenses were incurred for the same condition for which the Insured Person's earlier Hospitalization was required, and
- ii. There is a valid claim admissible under Part D 1 (In-patient Hospitalization Expenses) of the Policy.

4. **Day Care Procedure/Treatment**

The Company will indemnify medical expenses incurred on a treatment towards a Day Care procedure mentioned in the list of Day Care Procedures in the Policy and as available on the Company's web-site, where the procedure or surgery is taken by the Insured Person as an inpatient in less than 24 hours in a Hospital or standalone day care center but not in the Outpatient department of a Hospital.

5. **Emergency Local Road Ambulance charges :**

The Company will indemnify expenses incurred on an ambulance offered by a healthcare or ambulance service provider used to transfer the Insured Person to the nearest Hospital with adequate emergency facilities for the provision of health services following Accidental Bodily Injury/ illness / disease occurring during the Policy Period, provided that:



1. Our maximum liability shall be as specified in the Schedule to this Policy.
- 1i. There is a valid claim admissible under Part D 1(In-patient Treatment Expenses) of the Policy
- iii. The coverage also includes the cost of the transportation of the Insured Person from one Hospital to another nearest Hospital which is prepared to admit the Insured Person and provide necessary medical services if such medical services cannot satisfactorily be provided at a Hospital where the Insured Person was first admitted, provided that the transportation has been prescribed by a Medical Practitioner and is Medically Necessary.

**6. Hospital Daily Cash Allowance**

The Company will pay the amount as specified in the Schedule to this Policy against Hospital Cash allowance benefit for each continuous and completed period of 24 hours of hospitalization of the Insured Person for a maximum up to 10th day of continuous hospitalization, provided a valid claim is admissible under Part B.1 (Inpatient Treatment Expenses) of the Policy. A deductible of first 48 hours of hospitalization is applicable.

**7. Cumulative Bonus or Discount in Renewal Premium**

If the policy is claim free and is renewed with us without any break or within the Grace period as defined, there will be an auto increase in Sum Insured by 10% or 25% for every claim free Policy year up to a maximum of 50% or 100% of the Sum Insured depending on the Plan chosen and as stated in the Benefit Schedule. In the event of a Claim occurring during any Policy Year, the accrued Cumulative Bonus will be reduced by 10% or 25% (depending on the Plan chosen) of the expiring Sum Insured at the commencement of next Policy Year, but in no case shall the Sum Insured be reduced.

- a. For a Family Floater policy, the Cumulative Bonus shall be available only on floater basis and shall accrue only if no claim has been made in respect of any Insured Person during the expiring Policy Year. The Cumulative Bonus which is accrued during the claim free Policy Year will only be available to those Insured Persons who were insured in such claim free Policy Year and continue to be insured in the subsequent Policy Year.
- b. If the Insured Person/s in the expiring Policy are covered on a Floater Basis and the Policy renewal for such Insured Person/s is done by splitting the floater Sum Insured into 2 or more floater / individual covers, then the Cumulative Bonus of the expiring Policy shall be apportioned to such renewed Policy/ies in proportion to the Sum Insured under each of the renewed Policy/ies.



- c. If the Insured Person/s in the expiring Policy are covered on an Individual basis and thereby enjoy separate Cumulative Bonus in the expiring Policy/ies, and such expiring Policy/ies is renewed with the Company on a Floater Basis, then the Cumulative Bonus carried forward under such renewed floater Policy would be the least of the Cumulative Bonus/s earned under the expiring Policy/ies..
  - d. Entire Cumulative Bonus will be forfeited if the Policy is not continued / renewed on or before Policy Period End Date or the expiry of the Grace period whichever is later.
  - e. The Insured Person who do not make claim, may choose for availing 2.25% Discount in renewal premium in lieu of auto increase in Basic Sum Insured (Cumulative Bonus) for every claim free Policy year
8. **Sub Limits on Medical Expenses**  
The Medical Expenses incurred during any Hospitalisation due to the listed Surgeries / Medical Procedures or any listed medical treatment pertaining to an Illness/ Injury shall be limited to actual expenses or upto the Sub limits (whichever is less) as stated in the 'Annexure' attached to the Policy which is inclusive of its related Pre and Post Hospitalization expenses if applicable as specified under Part D. 1, 2 & 3 of the Policy.
9. **Co-Payment**  
For all admissible claims in non-network hospitals, Insured shall bear 10% of the admissible claim and in respect of Insured above 60 years, 10% co-pay will be applied on all admissible claims irrespective of network/non-network hospital.
10. **Health Check-up**  
The Insured Person/s above 8 years of age is/are entitled to a free health check-up as below at a diagnostic center specified by the Company after a block of every 2 claim free years of continuous yearly Policy renewal with Us. This is available for the Insured Person/s who was insured with Us for the above specified period and continue to be insured in the subsequent Policy Year.
- a. For a Family Floater policy, Health Check-up shall be available only if no claim has been made in respect of any Insured Person covered during the two expiring Policy Years. The Health Check-up which is accrued during the claim free Policy Years will only be available to those Insured Person/s who were insured in such claim free Policy Years and continue to be insured in the subsequent Policy Year.
  - b. If the Insured Person/s in the expiring Policy Years are covered on a Floater Basis during the first Policy Year and the Policy has been renewed for such Insured Person/s by splitting the floater Sum Insured into 2 or more individual covers in the second Policy Year, then the Health Check-up benefit shall be available only to those Insured Person/s who were insured in such 2 Policy Years and who had not made any claim during the two expiring Policy Years and continue to be insured in the subsequent Policy Year.
  - c. If the Insured Person/s in the expiring Policy Years are covered on an Individual basis during the first Policy Year and the Policy has been

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renewed with the Company on a floater basis in the second Policy Year, then the Health Check-up benefit shall be available only if no claim has been made in respect of any Insured Person covered during the two expiring Policy Years.

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Sum Insured	List of Investigation
2- 5 lac	Complete blood Count, , Fasting Blood Sugar, S.Cholestrol, S. Creatinine, ECG
6- 15 lac	Complete blood Count, Routine Urine Analysis, Fasting Blood Sugar, Lipid profile, S. creatinine, ECG

#### 11. Stay Fit Perks

The Policy provides additional perk equivalent to the amount specified in the Benefit schedule applicable on renewal of Policy after every two claim free years subject to Claim admissible under Part II. I of the Policy. The accumulated Stay fit perk can be utilised from the third policy year against any non-medical expenses, Co-Pay or Sub limits on medical expenses as applicable under the Policy

- d. For a Family Floater policy, Stay Fit Perk shall be available only on floater basis and shall accrue only if no claim has been made in respect of any Insured Person covered during the two expiring Policy Years. The Stay Fit Perk which is accrued during the claim free Policy Years will only be available to those Insured Person/s who were insured in such claim free Policy Years and continue to be insured in the subsequent Policy Year.
- e. If the Insured Person/s in the expiring Policy are covered on a Floater Basis and the Policy renewal for such Insured Person/s is done by splitting the floater Sum Insured into 2 or more floater/ individual covers, then the Stay Fit Perk of the expiring Policy shall be apportioned to such renewed Policy/ies in proportion to the Sum Insured under each of the renewed Policy/ies.
- f. If the Insured Person/s in the expiring Policy are covered on an Individual basis and thereby enjoy separate Stay Fit Perk in the expiring Policy/ies, and such expiring Policy/ies is renewed with the Company on a Floater Basis, then the Stay Fit Perk carried forward under such renewed floater Policy would be the least of the Stay Fit Perk /s earned under the expiring Policy/ies.

#### 12. AYUSH Treatment#

The Company will indemnify Reasonable and Customary charges up to the Basic Sum Insured mentioned in the Policy Schedule, towards Medical Expenses incurred for the inpatient hospitalization treatment taken under Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homeopathy provided that the hospitalization is for minimum 24 hours and is not for evaluation and/or investigation purpose only and treatment is availed in India and provided the treatment has undergone in:





1. Government hospital or in any institute recognized by government and/or accredited by Quality Council of India or National Accreditation Board on Health;
11. Teaching hospitals of AYUSH colleges recognized by Central Council of Indian Medicine (CCIM) and Central Council of Homeopathy (CCH);
111. AYUSH Hospitals as defined hereinabove.

