

**TOP UP YOUR
LIFE COVERAGE.
CONNECT TO
WIDER PROTECTION
AND SAFETY.**



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: with nil previous / present medical history.



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



₹

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

10%

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 4300 network hospitals.



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

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



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.



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 without any sub-limits.



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



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

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





- **Compassionate Visit:** In case of hospitalization for more than seven (7) consecutive days when you are traveling alone, Service Provider will arrange for a family member or personal friend to travel to visit you by providing an appropriate means of transportation as determined by Service Provider.

- **Emergency Medical Evacuation:** In case of an event where there is non-availability of adequate medical facility the Insured, as determined by the Service Provider's consulting physician and the Insured member's attending physician, will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care.

General Details

Age Group	Minimum Age at Entry (Adult): 18 Years; Children 91 days
	Maximum Age at Entry (Adult): 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



Coverage(s) Details

Plan		Super Top Up	
Options		I	11
Sum Insured		3, 5, 7, 10, 15, 20 Lakhs	10, 15, 20, 30, 50, 100 Lakhs
Deductible		2, 3, 4, 5, 7.5, 10 Lakhs	10, 15, 20, 30, 40 Lakhs
In-patient Hospitalization	Minimum 24 Hrs hospitalization as an In-patient	✓	✓
Pre-Hospitalization	Medical expenses incurred prior to the covered Hospitalization	30 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	✓
In India: Waiting periods as per other plans are applicable optional cover world-wide coverage: No waiting period applicable		4 Years	✓
Applicable for all Plans		Pre - Existing Diseases	3 Years

Premium Chart for individual cover

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



Plan: Super Top Up Option I

Deductible	200,000						300,000						400,000					
	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
91days - 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					
	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
91days - 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					
	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac
Age Band/SI																		
91days - 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					
	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac
Age Band/SI												
91days - 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	962	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



Premium Chart for Worldwide cover

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

Plan: Super Top Up Option I

Deductible	200,000						300,000						400,000					
	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
91days - 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					
	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac	3 lac	5 lac	7 lac	10 lac	15 lac	20 lac
91days - 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					
	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac	10 lac	15 lac	20 lac	30 lac	50 lac	100 lac
91days - 40 years	176	214	252	327	479	858	161	191	221	282	403	706	145	168	191	236	327	555
41 years - 50 years	249	323	397	546	843	1,586	219	278	338	457	694	1,288	189	234	278	367	546	991
51 years - 60 years	367	500	634	900	1,434	2,768	313	420	527	740	1,167	2,234	260	340	420	580	900	1,701
61 years - 65 years	580	820	1,060	1,540	2,500	4,900	484	676	868	1,252	2,020	3,940	388	532	676	964	1,540	2,980
Above 65 years	921	1,331	1,741	2,562	4,203	8,306	756	1,085	1,413	2,069	3,382	6,665	592	839	1,085	1,577	2,562	5,024

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



Family Floater Discount

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

No. of members	4
Plan Opted	Super Top Up Option 1
Deductible	2,00,000
Sum Insured	3,00,000
Policy Tenure	1st Jan 2019 - 31st December 2020
Policy Type	Individual
Age of Oldest Member	35 years

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

Coverage Details	Covers Opted	Premium
Loadings		
Sub Standard Risk Loading	0%	0.00
Total Loading		-
Discounts		
Family Discount	@ 10%	(1,924.00)
Loyalty Discount	@5% (Loyalty discount is applicable only if the customer is having existing Liberty's Retail Health Policy)	(962.00)
Long Term Policy Discounts	@ 7.5%	(1,443.00)
Total discounts		
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 Insured basis.
- **Long term Policy Discount:** An additional discount of 7.5% is offered on premium if you choose a 2 year policy and 10% discount if selected 3 year policy tenure and pay the applicable premium in advance as single premium.
- **Loyalty Discount:** 5% discount if you have an ongoing retail health insurance policy issued by Us.

Loadings

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

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



Portability Benefits

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

Renewal Benefits

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

Waiting Periods

- **30 Days Waiting Period Exclusion:** A waiting period of 30 days from the commencement date of the first Policy will apply to all disease/ illness contracted other than accidental bodily injury requiring hospitalization
- **Two Year Waiting Period Exclusion:** A waiting period of 24 months shall apply to the treatment, of the following, whether medical or surgical for all Medical Expenses along with their complications on treatment towards: Cataract, Benign Prostatic Hypertrophy, Hernia, Hydrocele, Fistula in anus, piles, Sinusitis and related disorders, Fissure, Gastric and Duodenal ulcers, gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus, polycystic ovarian diseases; skin tumors unless malignant, benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty); dilatation and curettage (D&C); & Congenital Internal Diseases, Calculus diseases of Gall bladder and Urogenital system, Joint Replacement due to refractive error, Treatment related to Anxiety (F06, F40-41), Conduct & Mood disorders (F34, F38-39, F92-93, F98), Personality disorders (F60-61, F93) and stress (F43) F04, F07, F09 (Organic, including symptomatic, mental disorders)
- **Four Year Waiting Period Exclusion:** somatoform disorders (F45 and F48), Treatment of Bipolar (F31), Delirium (F05), Dementia (F00-F03), Depression (F30, F32, F33), Hyperkinetic (F90), Mental retardation (F70-79), Schizophrenia (F20-29), Surgical treatment of Obesity
- **Pre-Existing Condition Exclusion:** Pre-existing Conditions and any complications arising from the same will not be covered until 36 months of continuous coverage have elapsed, since inception of your first Policy with us



Claim Process

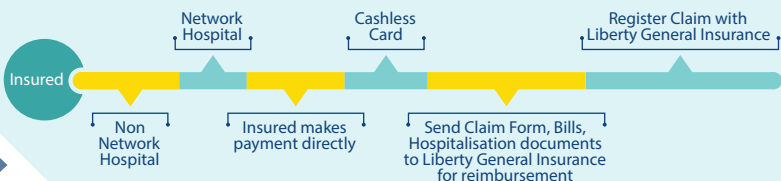


ILLUSTRATION OF SUPER TOP UP OPTION 1

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

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



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

Our in-house dedicated health claims hub:

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

Prohibition of Rebates as per Section 41 of the Insurance Act 1938 (4 of 1938) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer'. Violations of Section 41 of the Insurance Act 1938, as amended, shall be - Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakhs."

Liberty General Insurance Limited, 10th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel, Mumbai, 400013, India.

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ARN: ADVT/2019/March/36