						Option IV	N							
Sr. Io.	Sr. Coverage / Capital Sum Insured	1000000         2000000         2500000         3000000         4000000         5000000         6000000         7000000         7500000         8500000         9000000         10000000	2000000	2500000	3000000	4000000	2000000	6000000	7000000	7500000	0000008	0000058	0000006	10000000
_	Accidental Death	1000000	2000000	2500000	3000000	4000000	2000000	0000009	7000000	7500000	8000000	1000000 2000000 2500000 3000000 4000000 5000000 6000000 7000000 7500000 8000000 8500000 9000000 100000000	0000006	10000000
~	2 Permanent Total Disability		Permanent T for a con	otal Disabilit tinuous peric	y due to Acci d of 12 moni	dent, which t ths. Kindly re	otally disable fer the Policy	s the Insured wording ava	from attend lable on com	ng to any oc pany websit	cupation/job, e for more de	Permanent Total Disability due to Acadent, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	ormal duties ole limits.	
	3 Permanent Partial Disability			Pel Kii	manent Part Idly refer the	ial Disability Policy word	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.	d relating to	ıny part of th website for m	e limbs or or iore details o	gans of the b n payable lim	ody. iits.		
	Child Education Support Benefit	10000	20000	25000	30000	40000	00005	00009	70000	00057	00008	00058	00006	100000
	5 Accidental Hospitalization Expenses	100000	100000	100000	100000	110000	110000 120000	130000 140000 150000	140000	150000	160000	170000	180000	200000
	6 Loan Protector					Rs. 12,	Rs. 12,000/- per month for a maximum of 12 months	nth for a ma	ximum of 12	months				
	Broken Bone	100000	100000	100000	100000	200000	700000	200000	200000	300000	300000	100000 100000 100000 200000 200000 200000 200000 200000 300000 300000 300000 300000	300000	300000
	Ambulance Hiring Charges							Rs. 1,500						
	9 Double Indemnity						100%	100% of CSI opted for Death	or Death					
П														

		$\overline{}$
10000000	9223	11695
0000006	8340	10570
8500000	868/	10008
8000000	7456	9445
7500000	7015	8883
7000000	5859	8263
0000009	5995	7152
2000000	4796	6042
400000	3927	4931
3000000	3019	3763
2500000	2592	3214
2000000	2164	7666
1000000	1308	1569
Annual Premium Excl ST (INR)	Risk I	Risk II
	1000000 2000000 2500000 3000000	1000000         2000000         2500000         3000000         4000000         5000000         6000000         7000000         7500000         8500000         9000000         10           1308         2164         2592         3019         3927         4796         5665         6535         7015         7456         7898         8340

Note: I) TTD benefit is available only for the is INR 30 Iakh and above. 3) No TTD benefit.

			A Hondo	•				
Sr. Coverage/Capital Sum Insured No.	9d 5000000	0000009	7000000	7500000	8000000	8500000	9000000	10000000
1 Accidental Death	2000000	0000009	0000002	7500000	8000000	8500000	0000006	10000000
2 Permanent Total Disability	Perm	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	ue to Accident, which of 12 months. Kindly re	totally disables the In efer the Policy wordir	nsured from attending in available on compa	I to any occupation/jo ny website for more d	b/business or normal letails on payable lim	duties its.
3 Permanent Partial Disability		Perma Kindly	ment Partial Disability y refer the Policy word	of the Insured relati ling available on com	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.	imbs or organs of the e details on payable li	body. mits.	
4 Weekly Indemnity (TTD)		Rs. 15000/week for a maximum of 52 weeks	naximum of 52 week		. W	Rs. 20000/week for a maximum of 52 weeks	naximum of 52 week	
5 Cost of Transporting Mortal Remains	S			100	10000			
6 Cost of Performance of Death Ceremony	yuot			100	10000			
7 Accidental Hospitalization Expenses	120000	130000	140000	150000	160000	170000	180000	200000
8 Accidental Hospital Daily Cash	Rs. 1	Rs. 1000/day for 30 days maximum	ximum		Rs. 150	Rs. 1500/day for 30 days maximum	dimum	
9 Child Education Support Benefit	20000	00009	00002	75000	00008	85000	00006	100000
10 Loan Protector			Rs. 24	,000/- per month for	Rs. 24,000/- per month for a maximum of 12 months	onths		
11 Broken Bone	200000	200000	200000	300000	300000	300000	300000	300000
12 Ambulance Hiring Charges				Rs. 1	Rs. 1,500			
13   Legal Bail Expenses				Rs. 5	Rs. 5,000			
14 Double Indemnity				100% of CSI o	100% of CSI opted for Death			