#Added pursuant to "Guidelines on providing AYUSH Coverage in Health insurance policies" dated 31 January, 2024 issued by the IRDAI effective 1st April 2024.

### **Exclusions specific to AYUSH Treatment**

The Company shall not make payment in respect of claims arising directly or indirectly out of or attributable or traceable to any of the following:

- OPD / Day care treatment
- Wellness and non-therapeutic treatment
- Any Pre-Hospitalization and Post-Hospitalization Expenses
- All Preventive and Rejuvenation Treatments (non-curative in nature) including, without limitation, treatments that are not Medically Necessary.
- Non- Prescribed medicines by treating physician, non-disclosed formulations & non-standardized preparations or Health Supplementary products will be excluded.
- Any Pre or Post hospitalization AYUSH treatment taken before/pursuant to inpatient Allopathy treatment.

The above exclusions are in additions to the General exclusions listed under the Policy

#Added pursuant to "Guidelines on providing AYUSH Coverage in Health insurance policies" dated 31 January, 2024 issued by the IRDAI effective 1st April 2024.

### **OPTIONAL COVER(S)**



The Optional Covers as stated below shall be available only if the same is specifically mentioned in the Policy Schedule and available on payment of additional premium as applicable. The Insured has an option to select the cover/s either on individual /combination basis, along with the covers specified under Part II Scope of Covers of the Policy.

However, Our total liability under this Policy for payment of any and all Claims in aggregate during each Policy Year of the Policy Period shall not exceed the sum of the Sum Insured, Cumulative Bonus and Reload Sum Insured as available to the Insured and stated in the Policy Schedule.

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed to pay and/or reimburse reasonable and customary charges incurred towards medically necessary expenses up to the limits specified in the schedule against each benefit

### 1. Reload of Sum Insured

When the original Sum Insured is exhausted due to claims made and paid during the Policy Year or made during the Policy Year and accepted as payable under Part II 1 (In-patient Hospitalization Expenses) of the Policy; the Company agrees to automatically Reload the Sum Insured equivalent to the original Sum Insured specified in the Policy Schedule, for the particular policy year, provided that:

- a. The Reload Sum Insured will be triggered immediately after the original Sum Insured and Cumulative Bonus ( if any ) has been completely exhausted during that Policy Year;
- b. The Reload Sum Insured is available for the medical expenses incurred only in India
- c. The Reload Sum Insured can be used only for such claims as is admissible in terms of Part II 1 (In-patient Hospitalization Expenses) of the Policy and available for the Medical expenses incurred as stated under Part II 'Scope of cover' of the Policy.
- d. The Reload Sum Insured will be available during the Policy Year till it is exhausted completely.
- e. Any unutilized Reload amount cannot be carried forward to any subsequent Policy Year/renewal of the Policy.
- f. In case of Portability, the credit for Sum Insured would be given only to the extent of the original Sum Insured.

If the policy is a Family Floater, then the Reload Sum Insured will only be available in respect of claims made by those Insured Persons who were Insured Persons under the Policy before the Sum Insured was exhausted.

### 2. Enhanced Cumulative Bonus

The Cumulative Bonus as available under Part D ( Scope of Cover) can be enhanced maximum upto 150% of the Sum Insured or as stated under the Policy Schedule ( whichever is lower) provided that:



- a. The total Cumulative Bonus available under the Policy shall be subject to per Policy Year and maximum upto the limits as per the Plan opted and available under the Policy Schedule,
- b. We would not pay separate Cumulative Bonus as stated under Part D.7 'Cumulative Bonus' of the Policy,
- c. The eligibility of this benefit is as per the terms and conditions stated under Part D.7 'Cumulative Bonus' of the Policy.

### 3. Waiver of the Medical Expenses Sub limits

Notwithstanding anything to the contrary in the Policy, the Company agrees to waive off the sub limits applicable on the listed illnesses/injuries as mentioned under Part D. 8 (Sub Limits on Medical Expenses) subject to the Sum Insured being the Maximum Limit of Indemnity.

## E. EXCLUSIONS

The Company shall bear no liability to make the payment in respect of claims arising directly or indirectly out of or attributable or traceable to any of the following:

### i. Standard Exclusions (Exclusions for which standard wordings are specified by IRDAI)

#### 1. Pre- Existing Diseases - *Code- Excl01*

- a. Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded as per the Plan mentioned in the Policy schedule i.e. until the expiry of 36 months or 24 months of continuous coverage after the date of inception of the first policy with Us.
- b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of sum insured increase.
- c. If the Insured person is continuously covered without any break as defined under the Portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to be extent of prior coverage.
- d. Coverage under the policy after the expiry of applicable months as per the Plan, for any Pre-existing Disease is subject to the same being declared at the time of application and accepted by the Insurer

#### 2. Specified disease/procedure waiting period - *Code- Excl02*

- a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of below mentioned months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.



- c. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on Portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures

Sr. No.	Two Year (24 months) Waiting Period	Four Year (36 months) Waiting Period
1.	Cataract	Surgical treatment of Obesity
2.	Benign Prostatic Hypertrophy	
3.	Hernia	
4.	Hydrocele	
5.	Fistula in anus	
6.	Piles	
7.	Sinusitis and related disorders	
8.	Fissure	
9.	Gastric and Duodenal ulcers	
10.	Gout and Rheumatism	
11.	<input type="checkbox"/> Internal tumors, cysts, nodules, polyps, breast lumps (unless malignant)	
12.	Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus	
	Polycystic ovarian diseases	
	<input type="checkbox"/> Skin tumors (unless malignant)	
13.	Benign ear, nose and throat (ENT) disorders and surgeries, adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty	
	<input type="checkbox"/> Dilatation and Curettage (D&C);	
	14 Congenital Internal Diseases	

1	<input type="checkbox"/> Calculus diseases of Gall bladder and   Urogenital system	
1	<input type="checkbox"/> Joint Replacement due to Degenerative   condition	
2d	Surgery for prolapsed inter vertebral disc unless arising from accident	
2]	Age related Osteoarthritis and Osteoporosis	
2	<input type="checkbox"/> Spondylosis / Spondylitis	
2	<input type="checkbox"/> Surgery of varicose veins and varicose   ulcers.	
24	Diabetes & related complications: Diabetic Retinopathy, Diabetic Nephropathy, Diabetic Foot/Wound, Diabetic Angiopathy, Diabetic Neuropathy, Hypo/Hyperglycemic Shocks	
2]	Hypertension & related complications: Coronary Artery Disease, Cerebrovascular Accident, Hypertensive Nephropathy, Internal bleed/Haemorrhages.	
26	Treatment for correction of eye sight (laser surgery) due to refractive error	
*The illnesses/diseases mentioned with the coding in the bracket such as F06, F40 are as per the 'International Classification of Diseases (ICD's). ICD defines the universe of diseases, disorders, injuries and other related health conditions, listed in a comprehensive, hierarchical fashion.		



### 3. 30-day Waiting Period - Code-Exc/03

- a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

### 4. Investigation & Evaluation - Code-Excl04

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

### 5. Rest Cure, rehabilitation and respite care- Code- Excl05

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
  - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

### 6. Obesity/ Weight Control: Code- Excl06

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type 2 Diabetes



**7. Change-of-Gender treatments: Code- Excl07**

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

**8. Cosmetic or plastic Surgery: Code- Excl08**

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner

**9. Hazardous or Adventure sports: Code-Exc/09**

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

**10. Breach of law: Code- Exe/ 10**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

**11. Excluded Providers : Code-Exell 1**

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

**12. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code-Exel 12**

**13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code - Exel 13**





14. Dietary supplements and substances that can be purchased without prescription including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. **Code-Excl 14**

15. Refractive error: **Code - Excll 5**

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

16. **Unproven Treatments:** Code- Excll6

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

17. **Birth control, Sterility and Infertility:** Code- Excll 7

Expenses related to Birth Control, sterility and infertility. This includes:

- (i) Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

18. **Maternity:** **Code Exc/18**

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

ii. **Specific Exclusions (Exclusions other than those mentioned under E(i) above)**

- 1. Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice & Trichomoniasis, Human T Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or



condition of a similar kind.

