

Terms & Conditions

Disclaimer: The above information is only indicative in nature. For details of the coverage and exclusions please refer to the Policy wordings and Prospectus available on our website. Liability of the Company does not commence until the company has accepted the Proposal and full premium has been paid.

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.

Toll Free Number - 18002665844

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terms and conditions please read sale brochure carefully before concluding a sale.
Liberty General Insurance Limited IRDA Registration No. 150, CIN: U66000MH2010PLC209656, UIN: LVGHLP16003V011516, ARN: ARN: ADVT/2018/May/03

www.libertyinsurance.in



**Go beyond the coverage limits.
Connect to wider protection and safety.**



Responsibility is our policy

Liberty General Insurance Limited (IRDA Registration No. 150, CIN: U66000MH2010PLC209656) is a joint venture between ENAM Securities, Diamond Dealtrade Limited, a group Company of DP Jindal Group and Liberty Citystate Holding PTE Ltd, a group Company of US based Liberty Mutual Group.



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

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

Key Features

- **Comprehensive Covers with Sum Insured up to 1 Cr:** Multiple SI and Deductible options to choose from.
- **No Pre Policy Health Check-Up for proposals:** For proposal with nil previous / present adverse history
- **Single Policy option for Individual and family members with additional discount:** Avail discount on 2 or more family members cover under the same policy
- **Multi Tenure Policy of 2 or 3 Years:** Avail Discounts for tenures of 2 or 3 years
- **Cover for Pre-existing Disease from first Renewal with Policy tenure of 3 years**
- **Preventive Care benefits:** Avail benefits for Preventive Health measures like First Medical Opinion, Live Health talk, Electronic Medical records management and health newsletter without any extra cost
- **Loyalty Perk:** Auto increase in Sum Insured by 10% on the Sum Insured for every claim free Policy year up to a maximum of 100% of the Sum Insured if the Policy is renewed without any break
- **Cashless Claims benefit:** Avail Cashless claim benefit from over 3600 network hospitals
- **Tax Benefit:** Avail tax benefits under section 80D of Income Tax Act 1961 on premium paid for Health Connect Supra
- **Available on Individual and Family Floater Basis**
- **Option to avail: Reload of Sum Insured, AYUSH Treatment, World-wide Coverage, Wellness & Assistance Program as per your need**

Scope of Cover

- **In-patient Treatment:** Covers minimum 24 hours hospitalization expenses due to an illness and/or accident. Pays for medical expenses incurred for room rent, boarding expenses, nursing, ICU, medical practitioner, medicines and other related expenses.
- **Pre and Post Hospitalization:** Covers medical expenses incurred for the number of days immediately before and after respectively, the hospitalization as specified under the Benefit Schedule towards consultations, tests & medications.
- **Day Care Procedures:** Covers the Medical Expenses for 405 day care procedures as available in this document and Company’s website which do not require 24 hours Hospitalisation due to technological advancement in medical science
- **Loyalty Perk:** The Policy provides for auto increase in Sum Insured by 10% on the Sum Insured for every claim free Policy year up to a maximum of 100% of the Sum Insured if the Policy is renewed without any break
- **Preventive Care:** Avail benefits such as First Medical opinion, Live Health Talk, Electronic Medical Record Management, Fortnightly newsletters without any extra cost

Optional Cover(s) - Available on payment of extra premium

1. **Reload of Sum Insured:** The policy allows Reload of Sum insured once in a policy year equivalent to the original Sum Insured when the original Sum Insured is fully exhausted.
2. **AYUSH Treatment:** The policy covers medical treatment for Ayurveda, Unani, Sidha and Homeopathy in a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health.
3. **Worldwide Coverage:** The Policy covers you even when you are overseas for emergency Medical Expenses incurred outside India, in respect of the Insured Person during the Policy Year.
4. **Wellness & Assistance Program:** When you are more than 150 kilometers away from your residential address, within Indian Territory, you will be covered with following emergency services provided by us/our appointed Service provider.

