



Secure. Forever



Liberty  
General Insurance™

HEALTH WITHOUT  
COMPROMISE



RESPONSIBILITY  
IS OUR POLICY

# Introduction

Weddings, first home, birthdays, anniversaries, and career milestones are joyful events you plan carefully for yourself and your loved ones. However, health concerns brought on by a sudden injury or a life altering medical condition can surprise you, giving you little to no time to plan your finances, recovery and rest. On the brighter side, it is never too late to be prepared for all the surprises life throws at you.

Given the rising costs of healthcare procedures, you need to select the right health insurance plan: one that is best suited for you and your family's needs. With Liberty Healthprime Connect, you can ensure that when the going gets tough, your finances gets tougher. You can even blend your policy with an array of additional benefits that will allow you to have an unbeatable health insurance plan designed that both suits you and does not fail you.

Age Group	Minimum Age at Entry (Adult) - 18 Years Maximum Age at Entry (Adult) - 65 Years Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy
Renewal	Lifelong
Tenure	1 / 2 Years
Option	Individual/ Family Floater Sum Insured basis
Family Discount	A family discount will be given if more than 2 family members are covered on an individual sum insured basis and is available to each member under the policy.
Multi-year Policy Discount	A discount of 7.5% will be given on selection of 2 year tenure policy.
Employee discount	A discount of 10% will be given if the Insured/ Insured person is an on roll Employee of the Company at the start date of the policy. Such discount is applicable even to his / her family members insured in the same policy on Individual / Family floater basis.
Relationship Covered	Individual Sum Insured: Self, Spouse, Children, Parents, Parent-in-law, Siblings, Son-in-law, Daughter-in-law, Grand-children, Grand-parents. Family Floater: Self, Spouse, Dependent Children, Parents, Parent-in-law (maximum 2 Adults & 3 children can be covered under one Policy)



## Key features

Enlisted below are available as per your selected plan and optional covers



**Higher Sum Insured**



**Wellness Program Earn & Burn**



**Obesity Treatment**



**Infertility, Maternity and Child Care with Umbilical Cord Stem Cell Banking Allowance**



**Critical Illness & Personal Accident**



**Emergency WorldWide coverage**



**OPD cover**



**AYUSH Treatment**



**Cumulative Bonus Enhancer**



**Attractive renewal benefits**



**Stay Fit Perk**



**Baby Vaccination**



**Easy EMI & Tax Benefit\***



**Emergency Assistance Services**



**In-House Claim Settlement**

\*Tax benefits are subject to changes in tax laws.

Basic Sum Insured (BSI) in Lakhs		Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	10, 15, 20, 25, 30, 50 ₹ (Lakhs)	10, 15, 20, 25, 30, 50 ₹ (Lakhs)	75, 100 ₹ (Lakhs)
Sr. no	Benefits	Description	Essential	Optimum	Optimum Plus
I.	Hospitalisation Expenses				
A.	In-Patient Treatment Expenses	Minimum 24 Hrs hospitalisation as an In-patient	✓	✓	✓
B.	Day Care Treatment	Medical treatment, and/or surgical procedure undertaken in a hospital/day care centre in less than 24 hours due to technological advancement.	✓	✓	✓