2. Any dental treatment or surgery unless requiring hospitalization arising out of an accident.
3. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
4. Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, routine eye and ear examinations, dentures, artificial teeth and all other similar external appliances and /or devices whether for diagnosis or treatment.
5. Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, walkers, belts, collars, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer/thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.P.A.D) and oxygen concentrator or asthmatic condition, cost of cochlear implants.
6. .External Congenital Anomaly.
7. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident
8. Any OPD treatment except pre and post - hospitalization as covered under Scope of the Policy.
9. Treatment received outside India
10. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, mutiny, military or usurped acts, seizure, capture, arrest, restraints and detainment of all kinds.
11. Act of self-destruction or self-inflicted, attempted suicide or suicide while sane or insane or Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs and alcohol or hallucinogens.
12. Any charges incurred to procure any medical certificate, treatment or Illness related documents pertaining to any period of Hospitalization or Illness.
13. Personal comfort and convenience items or services including but not limited to TV(wherever specifically charged separately), charges for access to telephone and telephone calls (wherever specifically charged separately), foodstuffs, (except patient's diet), cosmetics, hygiene



articles, body or baby care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies.

14. Expenses related to any kind of RMO charges, service charge, surcharge, admission fees, registration fees, night charges levied by the hospital under whatever head.
15. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
16. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
17. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.
18. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and /or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death
  - a. In addition to the foregoing, any loss, claim or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, minimizing or in any way relating to the above shall also be excluded.
19. Alopecia, wigs and/or toupee and all hair or hair fall treatment and products
20. Drugs or treatment and medical supplies not supported by a prescription from a Medical Practitioner.

## **F. GENERAL TERMS AND CONDITIONS**

- i. Standard General Terms and Clauses (General terms and clauses whose wordings are specified by **IRDAI**)

### **a. Disclosure of information**



The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

("Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

**b. Condition Precedent to admission of Liability**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

**c. Claim Settlement (Provision for Penal Interest)**

- a. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
- b. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- c. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- d. In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

**Explanation: "Bank Rate" shall mean the rate fixed by Reserve Bank of India (RBI) at the beginning of the financial year in which the claim has fallen due.**

**d. Complete Discharge**

Any payment to the Insured Person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or Assignee, as the case may be, for any benefit under the Policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

**e. Multiple Policies**

- a) Indemnity based policies: In case of multiple policies held by Insured person, insured person has a choice to file claim settlement under any policy. If insured person chooses to file such claim under policy held with the Company, then same shall be treated as the primary Insurer. In case the available coverage under the said policy is less than the admissible claim amount, then we, Liberty General Insurance as primary Insurer shall seek the details of other available policies of the Insured and shall coordinate



with other Insurers to ensure settlement of the balance amount as per the policy conditions, without causing any hassles to the Insured.

**b) Benefit based Policies:**

On occurrence of the insured event, the policyholders can claim from all Insurers under all policies

**f. Fraud**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and/ or forfeit the policy benefits on the ground of Fraud, if the insured person/ beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

**g. Cancellation/Termination**

(i) The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing. The Company shall

a. refund proportionate premium for unexpired policy period, if the term of policy upto one year and there is no claim (s) made during the policy period.

b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.



(ii) The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

#### **h. Migration**

"Migration" means a facility provided to policyholders (including all members under family cover and group policies), to transfer the credits gained for pre-existing diseases and specific waiting periods from one health insurance policy to another with the same insurer.

Insured person can opt for migration of his/her policy to another product with the same Insurer. The insured (including all members under family cover and group insurance policies) can transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting periods, waiting period for pre-existing diseases, Moratorium period etc. in the previous policy to the migrated policy

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company by applying for migration of the policy atleast 30 days before the policy renewal date as per the IRDA Guidelines on Migration. If such person is presently covered and has been continuously covered without any lapse under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDA Guidelines on Migration.

For Detailed Guidelines on Migration, kindly refer the link <https://www.libertyinsurance.in/>

#### **i. Portability**

**"Portability" means a facility provided to the health insurance policyholders (including all members under family cover), to transfer the credits gained for, pre-existing diseases and specific waiting periods from one insurer to another insurer.**

**The policyholder is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, specific waiting periods, waiting period for pre-existing disease , Moratorium period etc from the Existing Insurer in the previous policy to the Acquiring Insurer.**

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on Portability, kindly refer the link <https://www.libertyinsurance.in/>



**j. Renewal of Policy**

The policy shall ordinarily be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured person.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not under an obligation to give any notice for renewal.
- ii. Renewal of a health insurance policy shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years, except for benefit based policies where the policy terminates following payment of the benefit covered under the policy.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period. **Withdrawal of Policy**

In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.

**k. Moratorium Period**

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

Note :The accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium period.

**m. Premium Payments in Installments**

- i. The grace period of fifteen days (where premium is paid in monthly installments) and thirty days (where premium is paid in quarterly/half-yearly/annual installments) is available on the premium due date, is available to the policyholder to pay the premium.
- ii. If the premium is paid in instalments during the policy period, coverage will be available for the grace period also.
- iii. If the policy is renewed during grace period, all the credits (Sum Insured, No Claim Bonus, Specific Waiting periods, waiting periods for pre-existing diseases, Moratorium period etc.) accrued under the policy shall be protected.
- iv. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- v. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vi. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.





Given below are the payment terms applicable on standard premiums in case of installments.

Installment Frequency	% of Annual Premium
Half Yearly	51%
Quarterly	26%
Monthly	8.75%

**n. Possibility of Revision of Terms of the Policy Including the Premium Rates**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are affected.

Insured Person/s could avail of 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 policy.

We are not under any obligation to Renew your Policy on same terms or premium as the expiring Policy. Any change in benefit or premium (other than due to change in Age) will be done with the approval of the IRDA and will be intimated to You

		Waiting period to be served with new insurer in number of days/years upon Portability		
Sl No	No of years of continuous insurance cover with previous insurer(s)	30 days waiting period	2 years waiting period	13 years waiting period for PED
1	1 Year	NIL	1 Year	2 Yearsno
2	2 Years	NIL	NIL	1 Years
3	3 Years	NIL	NIL	0Year

**LIST OF DAY**

LJ 4 Years	NIL	NIL	NIL
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#### o. Free Look Period


The insured person shall be allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy. If he/she is not satisfied with any of the terms and conditions, he/she has the option to cancel his/her policy. The Free Look Period shall be applicable only for new individual health insurance policies, except for those policies with tenure of less than a year and not on renewals.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to -

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
  - Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

#### n. Redressal of Grievance

In case of any grievance the insured person may contact the company through

Step 1	Step 2
<p><b>Call us</b> on Toll free number: <b>1800-266-5844</b></p> <p>(8:00 AM to 8:00 PM, 7 days of the week)</p> <p>or</p> <p><b>Email us at:</b> <a href="mailto:care@libertyinsurance.in">care@libertyinsurance.in</a></p> <p><b>Senior Citizens can email us at:</b> <a href="mailto:seniorcitizen@libertyinsurance.in">seniorcitizen@libertyinsurance.in</a></p> <p>or</p>	<p>If our response or resolution does not meet your expectations, you can escalate at</p> <p><a href="mailto:Manager@libertyinsurance.in">Manager@libertyinsurance.in</a></p>
 <p><b>Liberty</b> General Insurance™</p>	<p><b>Step 3</b></p> <p>If you are still not satisfied with the resolution provided, you can further</p>

## COSES/TREATMENTS

Secure Health Connect -POLICY WORDINGS WITH CUSTOMER INFORMATION SHEET (Effective from 30.09.2024)

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include the following Day Care Services & Day Care Treatments

in a Hospital or standalone day care centre but not in the Outpatient



<p><b>Write to us at:</b></p> <p><b>Customer Service</b></p> <p><b>Liberty General Insurance Limited</b> 10<sup>th</sup> Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013</p>	<p>escalate at <a href="mailto:ServiceHead@libertyinsurance.in">ServiceHead@libertyinsurance.in</a></p>
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Insured person may also approach the grievance cell at any time of the Company's branches with the details of the grievance.

If the insured person is not satisfied with the redressal of the grievance through one of the above methods, insured person may contact the grievance officer at [gro@libertyinsurance.in](mailto:gro@libertyinsurance.in).