- **Medical Consultation, Evaluation and Referral:** 24/7 telephone access to the Operations centre who can evaluate, troubleshoot and make immediate referrals to qualified doctors and/or hospitals.
- **Medical Monitoring & Case Management:** Our Service provider will monitor Insured’s condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.
- **Compassionate Visit:** In case of hospitalization for more than seven (7) consecutive days when you are traveling alone, Service Provider will arrange for a family member or personal friend to travel to visit you by providing an appropriate means of transportation as determined by Service Provider.
- **Emergency Medical Evacuation:** In case of an event where there is non-availability of adequate medical facility the Insured, as determined by the Service Provider’s consulting physician and the Insured member’s attending physician, will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care.

General Details	
Age Group	Minimum Age at Entry (Adult): 18 Years; Children 91 days
	Maximum Age at Entry (Adult): 65 Years
	Child / children below 18 years can be insured provided either parent is getting insured under the Policy
Renewal	Life Long
Tenure	1 / 2 / 3 years
Sum Insured Option	Individual and Family Floater Sum Insured
Family Members	Individual Sum Insured: Family members like Self, Spouse, Children, Parents, and Parents-in-law can be covered in a single Policy on Individual Sum Insured basis
	Family Floater Sum Insured: Self + Spouse + max up to 3 dependent children can be covered under a single Sum Insured

Health Connect Supra Policy | UIN: IVGHLIP16003V011516

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HEALTH
CONNECT

SUPRA

POLICY

SUPER TOP UP

PLAN

Coverage(s) Details			
Plan		Super Top Up	
Options		I	II
Sum Insured		3, 5, 7, 10, 15, 20 Lakhs	10, 15, 20, 30, 50, 100 Lakhs
Deductible		2, 3, 4, 5, 7.5, 10 Lakhs	10, 15, 20, 30, 40 Lakhs
In-patient Hospitalization	Minimum 24 Hrs hospitalization as an In-patient	✓	✓
Pre-Hospitalization	Medical expenses incurred prior to the covered Hospitalization	30 Days	60 Days
Post-Hospitalization	Medical expenses incurred after the covered Hospitalization	60 Days	90 Days
Day Care Procedures	405 day care procedures undertaken in a hospital/day care centre in less than 24 hours due to Technological advancement	✓	✓
Loyalty Perk	Auto increase in Sum Insured by 10% on Sum insured for every claim free year up to max of 100%	✓	✓
Preventive Care	The Company will provide benefits which would help in preventing adverse health condition/s	✓	✓
Optional Cover(s)			
Reload of Sum Insured	Reload Sum Insured available when the Sum Insured gets exhausted	✓	✓
Ayush Treatment	Medical expenses incurred for Ayurveda, Unani, Sidha and Homeopathy Treatment	✓	✓
Worldwide Coverage	Emergency Medical expenses incurred outside India	✓	✓
Wellness & Assistance Program	Available on optional basis and serviced by Us / Through Our Service Provider	✓	✓
Waiting Period(s)			
In India: Waiting periods as per other plans are applicable Optional Cover World-Wide Coverage: No waiting period applicable	30 days	✓	
In India: Waiting periods as per other plans are applicable Optional Cover World-Wide Coverage: No waiting period applicable	2 Years	✓	
Applicable for all Plans including Optional Cover Worldwide Coverage	Pre-Existing Diseases (PED)	3 Years	

Health Connect Supra Policy | UIN:IVGHLP16003V011516

Premium chart for Individual cover

- Premiums are excluding Service Tax

Premiums are in INR

Plan: Super Top Up Option I

Deductible	200,000						300,000						400,000					
Age Band/SI	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000
91 days - 40 years	1,380	1,656	1,948	2,070	2,557	2,841	934	1,146	1,311	1,536	2,273	2,517	637	843	899	1,349	1,783	2,098
41 years - 50 years	2,432	2,918	3,273	3,477	4,091	4,545	1,646	2,020	2,203	2,580	3,636	4,028	1,122	1,416	1,343	2,006	2,603	3,357
51 years - 60 years	4,286	5,143	5,714	6,071	7,232	8,036	2,901	3,560	3,846	4,505	6,429	7,121	1,978	2,473	2,637	3,338	4,484	5,934
61 years - 65 years	8,636	10,364	11,844	12,584	15,268	16,964	5,846	7,175	7,972	9,339	13,571	15,033	3,986	5,125	5,922	7,687	9,971	12,527
Above 65 years	15,065	18,078	21,091	22,409	27,541	30,601	10,198	12,515	14,196	16,629	24,480	27,117	6,953	9,126	9,734	13,689	19,208	22,597