Sr. no	Benefits	Description	Essential	Optimum	Optimum Plus
2.	Pre-hospitalisation Expenses	Medical expenses incurred prior to the covered Hospitalization upto the specified days	60 Days	90 Days	90 Days
3.	Post-hospitalisation Expenses	Medical expenses incurred after the covered Hospitalization upto the specified days	90 Days	120 Days	180 Days
4.	Domiciliary Hospitalisation Treatment	Home hospitalisation due to non- availability of hospital bed or because the patient is not in a condition to be moved to a hospital.	10% of SI	10% of SI	10% of SI
5.	Hospital daily Cash Allowance	Daily cash per day of hospitalization max up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable.	₹1000/day	₹2000/day	₹4000/day
6.	Emergency Local Road Ambulance Charges	Ambulance expenses incurred while transferring the Insured Person to the nearest Hospital. (Covered per hospitalization as part of the basic SI)	₹2500	₹5000	₹8000
7.	Organ Donor Expenses	Organ donor's screening charges & the medical expenses for an organ donor's treatment for harvesting of the organ (Included within the Basic SI)	Upto Basic SI	Upto Basic SI	Upto Basic SI
8.	Second Opinion	Medical second opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period.	✓	✓	✓
9.	Nursing Allowance	Daily allowance up to 30 days per Policy Year, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence	✗	₹2000/day	₹4000/day
10.	Laser Eye Surgery	Laser surgery expenses payable for refractive index of +/- 5 or more covered up to the mentioned limit for both eyes (Included within the Basic SI)	✗	Up to ₹50000	Up to ₹50000
11.	Vaccination for Animal Bite	Vaccination against animal bite payable up to the limits mentioned per Policy Year.	✗	₹4000	₹7000
12.	AYUSH Treatment	AYUSH treatment taken in a government hospital or in any institute recognized by government / or accredited by Quality Council of India / National Accreditation Board on Health is payable up to the stated limits as part of Basic SI.	✗	Upto 10% of SI	Upto 10% of SI

### Additional Inbuilt Features

13.	Restoration of Sum Insured	100% restoration of basic SI on occurrence of another unrelated event	✓	✓	✓
14.	Extended policy tenure	Extended policy tenure when out of the country for a continuous period of more than 15 days	✓	✓	✓
15.	Obesity Treatment cover	Procedure related to or for obesity is covered as part of Basic SI in case the BMI>40 and with medical co-morbidities as specified under the Policy	✗	₹300000	₹500000
16.	Infertility Treatment	Covers the expenses incurred towards Infertility treatment post waiting period of 36 months as part of Basic SI	✗	₹50000	₹100000

Sr. no	Benefits	Description	Essential	Optimum	Optimum Plus
17.	Maternity & Child Care ( Separate limits under each cover, only available in Family floater policies)	Maternity Care (Normal & C-Section Delivery for max upto 2 children)	X	₹ 100000	₹ 150000
		Maternity waiting period	X	2 years	2 years
		Antenatal & Post natal charges	X	₹ 10000	₹ 15000
		Child Care: Coverage for new born baby subject to claim admissible under maternity benefit mentioned above ( Separate limit)	X	₹ 10000	₹ 20000
		New born Vaccinations: Covers vaccinations for new born child max. up to 3 years of child's age	X	₹ 8000	₹ 10000
		New Born Screening Expenses	X	₹ 3000	₹ 6000
		Umbilical Cord Stem Cell Banking Allowance payable upto the specified limits for the 1st Yr Banking expenses	X	₹ 10000	₹ 10000
18.	Preventive Care	The additional benefits which would help in preventing and/or bettering current Health condition/s 1. First Medical Opinion 2. Live Health Talk 3. Electronic Medical Record Management (EMRM) 4. Fortnightly Newsletters	✓	✓	✓
19.	Health 360°	Earn Rewards and Burn it against array of our facilities which would help you to improve your overall Health.	✓	✓	✓
20.	Emergency Assistance Services	This program immediately connects you to doctors, hospitals, pharmacies, air and ground ambulance and other services if you experience a medical emergency while traveling 150 kilometres away from your permanent residence within India.	✓	✓	✓

### Renewal Inbuilt Features

21.	Stay Fit Perks	Additional perks on every block of two claim free Policy renewals with Us. This will be accumulated in your Policy automatically and may be utilized after the 2nd claim free Policy renewal against any non-medical expenses which are otherwise under standard exclusions.	Lump sum amount of ₹ 10000 per block of 2 claim free Policy year renewals		
22.	Renewal Health Check Up	Health Check up on cashless basis on Policy renewal with Us (irrespective of Claims History)	Available at every Policy Year renewal.		
23.	Cumulative Bonus	Auto increase in Sum Insured for every claim free year upto max. of 100% of Basic Sum Insured	10% of Basic Sum Insured		
24.	Change in Plan/ Enhancement of SI	Change in Plan and/or enhancement in Sum Insured at Policy renewal	✓	✓	✓

