

GIVE MAXIMUM TO YOUR LOVED ONES.

Get maximum coverage at minimum premium with
Secure Health Connect Policy.



Liberty General Insurance

Liberty General Insurance Limited is a joint venture between ENAM Securities, Diamond Dealtrade Limited, a group Company of DP Jindal Group and Liberty Citystate Holding PTE Ltd, a group Company of US based Liberty Mutual Group. The company eventually commenced operations in 2013 with an eternal commitment to providing all-encompassing private, commercial and industrial insurance solutions.

About Liberty Mutual Insurance Group

Liberty Mutual Insurance helps people preserve and protect what they earn, build, own and cherish. Keeping this promise means we are there when our policyholders throughout the world need us most.

In business since 1912, and headquartered in Boston, Mass., today Liberty Mutual is a diversified insurer with operations in 30 countries and economies around the world. We are the fifth largest property and casualty insurer in the U.S. based on 2015 direct written premium data as reported by the National Association of Insurance Commissioners. We also rank 73rd on the Fortune 100 list of largest corporations in the U.S. based on 2015 revenue.

Liberty employs more than 50,000 people in over 800 offices throughout the world. We offer a wide range of insurance products and services, including personal automobile, homeowners, accident & health, commercial automobile, general liability, property, surety, workers compensation, group disability, group life, specialty lines, reinsurance, individual life and annuity products.

Here is a glimpse of one of the most interesting products from Liberty health portfolio - Secure Health Connect Policy.

INTRODUCING

SECURE HEALTH CONNECT

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

1. Based on 2015 NWP.

2. Based on 2015 GWP. Tokio Marine fiscal YE is 3/31; therefore, calculated using full year Q4 + YTD 12/31 financials.

3. Legacy Chubb GWP estimated assuming 91.8% NWP/GWP retention.

Source: SNL Financial, Annual Filings.

My Family's Health Is My Priority. And Yours?



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

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

Live
stress-free.
Just like me.



Pay Premium in Installments[#]:

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

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

[#] Terms and conditions applicable as per selected plan. ^{*} This feature is available at payment of additional premium

I get
royalty for
loyalty.



Enhanced Cumulative Bonus[†]:

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

[†] Terms and conditions applicable as per selected plan. [‡] This feature is available at payment of additional premium

Life is hit,
when
you are fit.



Stay Fit Perks[#]:

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

[#]Terms and conditions applicable as per selected plan. ^{*} This feature is available at payment of additional premium



Check-up
worry, is not
a worry.



Pre-policy Medical check-up[#] :

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

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

1
Year

2
Years

3
Years



I have my
freedom.
So do you.

Flexible Policy Term[#]:

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

Not just family. Even miscellaneous expenses are covered.



Hospital Daily Cash Allowance[#]:

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



Claims Assurance #:

Response to your cashless service request within 6 hours or you are entitled to upto ₹1500/- per hospitalization.

Happiness
loaded. And
the sum insured
reloaded.



Reload of Sum Insured[†]:

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

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

[†] Terms and conditions applicable as per selected plan. ^{††} This feature is available at payment of additional premium

Features / Benefits



In-Patient Hospitalization Expenses

Covers Inpatient care expenses due to any illness or injury



Day Care Procedure/Treatment

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



Pre-Hospitalization

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



Post-Hospitalization

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



Emergency Local Road ambulance charges

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



Customize product

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



Assured Renewal for Life

There is no age restriction on renewal of the policy.



Tax Benefit

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



Cashless Facility

Avail cashless facility from over 3700 network hospitals and leave rest to us.



No loading on renewal on claim

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



Waiting period:

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

A waiting period of 30 days from the commencement date of the first Policy will apply to all disease/ illness contracted other than accidental bodily injury requiring hospitalization.

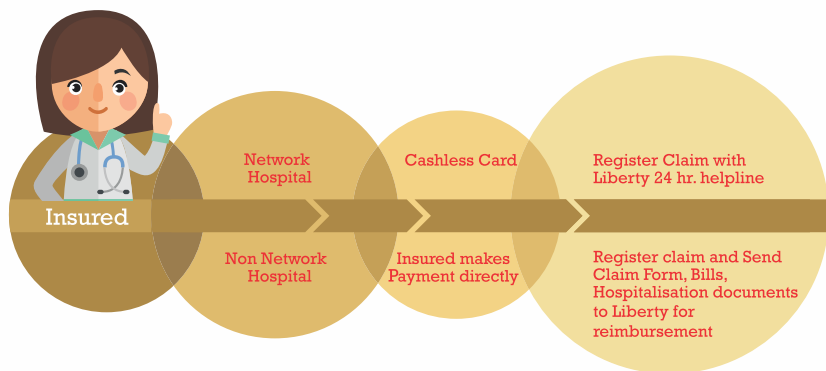
Waiting Periods

- **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); Tiltation 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 48 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 the Insured Person's participation in any hazardous activity
- Standard list of excluded items

Claims Process



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 web site.
- Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.**
- Anti-Rebating Warning:**
 As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.

Policy Details



Age Group

Minimum Age at Entry (Adult) - 18 Years

Maximum Age at Entry (Adult) - 65 Years

Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy



Renewal
Life Long



Tenure
1/ 2/ 3 years



Option

Individual Or Family Floater Sum Insured basis



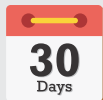
Family member Discount

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



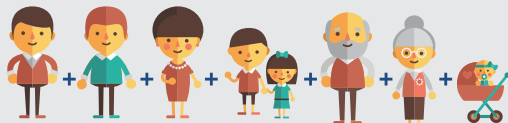
Family member

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



Grace Period

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



Relationship Covered

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



Pre- Policy medical Check up

Applicable to all individuals above 55 years of age



Portability

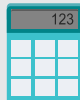
Transfer your health policy renewal to us as per applicable portability norm.