For updated details of grievance officer kindly refer <https://www.libertyinsurance.in/customer-support/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided in **Annexure B**:

Grievance may also be lodged at IRDAI Integrated Grievance Management System -<https://igms.irda.gov.in/>

The updated grievances redressal procedure shall be provided on the website of the Company and is subject to change in compliance with guidelines/regulations issued by Insurance Regulatory and Development Authority of India.

#### **o. Nomination**

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.



iii. **Specific terms and clauses (terms and clauses other than those mentioned under F(i) above**

1. **Observance of Terms and Conditions** - The due observance and fulfillment of the terms, conditions and Endorsements, including the payment of premium of this Policy and compliance with specified claims procedure insofar as they relate to anything to be done or complied with by the Insured shall be a Condition Precedent to any liability of the Company to make any payment under this Policy.
2. **Alterations to the Policy** - This Policy together with the Policy Schedule constitutes the complete contract of insurance. This Policy cannot be changed or varied by any one (including an insurance agent or broker) except the Company, and any change We make will be evidenced by a written Endorsement signed and stamped by the Company.
3. **Material Change** - Material information to be disclosed includes every matter that the Insured/s are aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form and which is relevant to the Company in order to accept the risk of insurance and if so on what terms. The Insured/s must exercise the same duty to disclose those matters to the Company before the Renewal, extension, variation, endorsement or reinstatement of the contract.
4. **Records to be maintained-**  
The Insured Person/s shall keep an accurate record containing all relevant medical documents including a variety of types of "notes" entered over time by Medical Practitioner, recording observations and administration of drugs and therapies, Investigation reports and shall allow the Company to inspect such record. The Insured Person/s shall furnish such information to the Company as may be required under this Policy, during the Policy Period or until the final adjustment, if any, and resolution of Claim/s under this Policy whichever is later.
5. **Notice of charge** - The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured Person/s, his/her/their Nominees or legal representatives, as the case may be, of any Medical expenses or compensation or benefit under the Policy shall in all cases be complete and construed as an effectual discharge in favor of the Company.
6. **Area of Validity**  
The Policy shall provide for eligible medical treatment taken within India & all the benefits under the Policy shall be payable in Indian rupees only.
7. **Policy Disputes**



The parties to this Policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this Policy. Any dispute concerning the interpretation of the terms and conditions, limitations and/or exclusions contained herein is understood and agreed to, by both the Insured and the Company to be subject to Indian law. Each party agrees to be subject to the executive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

#### **8. Arbitration**

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and the arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no dispute or difference shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a Condition Precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

#### **9. Electronic Transaction**

The Insured agrees to adhere to and comply with all such terms, conditions and exclusions as the Company may prescribe from time to time, and hereby agrees and validates that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, has his concurrence and full understanding of the terms and conditions affecting this Contract and shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. Sales through such electronic transactions shall ensure adherence to conditions of section 41 of the Insurance Act 1938 with full disclosures on terms, conditions and exclusions. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and sent to the Insured Person, duly validated/confirmed by the Insured Person.



**10. Notices:** Any notice, direction or instruction given under this policy shall be in writing and delivered by hand, post, or fax to:

**In case of Insured** - As mentioned in the schedule

**In case of the Company:**

Liberty General Insurance Limited  
10<sup>th</sup> Floor, Tower A, Peninsula Business Park,  
Ganpatrao Kadam Marg,  
Lower Parel, Mumbai - 400013  
Tel: 02207001313  
Fax: 022 67001606

Notice and instruction will be deemed served 7 days after posting or immediately upon recipient in the case of hand delivery, fax or e-mail.

**11. Customer Service:** If at any time the Insured requires any clarification or assistance, the insured may contact the offices of the Company at the address specified during normal business hours.

## **G. OTHER TERMS AND CONDITIONS:**

### **1. Entry Age -**

Minimum entry Age: Adult-18 years and 91 days for children; Maximum entry Age: 65 Years

Child/children below 25 years of age can be covered provided either of the parents is insured under the policy.

**2. For Child/children:** covered with Us shall have the option to continue renewal by migrating to a suitable policy at the end of the specified age. Due credit for continuity in respect of the previous policy period will be allowed provided the earlier policies have been maintained without a break.

**3. Increase in Sum Insured or Change in Plan/Optional Cover-** Sum Insured can be enhanced or Policy Plan or Optional Covers can be changed 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 subject to medical clearance called for analysing sub-standard risk, by the Company. In all such case of increase in the Sum Insured, waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced



6 Ossiculoplasty  
7 Myringotomy  
8 Tympanoplasty  
9 Stapedectomy

- 4. Sub-standard Risk** - Proposals where the Health status is adverse, as revealed in the Proposal form and/or followed by health check-up may be accepted at the sole discretion of the Company with an increased risk rating which shall not exceed 100% of normal slab premium per diagnosis / medical condition and not over 200% of normal slab premium per person. Applicable for all subsequent renewal(s) involving age slab changes and increase in Sum Insured.

If these diseases are pre-existing at the time of proposal or subsequently found to be pre-existing, then Pre-Existing Condition Exclusion (1.c) shall be applicable.

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

- 5. Pre Policy Health Check Up**-The Company may require Individuals to undergo Pre Policy health check-up based on the Sum Insured or age bands or an adverse medical history revealed in the Proposal form at our network list of diagnostic centers as available on our website. The result of these tests will be valid for a period of 3 months from the date of tests performed.

The Company reserves its right to require any individual to undergo such medical tests or any further additional tests, at the discretion of the Company to determine the acceptance of a Proposal.

If the proposal is accepted we shall refund 50% of the health check-up cost (on our pre agreed rates with the network provider).

#### 6. Discount Parameters

The following discounts on the premium payable based on the declarations made in proposal form, health status of the insured and coverage sought.

1. Family Discount: A Family discount of 10% will be given if 2 or more family members are covered on Individual Sum Insured basis and is available to each member under the policy
2. Multi-year Policy Discount: A discount of 7.5% and 10% will be given on selection of 2 year or 3 year tenure policies respectively subject to in receipt of the applicable premium in advance as single premium.
3. Employee Discount/: 10% discount if the client is an employee of the Company
4. Direct Policy Purchase Discount- 10% discount will be given if you are purchasing this Policy through Our Website.

#### 7. Claim Process and Management

##### a) Notification of Claim:





- a. **For Cashless Service:** You may call to our Customer care number for obtaining Cashless facility. You may also visit to our Company website [www.libertyinsurance.in](http://www.libertyinsurance.in) to know the list of empaneled Hospitals.
- b. **For Reimbursement of Claim:** You need to intimate Us immediately on hospitalization/ injury/ death, further submit all claim documents with supporting details/documents at your own expense to the TPA within 15 days of discharge from the hospital.

#### Turn Around Time (TAT) for claim settlement:

- \* TAT for preauthorization of cashless facility within 1 Hours.
- \* TAT for cashless final bill authorization within 3 Hours.

- i. Network Hospital details - <https://www.libertyinsurance.in/products/CPMigration/hospitalLocator>
- ii. Helpline number - 1800 266 5844
- iii. Claim form - <https://www.libertyinsurance.in/customer-support/download-forms.html>
- iv. Hospitals which are blacklisted or from where no claims will be accepted by insurer -

<https://www.libertyinsurance.in/Docx/ExcludedHospitalLists.pdf>

#### Summary of Claim Procedure:

##### Notification of Claim-

- a. Upon the happening of any event giving rise or likely to give rise to a claim under this Policy:
- b. The Insured shall deliver to the Company, within 15 days from the date of discharge a detailed statement in writing as per the claim form together with bills, vouchers and any other material particular, relevant to the making of such claim.
- c. The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured/ Insured Person/s.
- d. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
- e. The Company shall settle claims, including its rejection, within (15 days) fifteen days of receipt of the last required documents
- For opting Cashless Facility: (applicable where the Insured Person/s has opted for cashless facility in a Network Hospital) - The Insured Person must call the helpline and

Please ensure to send the claim form duly completed in all respects along with all the following documents within 15 days from the date of discharge from the Hospital. In event of any claim for Pre - Post Hospitalization expenses incurred, all claim related documents needs to be submitted within 7 days from the date of completion of treatment or eligible Post Hospitalization period as mentioned in the Policy Schedule whichever is earlier The Claim Procedure would be in full compliance with relevant provisions of applicable Circulars and Regulations issued by IRDAI from time to time. In the event of the original documents being provided to any other Insurance Company or to a reimbursement provider, We shall accept verified photocopies of such documents attested by such other Insurance Company/ reimbursement provider.