## Optional Covers

Sr. no	Benefits	Description	Essential	Optimum	Optimum Plus
1.	Cumulative Bonus Enhancer	Cumulative Bonus gets enhanced by selecting this Option	✘		
				Auto increase in Sum Insured by 25% on Basic sum insured for every claim free year up to max. of 150%.	
2.	OPD cover	OPD expenses are payable upto the selected limits OPD limit options from ₹ 10000, ₹ 15000, ₹ 20000, ₹ 30000	✘	✓	✓
3.	Critical Illness & Personal Accident Cover	Critical Illness: Coverage of named critical illnesses upto the stated limits	✘	Sum Insured 10, 15 & 20 lakh: Critical illness limit upto ₹ 2 lakhs	₹ 5 Lakhs/ ₹ 10 Lakhs
		Personal Accident Cover upto 100% or 150% of Critical Illness SI( Capital Sum Insured)	✘	Sum Insured 25, 30 & 50 lakh: Critical illness limit upto ₹ 5 lakhs	
		Adventurous Sports: covered upto 10% of PA Capital Sum Insured	✘	✓	✓
		Worldwide coverage	Coverage for emergency care Medical Expenses incurred outside India limited upto 50% of Basic Sum Insured	✘	✓

## Waiting Period

1.	30 days	Waiting period of 30 days from the inception Date of the Policy	✓	✓	✓
2.	1 Year	Waiting period of 1 Year applicable for the specified diseases/illnesses from the inception date of the Policy	✓	✓	✓
3.	2 Years	Waiting period of 2 Years applicable for the specified diseases/illnesses from the inception date of the Policy	✓	✓	✓
4.	4 Years	Waiting period of 4 Years applicable for the specified diseases/illnesses from the inception date of the Policy	✓	✓	✓
5.	Pre- existing Diseases (PED)	Waiting period applied for PED's for the specified number of months from the inception date of the Policy	4 years	3 years	3 years

# Wellness Program

## Earn\*

- Participate in a professional sport event like Marathon/Cyclothon/Swimathon
- By providing Sports Certificate provided by the School/State/National Sports authorities
- Active Lifestyle
- HRA outcome without any adverse report

## Burn\*

- Discount on Renewal Premium
- Cost of Vaccinations
- Cost of Spectacle Lenses
- Laser surgery for correction of refractory errors

\*Refer to Policy wording for more benefits

**Each reward earned by you will be equivalent to 0.50 INR**

**Disease Management Program aiming to improve your quality of life**

**24/7 Live Health Chat**

The earning of Wellness rewards will be considered upto the maximum limits as specified under every category or sum of all Rewards earned by you and your family maximum upto 10% of premium paid in the current Policy Period whichever is less.



## ILLUSTRATION 1 AND 2

**Policy Period:** 01/01/2020 to 31/12/2020

**Policy Tenure:** 1 Year

**Premium paid:** INR 10,000/-

Below is the list of activities performed by the Insured during the policy period for which he has earned the rewards

### Earn Rewards (Table for illustration 1)

Sr. No.	Activities	Month	Reward earned
1.	Completed HRA within one month from policy start date	Jan 2020	200
2.	2.7 lakhs steps completed in Jan 2020	Jan 2020	100
3.	2.9 lakhs steps completed in Feb 2020	Feb 2020	100
4.	Done Prophylactic Screening FBS, PPBS and ECG in the month of Mar 2020	Mar 2020	100 (50/quarterly for FBS+PPBS & 50/quarterly for ECG)
5.	Cyclothon in Apr 2020	Apr 2020	100
Total units earned by the customer			600