Cancellation Terms

Cancel your policy anytime during policy tenure.

*conditions apply



Premium frequency

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

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

Policy Plans		Secure Basic
Coverage's Description		Sum Insured (INR) 2,3,4,5 lakhs
In-patient Hospitalization	Covers hospitalization expenses for a period more than 24 hours as an in-patient. Room rent/ICU and associated charges available as per the Plan opted.	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 3000/day whichever is lower ICU sub limit: 2% of Sum Insured or maximum up to INR 6000 / day whichever is lower
Pre-Hospitalization	Medical expenses incurred prior to the covered hospitalization	30 DAYS
		Medical Expenses up to 1% of Sum Insured accrued up to maximum 30 days.
Post-Hospitalization	Medical expenses incurred after the covered hospitalization	45 DAYS
		Medical Expenses up to 1 % of Sum Insured accrued up to maximum 45 days.
Day care Procedures	405 day care procedures undertaken in a hospital/day care centre in less than 24 hours due to technological advancement	✓
Emergency Local Road Ambulance Charges	Emergency ambulance charges for transferring to the nearest Hospital	1% of SI , subject to max INR 1,000 per Insured per year
Daily Cash Allowance	Daily cash allowance of up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable	✗
Cumulative Bonus	Auto increase in Sum Insured for every claim free year	Per Year: 10% Max up to 50%

Secure Elite	Secure Supreme	Secure Complete
Sum Insured (INR) 2,3,4,5,7.5,10 lakhs	Sum Insured (INR) 3,4,5,7.5,10 lakh	Sum Insured (INR) 2,3,4,5,7.5,10,15 lakh
Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 5000/day whichever is lower ICU sub limit: 2% of Sum Insured or maximum up to INR 6000 / day whichever is lower	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 5000/day whichever is lower ICU sub limit: 2% of Sum Insured maximum up to INR 7500 / day whichever is lower	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 2500/day whichever is lower ICU sub limit: 2% of Sum Insured maximum up to INR 5000/day whichever is lower
30 DAYS	45 DAYS	30 DAYS
Medical Expenses up to 1% of Sum Insured accrued up to maximum 30 days.	Medical expenses up to 1.5% of Sum Insured accrued up to maximum 45 days.	No Sub limits applicable
45 DAYS	60 DAYS	45 DAYS
Medical Expenses up to 1 % of Sum Insured accrued up to maximum 45 days.	Medical expenses up to 1.5 % of Sum Insured accrued up to maximum 60 days.	No Sub limits applicable
✓	✓	✓
1% of SI , subject to max INR 2,000 per Insured per year	1% of SI , subject to max INR 3,000 per Insured per year	✗
✗	✗	INR 500 / per day
Per Year: 10% Max up to 50%	Per Year: 10% Max up to 50%	Per Year: 25% Max up to 100%

	Policy Plans	Secure Basic
	Coverage's Description	Sum Insured (INR) 2,3,4,5 lakhs
Sub limits on medical expenses	Disease wise sublimit as per the annexure attached	✓
Co-pay	Non-network Hospital: 10 % Co-pay Insured above 60 years: 10% Co-Pay	✓
Health check up	Per Insured person 18 yrs. and above, limited to max 2 adult Insured/s, Health check up at every 2 continuous claim free renewal.	✓
Stay Fit Perks	Additional perks on every block of two claim free policy renewals with Us as per the SI and Plan opted. This will be accumulated in your policy automatically and may be utilized after the 2nd claim free policy renewal against any deduction as applicable under the policy	SI up to INR 5 Lakh: Lump sum amount of INR 3000
Optional Cover (s)		
Reload of Sum Insured	Sum Insured can be reloaded equivalent to the original Sum Insured opted from first claim.	✓
Enhanced Cumulative Bonus	Total Cumulative Bonus (Cumulative Bonus + Add on Cumulative Bonus) per year shall be enhanced by opting this option and as per the Plan opted.	Per Year: 20% Max upto 100%
Waiver of Medical Expenses Sub limits	Sub-limits are waived off by opting this add-on benefit on medical expenses	✓

Secure Elite	Secure Supreme	Secure Complete
Sum Insured (INR) 2,3,4,5,7.5,10 lakhs	Sum Insured (INR) 3,4,5,7.5,10 lakh	Sum Insured (INR) 2,3,4,5,7.5,10,15 lakh
✓	✓	✓
✓	Co-pay not applicable	✓
✓	✓	✓
SI up to INR 5 Lakh: Lump sum amount of INR 4000	SI up to INR 5 Lakh: Lump sum amount of INR 5000	SI up to INR 5 Lakh: Lump sum amount of INR 4000
SI above INR 5 Lakh: Lump sum amount of INR 5000	SI above INR 5 Lakh: Lump sum amount of INR 7000	SI above INR 5 Lakh: Lump sum amount of INR 5000
✓	✓	✓
Per Year: 25% Max upto 100%	Per Year: 30% Max upto 150%	✗
✓	✓	✓

Sub-limit

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

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



Liberty
General Insurance™

Call us: 1800-266-5844 (Toll Free) www.libertyinsurance.in

Registered & Corporate Office:

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

Phone: +91 22 6700 1313, Fax: +91 22 6700 1606

Email: care@libertyinsurance.in

IRDA registration number: 150. CIN: U66000MH2010PLC209656. UIN: LVGHLIP18065V011718

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