Deductible	500,000						750,000						1,000,000					
Age Band/SI	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000
91 days - 40 years	575	714	852	1,116	1,495	1,948	356	450	575	695	870	899	234	273	302	331	382	389
41 years - 50 years	1,013	1,125	1,273	1,458	1,972	2,427	462	620	829	993	1,272	1,319	258	323	363	410	491	503
51 years - 60 years	1,786	1,964	2,500	2,619	3,095	3,810	658	933	1,299	1,601	2,096	2,178	301	415	488	571	715	736
61 years - 65 years	3,598	4,411	5,182	6,503	6,683	8,061	1,149	1,718	2,478	3,158	4,202	4,376	409	646	809	983	1,287	1,331
Above 65 years	6,277	7,250	9,227	12,083	13,448	16,552	1,890	2,904	4,256	5,535	7,419	7,732	572	994	1,298	1,612	2,162	2,240

Plan: Super Top Up Option II

Deductible	1,000,000						1,500,000						2,000,000					
Age Band/SI	1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000	1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000	1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000
91 days - 40 years	332	384	391	413	465	582	323	353	365	371	412	506	288	350	359	368	394	482
41 years - 50 years	412	494	506	541	623	812	398	445	463	473	539	689	341	440	454	468	510	652
51 years - 60 years	574	720	741	803	948	1,281	549	632	666	682	799	1,065	449	624	649	674	749	998
61 years - 65 years	990	1,297	1,341	1,473	1,780	2,482	937	1,113	1,183	1,218	1,464	2,026	727	1,095	1,148	1,201	1,359	1,885
Above 65 years	1,625	2,179	2,258	2,496	3,050	4,317	1,530	1,847	1,973	2,037	2,480	3,493	1,150	1,815	1,910	2,005	2,290	3,240

Deductible	3,000,000						4,000,000					
Age Band/SI	1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000	1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000
91 days - 40 years	282	341	353	365	376	435	235	265	271	276	282	347
41 years - 50 years	332	426	445	463	482	576	256	303	313	322	332	435
51 years - 60 years	433	599	632	666	699	865	300	383	400	416	433	616
61 years - 65 years	692	1,043	1,113	1,183	1,253	1,604	411	586	621	656	692	1,078
Above 65 years	1,087	1,720	1,847	1,973	2,100	2,733	580	897	960	1,023	1,087	1,783

Premium chart for Optional Covers

1. Reload of Sum Insured

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

2. AYUSH Treatment

Loading of 10% on the base rate

3 . Wellness & Assistance Program

Rs. 400/- per policy per member

Health Connect Supra Policy | UIN:IVGHLP16003V011516

4. Premium chart for Worldwide Cover

- Premiums are in INR
- All benefits are in INR
- Premiums are excluding Service Tax

Plan: Super Top Up Option I

Deductible	200,000						300,000						400,000					
Age Band/SI	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000
91 days - 40 years	887	1,478	2,069	2,956	4,434	5,912	546	910	1,273	1,819	2,729	3,638	409	682	955	1,364	2,046	2,729
41 years - 50 years	1,738	2,897	4,056	5,794	8,690	11,587	1,070	1,783	2,496	3,565	5,348	7,131	802	1,337	1,872	2,674	4,011	5,348
51 years - 60 years	3,121	5,202	7,283	10,405	15,607	20,810	1,921	3,201	4,482	6,403	9,604	12,806	1,441	2,401	3,362	4,802	7,203	9,604
61 years - 65 years	5,616	9,360	13,105	18,721	28,081	37,442	3,456	5,760	8,064	11,521	17,281	23,041	2,592	4,320	6,048	8,640	12,961	17,281
Above 65 years	9,601	16,001	22,402	32,003	48,004	64,006	5,908	9,847	13,786	19,694	29,541	39,388	4,431	7,385	10,339	14,771	22,156	29,541