### Burn Rewards

Sr. No.	Category	Month	Charges	Reward earned	INR (conversion of Rewards to INR)	Fees Paid by the Insured	Reward Eligibility (INR)
1.	OPD consultation	May 2020	500/-	600	300/-	200/-	300/-
					Total units Burned	600	
					Balance Rewards	0	



## Earn Rewards (Table for illustration 2)

Sr. No.	Activities	Month	Reward earned
1.	Completed HRA within one month from policy start date	Jan 2020	200
2.	Done Prophylactic Screening FBS, PPBS and Lipid profile in the month of April 2020	Apr 2020	150 (50/quarterly for FBS+PPBS & 100/quarterly for Lipid profile)
3.	Done Prophylactic Screening FBS, PPBS and Lipid profile in the month of May 2020	May 2020	0 (applicable quarterly, last performed tests in month of April 2020)
4.	Done Prophylactic Screening FBS, PPBS and Lipid profile in the month of July 2020	July 2020	150 (50/quarterly for FBS+PPBS & 100/quarterly for Lipid profile)
Total Rewards earned			500
Total Rewards earned ( INR)			250/-

## Burn Rewards

Sr. No.	Category	Month	Charges	Reward Burned	INR ( conversion of Rewards to INR)	Fees Paid by the Insured	Reward Eligibility ( INR)
	FBS, PPBS and Lipid profile diagnostic tests	Apr 2020	1000/-	200	100/-	900/-	100/-
	FBS, PPBS and Lipid profile diagnostic tests	Apr 2020	1000/-	300	150/-	850/-	150/-
Total Rewards Burned					500		
Total Eligible Rewards for the Year					500		
Balance Rewards					0		

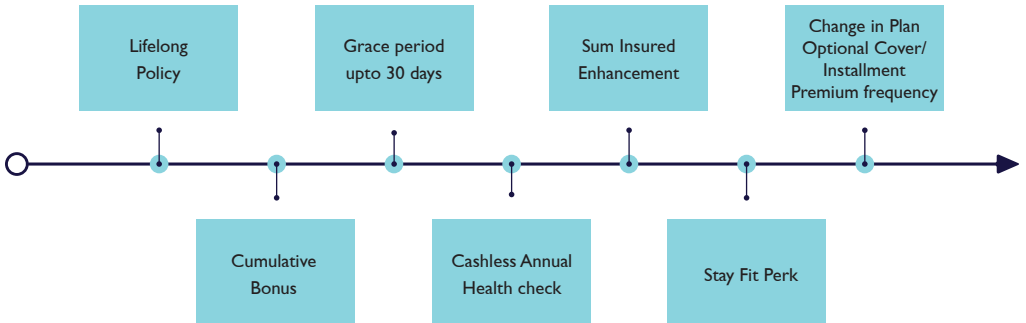
# ►►► Premium on Installment Basis

This facility provides for paying the premium on installment basis either Monthly, Quarterly or HalfYearly installments

Installment Frequency	% of Annual Premium
HalfYearly	51%
Quarterly	26%
Monthly Installment	8.75%



## Renewal Benefits



## Continuity Benefits

### Portability

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.

### 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.



# Cancellation Terms

The Insured may elect to cancel the Policy by giving 15 days' notice in writing to the Company. If no claim has been made under the Policy then the Company shall from the date of receipt of notice cancel the Policy and refund the premium for the balance Policy period on short period basis.

## Pre-Policy Health Checkup

The Pre-Policy Check Up will be carried out at our network list of diagnostic centres as available on our website. If the proposal is accepted we shall refund 50% of the health check-up cost.