- We are entitled to verify medical records of the case retained by the Hospital as and when required for verification of claim.
- If required, the Insured Person/s must give consent to obtain Medical opinion from any Medical Practitioner at Our expense.
- If required, the Insured person/s must agree to be examined by a medical practitioner of our choice at Our expenses. No person other than the Insured /Insured Person(s) and/or nominees named in the Proposal can claim or sue us under this Policy.

**Claim Settlement (provision for Penal Interest)**

- The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
- In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

(Bank rate shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)



the inner ear.

2) **Reimbursement:** Notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/ injury and name and address of the attending Medical Practitioner/ Hospital/ Nursing Home should be given to Us immediately on hospitalization/ injury/ death, failing which admission of claim would be based on the merits of the case at our discretion. The Insured Person/s shall after intimation as aforesaid, further submit at his/her own expense to the TPA within 15 days of discharge from the hospital the following:

1. Claim form duly completed in all respects
- 1i. Original Bills, Receipt and Discharge certificate / card from the Hospital.
- iii. Original Cash Memos from Hospital(s)/Chemist(s), supported by proper prescriptions.
- iv. Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner/ Surgeon demanding such Pathological tests.
- v. Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.
- vi. Attending Doctor's/ Consultant's/ Specialist's/ - Anesthetist's original bill and receipt, and certificate regarding diagnosis.
- vii. Medical Case History / Summary.
- viii. Original bills & receipts for claiming Ambulance Charges

The Insured Person/s shall at any time as may be required authorize and permit the TPA and/or Company to obtain any further information or records from the Hospital, Medical Practitioner, Lab or other agency, in connection with the treatment relating to the claim. The Company may call for additional documents/ information and/or carry out verification on a case to case basis to ascertain



the facts/collect additional information/documents of the case to determine the extent of loss. Verification carried out will be done by professional Investigators or a member of the Service Provider and costs for such investigations shall be borne by the Company.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured/ Insured Person/s. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.

Applicable Taxes prevailing at the time of claim will be considered as part of the Claim Amount and the aggregate liability of the Company, including any payment towards such Taxes shall in no case exceed the Sum Insured opted.

No person other than the Insured /Insured Person(s) and/ or nominees named in the proposal can claim or sue us under this Policy.

#### c) Claim Service Assurance:

**Cashless Service Assurance:** If the Insured/ Insured person notifies a cashless facility request by sending the Pre-Authorization form duly filled in and signed through email, fax to the Company / TPA or its representative then within 6 Hours of the actual receipt of such a request the Company / TPA will respond with:

- i. Approval, or
- ii. Rejection

If such request has been notified during office hours (9am to 6pm) on Monday to Friday and the Company/TPA fails to either approve or reject or seek further information after the expiry of 6 Hours from the actual receipt of such a request then the Company shall be liable to pay the Insured for the delay in the following manner:

- i. For Delay beyond 6 hours Rs 1500/-
- ii. The Maximum amount the Company shall be liable to pay for any delay, in respect of a single hospitalization, shall at no time exceed Rs 1500/-

The Company will not be liable to make any payments under the above clause in case of any natural event or manmade disturbance which impedes the Company's ability to make a decision or communicate such decision to the Insured/Insured Person.



Any amount paid under the Clause will not affect the Sum Insured as specified in the Schedule. That the Company's liability to make payments under the Clause shall at all times be restricted to the amounts specified including the maximum amount specified therein and the Insured shall not be entitled to any sum whatsoever, in excess of those amounts. That any Payment made under this clause by the Company will not account to any admission of liability for a claim notified by the Insured. Service Assurance is applicable only to the first response on a single claim and no subsequent correspondence.

#### **d) CHECK LIST OF ENCLOSURES FOR SUBMISSION OF CLAIM**

##### **In-patient Treatment/ Day Care Procedures**

- ☐ Duly filled and signed Claim Form
- ☐ Photocopy of ID card / Photocopy of current year policy
- ☐ Original Detailed Discharge Summary/ Day care summary from the hospital. Original consolidated hospital bill with bill no. and break up of each Item, duly signed by the Insured
- ☐ Original payment Receipt of the hospital bill with receipt number
- ☐ First Consultation letter and subsequent Prescriptions. Original bills, original payment receipts and Reports for investigation supported by the note from attending Medical Practitioner / Surgeon demanding such test
- ☐ Surgeons certificate stating nature of Operation performed and Surgeons Bills and Receipts
- ☐ Attending Doctors/ Consultants/ Specialist's/ Anesthetist Bill and receipt and certificate regarding same
- ☐ Original medicine bills and receipts with corresponding Prescriptions.
- ☐ Original invoice/bills for Implants (viz. Stent /PHS Mesh/ IOL etc.) with original payment receipts.

##### **Road Traffic Accident**

In addition to the In-patient Treatment documents:

- ☐ Copy of the First Information Report from Police Department/ Copy of the Medico-Legal Certificate.

##### In Non Medico legal cases

- ☐ Treating Doctor's Certificate giving details of injuries (How, when and where injury sustained)

##### In Accidental Death cases

- ☐ Copy of Post Mortem Report (if conducted) & Death Certificate

##### **For Death Cases**



In addition to the In-patient Treatment documents:

- ☐ Original Death Summary from the hospital.
- ☐ Copy of the Death certificate from treating doctor or the hospital authority.
- ☐ Copy of the Legal heir certificate (where nomination is not available)

**Pre and Post-hospitalisation medical expenses**

- ☐ Duly filled and signed Claim Form.
- ☐ Photocopy of ID card/ Photocopy of current year policy.
- ☐ Original Medicine bills, original payment receipt with prescriptions.
- ☐ Original Investigations bills, original payment receipt with prescriptions and report.
- ☐ Original Consultation bills, original payment receipt with prescription.
- ☐ Copy of the Discharge Summary of the main claim.

**Tele-medicine**

- ☐ A proper invoice or numbered bill of consultation with date
- ☐ A proof of payment either a Online, G-PAY or Pay-TM
- ☐ The consultation note or Prescription with Physicians registration number and details
- ☐ All investigation report advised with bills and prescription

We may call for additional documents/ information as relevant to the claim.

**Applicable to all claims under the Policy:**

- a) In the event of the original documents being provided to any other Insurance Company or to a reimbursement provider, We shall accept verified photocopies of such documents attested by such other Insurance Company/ reimbursement provider.
- b) If required, the Insured Person must give consent to obtain Medical opinion from any Medical Practitioner at Our expense.
- c) If required, the Insured person must agree to be examined by a medical practitioner of our choice at Our expenses.
- d) The Policy - excludes the Standard List of excluded items - attached in the Policy document.
- e) Claim settlement (provision for Penal Provision)
  - i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.



11. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
111. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- 1v. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

("Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

f) No person other than the Insured /Insured Person(s) and/ or nominees named in the proposal can claim or sue us under this Policy



**Liberty General Insurance Ltd.**

Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg,  
Prabhadevi, Mumbai - 400013, Phone: +91 226700 1313 Fax: +912267001606  
IRDAI of India Reg. No.150 • CIN: U66000MH2010PLC269656  
Website Link: www.libertyinsurance.in



1	30 days	30 days	✓	✓	✓	✓
2	2 Years	2 Years	✓	✓	✓	✓
3	4 Years	4 Years	✓	✓	✓	✓
3	Pre-existing Diseases (PED)	4 Years	✓	✓	✓	✓

## SUB LIMITS ON MEDICAL EXPENSES

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 JNR. Excluding taxes.				
Procedure/Treatment	Policy Plans			
	Secure Basic	Secure Elite	Secure Supreme	Secure Complete
Cataract per eye	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 TURF	75,000	100,000	120,000	120,000
CABG	100,000	150,000	200,000	200,000
Total Knee replacement per knee	80,000	120,000	150,000	150,000
Total Hip replacement	80,000	120,000	150,000	150,000

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63 Infusional Targeted therapy  
64 SRT-Stereotactic Arc Therapy  
65 SC administration of Growth Factors  
66 Continuous Infusional Chemotherapy  
67 Infusional Chemotherapy  
68 CCRT-Concurrent Chemo + RT  
69 2D Radiotherapy  
70 3D Conformal Radiotherapy  
71 IGRT- Image Guided Radiotherapy  
72 IMRT- Step & Shoot  
73 Infusional Bisphosphonates  
74 IMRT-DMLC  
75 Rotational Arc Therapy  
76 Tele gamma therapy  
77 FSRT-Fractionated SRT  
78 VMAT-Volumetric Modulated Arc Therapy  
79 SBRT-Stereotactic Body Radiotherapy  
80 Helical Tomotherapy  
81 SRS-Stereotactic Radiosurgery  
82 X-Knife SRS  
83 Gammaknife SRS  
84 TBI- Total Body Radiotherapy  
85 intraluminal Brachytherapy  
86 Electron Therapy  
87 TSET-Total Electron Skin Therapy  
88 Extracorporeal Irradiation of Blood Products  
89 Telecobalt Therapy  
90 Telecesium Therapy  
91 External mould Brachytherapy  
92 Interstitial Brachytherapy  
93 Intracavity Brachytherapy  
94 3D Brachytherapy  
95 Implant Brachytherapy  
96 Intravesical Brachytherapy  
97 Adjuvant Radiotherapy  
98 Afterloading Catheter Brachytherapy  
99 Conditioning Radiotherapy for BMT  
100 Extracorporeal Irradiation to the Homologous Bone grafts  
101 Radical chemotherapy  
102 Neoadjuvant radiotherapy  
103 LDR Brachytherapy  
104 Palliative Radiotherapy  
105 Radical Radiotherapy  
106 Palliative chemotherapy

107 Template Brachytherapy  
108 Neoadjuvant chemotherapy  
109 Adjuvant chemotherapy  
110 Induction chemotherapy  
111 Consolidation chemotherapy  
112 Maintenance chemotherapy  
113 HDR Brachytherapy

### **Plastic Surgery**

114 Construction skin pedicle flap  
115 Gluteal pressure ulcer-Excision  
116 Muscle-skin graft, leg  
117 Removal of bone for graft  
118 Muscle-skin graft duct fistula  
119 Removal cartilage graft  
120 Myocutaneous flap  
121 Fibro myocutaneous flap  
122 Breast reconstruction surgery after mastectomy  
123 Sling operation for facial palsy  
124 Split Skin Grafting under RA  
125 Wolfe skin graft  
126 Plastic surgery to the floor of the mouth under GA

### **Urology**

127 AV fistula - wrist  
128 URSL with stenting  
129 URSL with lithotripsy  
130 Cystoscopic Litholapaxy  
131 ESWL  
132 Haemodialysis  
133 Bladder Neck Incision  
134 Cystoscopy & Biopsy  
135 Cystoscopy and removal of polyp  
136 Suprapubic cystostomy  
137 percutaneous nephrostomy  
139 Cystoscopy and "SLING" procedure.  
140 TUNA- prostate  
141 Excision of urethral diverticulum  
142 Removal of urethral Stone  
143 Excision of urethral prolapse  
144 Mega-ureter reconstruction  
145 Kidney renoscopy and biopsy  
146 Ureter endoscopy and treatment

147 Vesico ureteric reflux correction  
148 Surgery for pelvi ureteric junction obstruction  
149 Anderson hynes operation  
150 Kidney endoscopy and biopsy  
151 Paraphimosis surgery  
152 injury prepuce- circumcision  
153 Frenular tear repair  
154 Meatotomy for meatal stenosis  
155 surgery for founmier's gangrene scrotum  
156 surgery filarial scrotum  
157 surgery for watering can perineum  
158 Repair of penile torsion  
159 Drainage of prostate abscess  
160 Orchiectomy  
161 Cystoscopy and removal of FB

### Neurology

162 Facial nerve physiotherapy  
163 Nerve biopsy  
164 Muscle biopsy  
165 Epidural steroid injection  
166 Glycerol rhizotomy  
167 Spinal cord stimulation  
168 Motor cortex stimulation  
169 Stereotactic Radiosurgery  
170 Percutaneous Cordotomy  
171 Intrathecal Baclofen therapy  
172 Entrapment neuropathy Release  
173 Diagnostic cerebral angiography  
174 VP shunt  
175 Ventriculoatrial shunt

### Thoracic surgery

176 Thoracoscopy and Lung Biopsy  
177 Excision of cervical sympathetic Chain  
Thorascopic  
178 Laser Ablation of Barrett's oesophagus  
179 Pleurodesis  
180 Thoracoscopy and pleural biopsy  
181 EBUS + Biopsy  
182 Thoracoscopy ligation thoracic duct  
183 Thoracoscopy assisted empyaema drainage

### Gastroenterology

184 Pancreatic pseudocyst EUS & drainage  
185 RF ablation for barrett's Oesophagus  
186 ERCP and papillotomy  
187 Esophagoscope and sclerosant injection  
188 EUS + submucosal resection  
189 Construction of gastrostomy tube  
190 EUS + aspiration pancreatic cyst  
191 Small bowel endoscopy (therapeutic)  
192 Colonoscopy ,lesion removal  
193 ERCP  
194 Colonscopy stenting of stricture  
195 Percutaneous Endoscopic Gastrostomy  
196 EUS and pancreatic pseudo cyst drainage  
197 ERCP and choledochoscopy  
198 Proctosigmoidoscopy volvulus detorsion  
199 ERCP and sphincterotomy  
200 Esophageal stent placement  
201 ERCP + placement of biliary stents  
202 Sigmoidoscopy w / stent  
203 EUS + coeliac node biopsy

### General Surgery

204 infected keloid excision  
205 Incision of a pilonidal sinus / abscess  
206 Axillary lymphadenectomy  
207 Wound debridement and Cover  
208 Abscess-Decompression  
209 Cervical lymphadenectomy  
210 infected sebaceous cyst  
211 Inguinal lymphadenectomy  
212 Incision and drainage of Abscess  
213 Suturing of lacerations  
214 Scalp Suturing  
215 infected lipoma excision  
216 Maximal anal dilatation  
217 Piles  
A)Injection Sclerotherapy  
B)Piles banding  
218 liver Abscess- catheter drainage  
219 Fissure in Ano- fissurectomy  
220 Fibroadenoma breast excision  
221 Oesophageal varices Sclerotherapy  
222 ERCP - pancreatic duct stone removal  
223 Perianal abscess I&D  
225 Fissure in ano sphincterotomy

226 UGI scopy and Polypectomy oesophagus  
227 Breast abscess I&D  
228 Feeding Gastrostomy  
229 Oesophagoscopy and biopsy of growth oesophagus  
230 UGI scopy and injection of adrenaline, sclerosants  
- bleeding ulcers  
231 ERCP - Bile duct stone removal  
232 Ileostomy closure  
233 Colonoscopy  
234 Polypectomy colon  
235 Splenic abscesses Laparoscopic Drainage  
236 UGI SCOPY and Polypectomy stomach  
237 Rigid Oesophagoscopy for FB removal  
238 Feeding Jejunostomy  
239 Colostomy  
240 Ileostomy  
241 colostomy closure  
242 Submandibular salivary duct stone removal  
243 Pneumatic reduction of intussusception  
244 Varicose vems legs Injection sclerotherapy  
245 Rigid Oesophagoscopy for Plummer vinson syndrome  
246 Pancreatic Pseudocysts Endoscopic Drainage  
247 ZADEK's Nail bed excision  
248 Subcutaneous mastectomy  
249 Excision of Ranula under GA  
250 Rigid Oesophagoscopy for dilation of benign Strictures  
251 Eversion of Sac  
a) Unilateral  
b) Bilateral  
252 Lord's plication  
253 Jaboulay's Procedure  
254 Scrotoplasty  
255 Surgical treatment of varicocele  
256 Epididymectomy  
257 Circumcision for Trauma  
258 Meatoplasty  
259 Intersphincteric abscess mclslon and drainage  
260 Psoas Abscess Incision and Drainage