Deductible	500,000						750,000						1,000,000					
Age Band/SI	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000	300,000	500,000	700,000	1,000,000	1,500,000	2,000,000
91 days - 40 years	296	493	690	985	1,478	1,971	191	252	312	403	555	706	123	138	153	176	214	252
41 years - 50 years	579	966	1,352	1,931	2,897	3,862	278	397	516	694	991	1,288	145	174	204	249	323	397
51 years - 60 years	1,040	1,734	2,428	3,468	5,202	6,937	420	634	847	1,167	1,701	2,234	180	233	287	367	500	634
61 years - 65 years	1,872	3,120	4,368	6,240	9,360	12,481	676	1,060	1,444	2,020	2,980	3,940	244	340	436	580	820	1,060
Above 65 years	3,200	5,334	7,467	10,668	16,001	21,335	1,085	1,741	2,398	3,382	5,024	6,665	346	510	674	921	1,331	1,741

Plan: Super Top Up Option II

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

Deductible	3,000,000						4,000,000					
Age Band/SI	1000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000	1000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000
91 days - 40 years	130	145	161	191	252	403	115	123	130	145	176	252
41 years - 50 years	159	189	219	278	397	694	130	145	159	189	249	397
51 years - 60 years	207	260	313	420	634	1,167	153	180	207	260	367	634
61 years - 65 years	292	388	484	676	1,060	2,020	196	244	292	388	580	1,060
Above 65 years	428	592	756	1,085	1,741	3,382	264	346	428	592	921	1,741

Family Floater Discount

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

The family floater is only available for immediate Family i.e. spouse and 3 kids under a Single Sum Insured floating on all members.

For each child: flat discount of 15%

For addition of 1 adult, the discount will be:

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

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

Premium calculation Illustration

Health Connect Supra - Premium calculation Illustration												All Values in INR
Example												
No. of Members												4
Plan Opted												Super Top Up Option I
Deductible												200,000
Sum Insured												300,000
Policy Tenure												1st Jan 2016- 31st December 2017 (2 Years)
Policy Type												Individual
Age of Oldest Member												35 years

Coverage Details	Covers Opted	Premium
Hospitalization Cover	Yes	11,040
Family Floater discount	0	-
Ayush Treatment	Yes	1,104
Worldwide Coverage	Yes	7,096
Reload of Sum Insured	No	-
Base Premium		19,240

Discounts & Loading		
Loadings		
Sub Standard Risk Loading	0%	0.00
Total Loading		-
Discounts		
Family Discount	@ 10%	(1,924.00)
Loyalty Discount	@ 5%	(962.00)
Long Term Policy Discount	@ 7.5%	(1,443.00)
Total Discount		(4,329)
Wellness & Assistance Program	No	-
Total Premium Payable		14,911

Policy Discounts & Loadings

Discounts

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

Loadings:

The parameters for acceptance of Sub-standard proposals have been elaborated therein whereby the maximum increased rating on substandard proposals shall not exceed 100% of normal slab premium per diagnosis / medical condition and not over 200% of normal slab premium per person. This is applicable for all subsequent renewal(s) including age slab changes and for any request for increase in sum insured (for the increased Sum Insured)
In all such cases, we would send a communication letter to the Proposer and obtain his/her consent before acceptance of the Proposal.