Age(Yrs)/SI	10 to 25 Lakhs	30 to 100 Lakhs
18 – 35	Nil	Pack 2 ME, CBC, HbA1c, ECG, Sr. Cholesterol, Triglycerides
36 - 45	Pack 1-ME, CBC, FBS, ECG, RUA, Sr. Cholesterol, Triglycerides	Pack 3-ME, CBC, HbA1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT
46 - 55	Pack 3-ME, CBC, HbA1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT	Pack 4-ME, CBC, HbA1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT, PSA (males), USG abd (females),
56 - 60	Pack 3-ME, CBC, HbA1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT	Pack 5-ME, CBC, HbA1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT, PSA (males), USG abd (females), Mammogram (female), PAP smear (female), RUA
>61	Pack 4-ME, CBC, HbA1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT, PSA (males), USG abd (females)	Pack 5-ME, CBC, HbA1c, Sr. Cholesterol, Triglycerides, Sr. Creat, TMT, PSA (males), USG abd (females), Mammogram (female), PAP smear (female), RUA

## Claim Process and Management

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy, you shall give immediate notice to Liberty 360 by calling toll-free number as specified in the Policy/Health Card or in writing to the address shown in the Schedule with Particulars below:

- i. Policy Number / Health Card No
- ii. Name of the Insured / Insured Person availing treatment
- iii. Details of the disease/illness/injury
- iv. Name and address of the Hospital
- v. Any other relevant information



# HealthPrime Connect

## Annual Premium Chart For Individual

Premium mentioned below are excluding the applicable taxes and are in INR

Essential						
Age Band (in years)	10	15	20	25	30	50
<26 years	5,191	5,945	6,405	6,882	7,845	8,573
[26-35]	7,323	8,531	9,294	10,085	11,181	12,323
[36-40]	9,624	11,194	12,205	13,250	14,629	16,063
[41-45]	12,724	14,784	16,110	17,482	18,568	21,710
[46-50]	16,218	18,844	20,533	22,281	23,023	28,039
[51-55]	21,090	24,481	26,719	29,036	29,816	38,529
[56-60]	26,362	30,961	33,996	37,134	39,029	52,315
[61-65]	34,286	40,735	44,991	49,513	51,097	71,707

Age Band (in years)	Optimum						Optimum Plus	
	10	15	20	25	30	50	75	100
<26 years	8,432	9,297	9,824	10,380	11,319	12,127	14,219	14,637
[26-35]	11,910	13,297	14,172	15,089	16,161	17,435	20,980	21,674
[36-40]	14,004	15,806	16,965	18,173	19,552	21,162	24,618	25,538
[41-45]	17,306	19,669	21,189	22,773	23,737	27,242	30,877	32,051
[46-50]	20,756	23,768	25,705	27,718	28,365	34,018	38,265	39,761
[51-55]	26,172	30,062	32,629	35,293	35,990	45,765	50,809	52,792
[56-60]	32,579	37,854	41,335	44,942	46,756	61,775	68,306	70,995
[61-65]	42,231	49,628	54,510	59,717	61,221	84,683	93,504	97,286

# Optional Covers

## CI & PA COVER

Age Band (in years)	SI					
	2,00,000 with PA @100%		2,00,000 with PA @150%		5,00,000 with PA @100%	
	1 Year	2 Years	1 Year	2 Years	1 Year	2 Years
<26 years	674	1,404	741	1,544	1,684	3,510
[26-35]	827	1,749	910	1,924	2,068	4,372
[36-40]	1,056	2,302	1,162	2,533	2,641	5,756
[41-45]	1,920	4,396	2,112	4,835	4,801	10,989
[46-50]	3,636	8,048	4,000	8,853	9,091	20,120
[51-55]	5,666	12,542	6,232	13,796	14,164	31,354
[56-60]	9,487	21,035	10,435	23,139	23,716	52,589
[61-65]	14,380	31,895	15,818	35,084	35,950	79,737