261 Thyroid abscess Incision and Drainage  
262 TIPS procedure for portal hypertension  
263 Esophageal Growth stent  
264 PAIR Procedure of Hydatid Cyst liver  
265 Tru cut liver biopsy  
266 Photodynamic therapy or esophageal tumour and Lung tumour  
267 Excision of Cervical RIB  
268 laparoscopic reduction of intussusception  
269 Microdocheotomy breast  
270 Surgery for fracture Penis  
271 Sentinel node biopsy  
272 Parastomal hernia  
273 Revision colostomy  
274 Prolapsed colostomy- Correction  
275 Testicular biopsy  
276 laparoscopic cardiomyotomy( Hellers)  
277 Sentinel node biopsy malignant melanoma  
278 laparoscopic pyloromyotomy( Ramstedt)

### Orthopedics

279 Arthroscopic Repair of ACL tear knee  
280 Closed reduction of minor Fractures  
281 Arthroscopic repair of PCL tear knee  
282 Tendon shortening  
283 Arthroscopic Meniscectomy - Knee  
284 Treatment of clavicle dislocation  
285 Arthroscopic meniscus repair  
286 Haemarthrosis knee- lavage  
287 Abscess knee joint drainage  
288 Carpal tunnel release  
289 Closed reduction of minor dislocation  
290 Repair of knee cap tendon  
291 ORIF with K wire fixation- small bones  
292 Release of midfoot joint  
293 ORIF with plating- Small long bones  
294 Implant removal minor  
295 K wire removal  
296 POP application  
297 Closed reduction and external fixation  
298 Arthrotomy Hip joint  
299 Syme's amputation  
300 Arthroplasty  
301 Partial removal of rib  
302 Treatment of sesamoid bone fracture



303 Shoulder arthroscopy / surgery  
304 Elbow arthroscopy  
305 Amputation of metacarpal bone  
306 Release of thumb contracture  
307 Incision of foot fascia  
308 calcaneum spur hydrocort injection  
309 Ganglion wrist hyalase injection  
310 Partial removal of metatarsal  
311 Repair / graft of foot tendon  
312 Revision/Removal of Knee cap  
313 Amputation follow-up surgery  
314 Exploration of ankle joint  
315 Remove/graft leg bone lesion  
316 Repair/graft achilles tendon  
317 Remove of tissue expander  
318 Biopsy elbow joint lining  
319 Removal of wrist prosthesis  
320 Biopsy finger joint lining  
321 Tendon lengthening  
322 Treatment of shoulder dislocation  
323 Lengthening of hand tendon  
324 Removal of elbow bursa  
325 Fixation of knee joint  
326 Treatment of foot dislocation  
327 Surgery of bunion  
328 intra articular steroid injection  
329 Tendon transfer procedure  
330 Removal of knee cap bursa  
331 Treatment of fracture of ulna  
332 Treatment of scapula fracture  
333 Removal of tumor of arm/ elbow  
under RA/GA  
334 Repair of ruptured tendon  
335 Decompress forearm space  
336 Revision of neck muscle(Torticollis release  
)  
337 Lengthening of thigh tendons  
338 Treatment fracture of radius & ulna  
339 Repair of knee joint

### **Paediatric surgery**

340 Excision Juvenile polyps rectum  
341 Vaginoplasty  
342 Dilatation of accidental caustic  
stricture oesophageal

343 Presacral Teratomas Excision  
344 Removal of vesical stone  
345 Excision Sigmoid Polyp  
346 Stenomastoid Tenotomy  
347 Infantile Hypertrophic Pyloric  
Stenosis pyloromyotomy  
348 Excision of soft tissue rhabdomyosarcoma  
349 Mediastinal lymph node biopsy  
350 High Orchidectomy for testis tumours  
351 Excision of cervical teratoma  
352 Rectal-Myomectomy  
353 Rectal prolapse (Delorme's procedure)  
354 Orchidopexy for undescended testis  
355 Detorsion of torsion Testis  
356 lap.Abdominal exploration m  
cryptorchidism  
357 EUA + biopsy multiple fistula in ano  
358 Cystic hygroma - Injection treatment  
359 Excision of fistula-in-ano

### **Gynaecology**

360 Hysteroscopic removal of myoma  
361 D&C  
362 Hysteroscopic resection of septum  
363 thermal Cauterisation of Cervix  
364 MIRENA insertion  
365 Hysteroscopic adhesiolysis  
366 LEEP  
367 Cryocauterisation of Cervix  
368 Polypectomy Endometrium  
369 Hysteroscopic resection of fibroid  
370 LLETZ  
371 Conization  
372 polypectomy cervix  
373 Hysteroscopic resection of  
endometrial polyp  
374 Vulval wart excision  
375 Laparoscopic paraovarian cyst excision  
376 uterine artery embolization  
377 Bartholin Cyst excision  
378 Laparoscopic cystectomy  
379 Hymenectomy( imperforate Hymen)  
380 Endometrial ablation  
381 vaginal wall cyst excision  
382 Vulval cyst Excision

383 Laparoscopic paratubal cyst excision  
384 Repair of vagina ( vaginal atresia)  
385 Hysteroscopy, removal of myoma  
386 TURBT  
387 Ureterocoele repair - congenital internal  
388 Vaginal mesh For POP  
389 Laparoscopic Myomectomy  
390 Surgery for SUI  
391 Repair recto- vagina fistula  
392 Pelvic floor repair ( excluding Fistula  
repair)  
393 URS+ LL  
394 Laparoscopic oophorectomy

#### **Critical care**

395 Insert non- tunnel CV cath  
396 Insert PICC cath ( peripherally inserted  
central catheter )  
397 Replace PICC cath ( peripherally  
inserted central catheter )  
398 Insertion catheter, intra anterior  
399 Insertion of Portacath

#### **Dental**

400 Splinting of avulsed teeth  
401 Suturing lacerated lip  
402 Suturing oral mucosa  
403 Oral biopsy in case of abnormal tissue  
presentation  
404 FNAC  
405 Smear from oral cavity

Note: The standard exclusions and waiting periods are applicable to all of the above Day Care Procedures depending on the medical condition

## STANDARD LIST OF EXCLUDED ITEMS

### Annexure-A

#### List I - Items for which coverage is not available in the policy

Sl. No.	Item
1	IBABYFOOD
12	I BABY UTILITIES CHARGES
13	I BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL/ INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	I CERVICAL COLLAR
43	I SPLINT
44	DIABETIC FOOT WEAR

45	1 KNEE BRACES (LONG/ SHORT/ HINGED)
46	1 KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	1 LUMBO SACRAL BELT
48	1 NIMBUS BED OR WATER OR AIR BED CHARGES
49	1 AMBULANCE COLLAR
50	1 AMBULANCE EQUIPMENT
51	1 ABDOMINAL BINDER
52	1 PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	<b>SUGAR FREE Tablets</b>
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	1 ECG ELECTRODES
56	1 GLOVES
57	1 NEBULISATION KIT
58	<b>ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]</b>
59	<b>KIDNEY TRAY</b>
60	1 MASK
61	1 OUNCE GLASS
62	1 OXYGEN MASK
63	PELVIC TRACTION BELT
64	1 PAN CAN
65	1 TROLLEY COVER
66	1 UROMETER, URINE JUG
67	1 AMBULANCE
68	VASOFIX SAFETY

**List II - Items that are to be subsumed into Room Charges**

SI No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	1 CAPS
5	1 CRADLE CHARGES
6	1 COMB
7	1 EAU-DE-COLOGNE/ ROOM FRESHNERS
8	1 FOOT COVER
9	1 GOWN
10	1 SLIPPERS
11	1 TISSUE PAPER
12	1 TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	1 FLEXIMASK
17	1 HAND HOLDER
18	1 SPUTUM CUP
19	1 DISINFECTANT LOTIONS
20	1 LUXURY TAX

21	HVAC
22	HOUSE KEEPING CHARGES
123	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
125	CLEAN SHEET
26	BLANKET/WARMER BLANKET
127	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES/ MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND/NAME TAG
37	PULSEOXYMETER CHARGES

**List III - Items that are to be subsumed into Procedure Charges**

SI No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
11	IBOYLESAPPARATUSCHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
123	ORTHOBUNDLE, GYNAEC BUNDLE

**List IV - Items that are to be subsumed into costs of treatment**

SI No.	Item
1	<b>ADMISSION/REGISTRATION CHARGES</b>
2	<b>HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE</b>
13	URINE CONTAINER
4	<b>BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES</b>
5	<b>BIPAP MACHINE</b>
6	<b>CPAP/ CAPD EQUIPMENTS</b>
17	INFUSION PUMP- COST
8	<b>HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC</b>
9	<b>NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES</b>
10	<b>HIV KIT</b>
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	<b>VACCINATION CHARGES</b>
15	<b>ALCOHOL SWABES</b>
16	<b>SCRUB SOLUTION,LSTERILLIUM</b>
17	<b>Glucometer&amp; Strips</b>
18	URINE BAG



The contact details of the **Insurance Ombudsman** offices are as below-

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat, UT of Dadra and Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>
Karnataka	Office of the Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>
Odisha	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>
Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir, UT of Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17- D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>
Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002.