Portability Benefits

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

Renewal Benefits

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

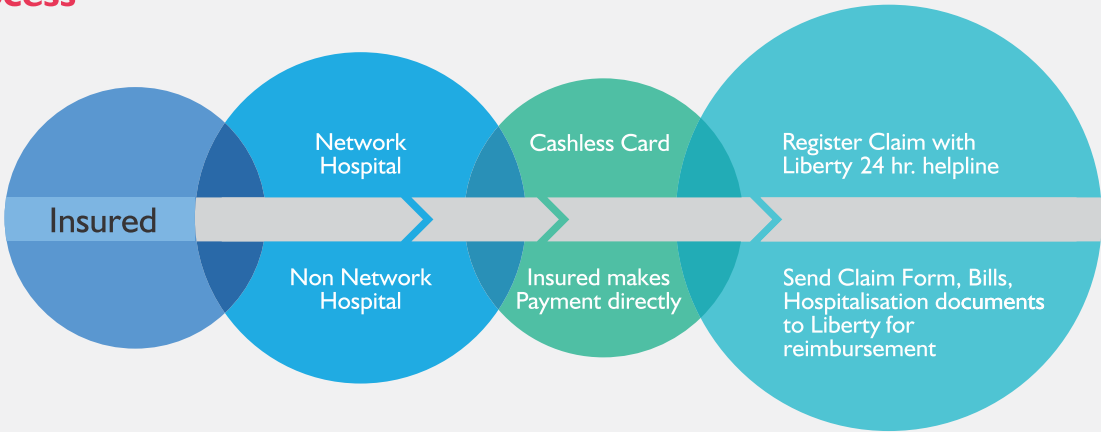
Waiting Periods

- **30 Days Waiting Period Exclusion:** A waiting period of 30 days from the commencement date of the first Policy will apply to all disease / illness contracted other than accidental bodily injury requiring hospitalization
- **Two Year Waiting Period Exclusion:** A waiting period of 24 months shall apply to the treatment, of the following, whether medical or surgical for all Medical Expenses along with their complications on treatment towards:
Cataract, Benign Prostatic Hypertrophy, Hernia, Hydrocele, Fistula in anus, piles, Sinusitis and related disorders, Fissure, Gastric and Duodenal ulcers, gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus, polycystic ovarian diseases; skin tumors unless malignant, benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty); dilatation and curettage (D&C); & Congenital Internal Diseases, Calculus diseases of Gall bladder and Urogenital system, Joint Replacement due to Degenerative condition, Surgery for prolapsed inter vertebral disc unless arising from accident, Age related Osteoarthritis and Osteoporosis, Spondylosis / Spondylitis, Surgery of varicose veins and varicose ulcers
- **Pre-Existing Condition Exclusion:** Pre-existing Conditions and any complications arising from the same will not be covered until 36 months of continuous coverage have elapsed, since inception of your first Policy with Us

General Exclusions

- Any sexually transmitted disease
- Acquired Immuno Deficiency Syndrome (AIDS)
- Pregnancy related expenses except ectopic pregnancy
- Treatment of fertility, infertility, sub fertility or assisted conception procedure or sterilization, birth control procedures
- Mental illnesses
- Cosmetic surgery other than as may be necessitated due to an injury or burns
- Circumcision unless necessary for treatment of an illness
- All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment or when it is medically necessary and part of the treatment)
- Non-allopathic treatment
- Any treatment / loss required arising from Insured Person’s participation in any hazardous activity
- Standard list of excluded items

Claims Process



Claim Illustrations

All Values in INR

	Example
No. of Members	4
Plan Opted	Super Top Up Option I
Deductible	2,00,000
Sum Insured	3,00,000
Policy Tenure	1st Jan 2016 - 31st December 2017 (2 Years)
Age of Oldest Member	35 years

Coverage Details	Covers Opted	
Hospitalization Cover	Yes	
Ayush Treatment	Yes	
Worldwide Coverage	Yes	
Reload of Sum Insured	No	
	Claim Amount	Claim Admissible/ Total Claim Amount
Claim 1 - May 2016	1,00,000	No (Claim is not exceeding the deductible of 2 lakhs)
Claim 2 - June 2016	1,50,000	Yes (Claim 1 + Claim 2 exceeds deductible of 2 lakhs)
Claim Amount payable (i.e after deductible)	50,000	(after deductible of 2 lakhs)
Balance Sum Insured	2,50,000	
Claim 3 - November 2016	5,00,000	
Claim Amount payable (i.e after deductible)	2,50,000	
Balance Sum Insured	-	
Balance Reload Sum Insured	Not Opted	