Age Band (in years)	SI					
	5,00,000 with PA @150%		10,00,000 with PA @100%		10,00,000 with PA @150%	
	1 Year	2 Years	1 Year	2 Years	1 Year	2 Years
<26 years	1,853	3,860	3,369	7,019	3,705	7,721
[26-35]	2,275	4,809	4,137	8,744	4,550	9,618
[36-40]	2,905	6,332	5,282	11,512	5,810	12,664
[41-45]	5,281	12,088	9,601	21,978	10,561	24,175
[46-50]	10,000	22,133	18,182	40,241	20,000	44,265
[51-55]	15,581	34,489	28,328	62,708	31,161	68,979
[56-60]	26,088	57,848	47,433	1,05,177	52,176	1,15,695
[61-65]	39,545	87,711	71,900	1,59,475	79,090	1,75,422

## WORLDWIDE COVER

Age Band (in years)	Optimum						Optimum Plus	
	10	15	20	25	30	50	75	100
<26 years	320	403	454	721	767	854	912	970
[26-35]	517	650	734	1,169	1,246	1,390	1,486	1,582
[36-40]	680	853	964	1,537	1,639	1,830	1,957	2,084
[41-45]	851	1,068	1,208	1,924	2,052	2,438	2,597	2,757
[46-50]	1,085	1,361	1,539	2,452	2,615	3,295	3,498	3,702
[51-55]	1,386	1,743	1,978	3,163	3,378	4,511	4,780	5,049
[56-60]	4,029	5,065	5,750	8,578	9,162	12,864	13,594	14,323
[61-65]	5,642	7,094	8,052	12,014	12,831	18,895	19,917	20,939

## OPD COVER - INDIVIDUAL

Age Band (in years)	OPD Cover Amount			
	10,000	15,000	20,000	30,000
[26-45]	5,263	6,579	8,772	13,158
[46-50]	6,140	7,895	8,772	13,158
[51-55]	7,018	9,211	10,526	15,789
[56-75]	8,772	13,158	17,544	26,316

## Cumulative Bonus Enhancer

Loading of 5% on overall premium for all ages excluding premium of CI & PA and OPD

**Please contact Liberty General Insurance office for premium quotes**

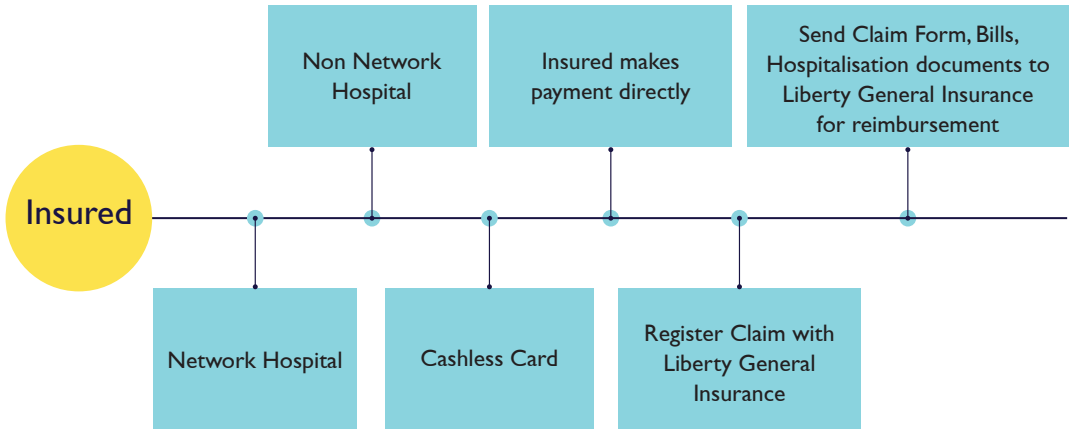
# Liberty Health 360

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

Our in-house dedicated health claims hub:

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

## Claim Process 360





**Liberty**  
**General Insurance**™

**Address:**

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

**Toll Free No:** 800 266 5844 | **Email:** care @libertyinsurance.in | www.libertyinsurance.in

---

For details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Trade logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license.

IRDA Registration No.150 | CIN: U66000MH2010PLC209656 | Advt/2020/Sep/41 | UIN: LIBHLIP21505V022021

---

**Disclaimer:** 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. "