	<p>Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a></p>
Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	<p>Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati- 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a></p>
Andhra Pradesh, Telangana and UT of Yanam - a part of the UT of Pondicherry	<p>Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a></p>
Rajasthan	<p>Office of the Insurance Ombudsman, JeevanNidhi -II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur- 302 005.1.: 0141 - 2740363 Email: <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a></p>
Kerala, UT of (a) Lakshadweep, (b) Mahe- a part of UT of Pondicherry	<p>Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Emakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: <a href="mailto:bimalokpal.emakulam@ecoi.co.in">bimalokpal.emakulam@ecoi.co.in</a></p>
West Bengal, UT of Andaman and Nicobar Islands, Sikkim	<p>Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA- 700 072. Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a></p>
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	<p>Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a></p>
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	<p>Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W),</p>

	<p>Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a></p>
<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffamagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a></p>
<p>Bihar, Jharkhand.</p>	<p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a></p>
<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>	<p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune-411 030. Tel.: 020 - 32341320 Email: <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a></p>

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## Grievance Redressal

We are concerned about you and are committed to extend the best possible services. In case you are not satisfied with our services or resolutions, please follow the below steps for redressal.

### Step 1

**Call us** on Toll free number: **1800-266-5844**

(8:00 AM to 8.00 PM, 7 days of the week)

or

**Email us at:** care@libertyinsurance.in

or

**Write to us at:**

**Customer Service**

**Liberty General Insurance Limited**

Unit 1501&1502, 15th Floor, Tower 2, One International Center,  
Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013

### Step 2

If our response or resolution does not meet your expectations, you can escalate at **Manager@libertyinsurance.in**

### Step 3

If you are still not satisfied with the resolution provided, you can further escalate at **ServiceHead@libertyinsurance.in**

An acknowledgment will be sent on receipt of your concern, we would then Investigate the matter Internally and respond with a suitable resolution. Please share your contact details to enable us to get In touch with you.

In case you are not satisfied with the decision or resolution provided by the company you may approach the Insurance Ombudsman for redressal. The details of Insurance Ombudsman Offices are given below:

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b> Office of the Insurance Ombudsman Jeevan Prakash Building 6th floor Tilak Marg Relief Road Ahmedabad 380 001 Tel: 07 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat Dadra & Nagar Flaveli Daman and Diu
<b>BENGALURU</b> Office of the Insurance Ombudsman Jeevan Soudha Building PID No 57 27 N 1 Ground Floor 1 H 24th Main Road JPNagar 1st Phase Bengaluru 560 078 Tel : 080 26652048 / 2665204 Email: oio.bengaluru@cioins.co.in	Karnataka
<b>BHOPAL</b> Office of the Insurance Ombudsman Opp. Gayatri Mandir, Area Hills, Bhopal -462 011. Tel.: 0755 - 2769201 /2769202 /2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh and Chhattisgarh
<b>BHUBNESHWAR</b> Office of the Insurance Ombudsman 62 Forest park Bhubneshwar 751 00 Email: oio.bhubaneswar@cioins.co.in	
<b>CHANDIGARH</b> Office of the Insurance Ombudsman Sector-17 A, Chandigarh-160017. Tel..0172-2706468 Email: oio.chandigarh@cioins.co.in	Punjab Haryana Himachal Pradesh Jammu & Kashmir Chandigarh
<b>CHENNAI</b> Office of the Insurance Ombudsman Fatima Akhtar Court 4th Floor 453 Anna Salai Teynampet CHENNAI - 600 018. Email: oio.chennai@cioins.co.in	Tamil Nadu Pondicherry Town and Karaikal (which are part of Pondicherry)
Office of the Insurance Ombudsman 2/2 A Universal Insurance Building Asal Ali Road New Delhi 110 002 Email: oio.delhi@cioins.co.in	
<b>KOCHI</b> Office of the Insurance Ombudsman 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 -2358759 Email: oio.ernakulam@cioins.co.in	Kerala Lakshadweep Mahe a part of Pondicherry
<b>GUWAHATI</b> Office of the Insurance Ombudsman Jeevan Nivesh 5th Floor Nr Panbazar over bridge S.S. Road, Guwahati-781001 (ASSAM) Email: oio.guwahati@cioins.co.in	Assam Meghalaya Manipur Mizoram Arunachal Pradesh Nagaland and Tripura

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<b>HYDERABAD</b> Office of the Insurance Ombudsman 6-2-46, 1st floor, "Main Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Andhra Pradesh Telangana Yanam and part of Territory of Pondicherry
<b>JAIPUR</b> Office of the Insurance Ombudsman Jeevan Nidhi, II Bldg, Gr Floor Bhawani Singh Marg, Jaipur- 302 005 Tel: 0141 240363 Email: oio.jaipur@cioins.co.in	Rajasthan
Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	West Bengal Sikkim Andaman & Nicobar Islands
Office of the Insurance Ombudsman 6th Floor, Jeevan Bhawan Phase II Naval Kishore Road, Hazratganj Lucknow - 226 001 Tel.: 0522 -4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur Jhansi Mahoba Hamirpur Banda Chitrakoot Allahabad Mirzapur Sonbhadra Falehpur Pratapgarh Jaunpur Varanasi Gazipur Jalaun Kanpur Lucknow Unnao Sitapur Lakhimpur Bahraich Barabanki Raebareli Sravasti Gonda Faizabad Amethi Kaushambi Balrampur Basti Ambedkarnagar Sultanpur Maharajganj Santkabimagar Azamgarh Kushinagar Gorakhpur Deoria Mau Ghazipur Chandauli Ballia Sidharathnagar
Office of the Insurance Ombudsman 3rd Floor Jeevan Seva Annexe S V Road Santacruz (W) Mumbai Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	Goa Mumbai Metropolitan Region excluding Navi Mumbai & Thane
<b>NOIDA</b> Office of the Insurance Ombudsman Bhagwan Sahai Palace 4th Floor Main Road Naya Bans Sector 15 Dist: Gautam Buddha Nagar U P 201301 Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra Aligarh Bagpat Bareilly Bijnor Budaun Bulandshahr Etah Kanoj Mainpuri Mathura Meerut Moradabad Muzaffarnagar Orayiya Pilibhit Etawah Farrukhabad Firozbad Gautambodhanagar Ghaziabad Hardoi Shahjahanpur Hapur Shamli Rampur Kashganj Sambhal Amroha Hathras Kanshiramnagar Saharanpur

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<b>PATNA</b> Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar Jharkhand
<b>PUNE</b> Office of the Insurance Ombudsman Jeevan Darshan Bldg 3rd Floor CTS Nos 1 Sto 1 8 NC Kelkar Road Narayan Peth Pune 411030 Tel.: 020-24471175 Email: oio.pune@cioins.co.in	Maharashtra Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
<b>THANE</b> Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantao Naik Mahamarg, Thane (West)• 400604 Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in	Maharashtra

**GOVERNING BODY OF INSURANCE COUNCIL,**  
Shri P. N. Gandhi, Secretary General  
Smt Moushumi Mukherji, Secretary  
3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai• 400 054.  
Tel.: 022 - 26106889 / 671 / 980  
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