10000000	10000000	duties						200000		100000		300000				1000000
0000006	0000006	b/business or normal	mun alandad in a cuma	body. mits.				180000	imum	00006		300000				000000
8500000	8500000	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous paried of 12 months. Kindly refer the Policy workling available on company website for more details on payable limits.	מווא ארבי אור ווואר אוויאר	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.	S			170000	Rs. 1500/day for 30 days maximum	85000	onths	300000				850000
8000000	0000008	nsured from attending	nd manual common for	ng to any part of the l pany website for mor	Rs. 20000/week for a maximum of 52 weeks	10000	10000	160000	Rs. 150	80000	Rs. 24,000/- per month for a maximum of 12 months	300000	Rs. 1,500	000′	100% of CSI opted for Death	συσουσ
7500000	7500000	totally disables the Ir	בובו מובי מוובי אומומו	y of the Insured relati ding available on com	3s. 20000/week for a r	100	100	150000		75000	4,000/- per month for	30000	Rs. 1	Rs. 5,000	100% of CSI o	7500000
7000000	2000000	ue to Accident, which	( Summer summar )	inent Partial Disabilit 7 refer the Policy wor				140000	ximum	70000	Rs. 2-	200000				700000
0000009	0000009	nent Total Disability d	n courant on on many or o	Perma Kindly				130000	Rs. 1000/day for 30 days maximum	00009		200000				0000009
2000000	2000000	Permar						120000	Rs. 100	20000		200000				200000
Sr. Coverage / Capital Sum Insured No.	1 Accidental Death	2 Permanent Total Disability		Permanent Partial Disability	Weekly Indemnity (TTD)	5 Cost of Transporting Mortal Remains	6 Cost of Performance of Death Ceremony	7 Accidental Hospitalization Expenses	Accidental Hospital Daily Cash	9 Child Education Support Benefit	Loan Protector	Broken Bone	Ambulance Hiring Charges	Legal Bail Expenses	Double Indemnity	Drominm Without Tay
Sr.	-	2		m	4	5	9	7	∞	6	10	1	12	13	14	



## Responsibility is our policy

Toll Free Number - 18002665844
(8:00 am to 8:00 pm, 7 days of the week)
Email: care@libertyinsurance.in

Registered & Corporate Office
Liberty General Insurance Ltd.,
10th Floor, Tower A, Peninsula Business Park,
Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013, India.
Phone: +91 22 6700 1313, Fax: +91 22 6700 1606.
\*Liberty Mutual Insurance Group includes insurance companies with operations in countries across 5 continents.

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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.

UIN: LVGPAIP14004V011314, ARN: ADVT/2016/Sept/54.

www.libertinsurance.in





# Tread carefully as accidents can happen.

But, also take steps to tide over accidents if and when they occur.

Insure against financial impact of accidents with

Liberty Individual
Personal Accident Policy
Flexi Plan Options

Toll Free Number: 18002665844

Insurance is all about careful planning for a better life, that even after an unpleasant event or its financial impact, one can take care of self and his loved

It is a fact that life today is uncertain. Everybody is always at risk - on the roads, at work, while travelling, or even inside their own home. Some unfortunate accidental occurrence might bring a huge financial burden. Although one cannot guard against all uncertainties of life, one can always take steps to help tide over such accidental events.

Liberty General Insurance provides just the right kind of cover for these uncertain times with its Liberty Individual Personal Accident Policy.

Our Individual Personal Accident Policy gives complete protection against sudden, unforeseen and involuntary event beyond the control of the Person insured, caused by external, visible and violent means that might lead to death or bodily injury of the person. If the accident leads to the untimely death of the Person, the Policy will provide complete financial security to the Person's family members (Nominee). The Policy also covers eventualities where the Person insured sustains accidental injuries which cause disability (of permanent or temporary nature). In such cases the Policy will compensate a fixed percentage of Sum Insured depending upon the type of impairment. This Policy offered by us comes to you in easy to understand and over-the-counter plan options. The proposer can choose from various covers in flexi based plan available.

## **Key Advantages and Policy Features**

- Provides basic accident protection and value enhanced protection by way of add on covers
- Options to choose the Capital Sum Insured depending upon the customer's requirements
- Built in value added covers of Child Education Benefit, Cost of Transportation of Mortal Remains & Cost of Performance of Death Ceremony • Customization of cover at the discretion of the Proposer
- Attractive provision on Cumulative Bonus retention
- Cover yourself under Accidental Death as a default cover
- Capital Sum Insured (CSI) available ranges from I lakh to maximum I crore.

## **Other Policy Features**

**Policy Discounts:** Get a loyalty bonus of 5% or 7.5% discount on premium if you have I or more policies of the Company.

Family Discount: Insure your Family members and get a discount maximum

Policy Period: Option to have a Policy for longer duration of 2 years and 3 years. For 2 years and 3 years policy, you will get a discount of 8% and 15% on the base premium respectively.

Free Look Period: Option to cancel a Policy for any objections in terms and conditions after a period of 15 days from the receipt of the Policy.

Grace Period: Option to renew your policy within a period of 30 days after the Policy end date with all continuity benefits.

- For Adults: Minimum entry age is 18 years and maximum 70 years
- For Dependent Children: Unmarried children between 5 to 25 years.

Renewal Benefits: Lifelong Renewability

#### Terms of Renewal

- Sum Insured Enhancement: Capital Sum Insured can be enhanced 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 by the Company.
- Cancellation Conditions: You may request for cancellation of policy during the policy tenure. If no claims have been made under the policy, refund shall be done on short period basis.

## **Cumulative Bonus (CB)**

The Sum Insured under the Accident Benefit(s) will be progressively increased by 5% during the renewal policy for each claim free year subject to a maximum accumulation of 50% of the Capital Sum Insured. In the event of a claim under the Policy in respect of an Insured / Insured Person, the increased Sum Insured will be reduced by 10% at the time of renewal.

Any CB amount that has accrued when the policy was with another Insurer and transferred to LGI at the time of renewal would be considered as a fixed additional benefit amount, subject to there being no claim reported / paid under the expiry policy. In the event of any claim under the expiry policy, there would be no credit available on the CB amount earned under the expiring policy of the previous Insurer.

### What is not covered?

- Death or disability resulting directly or indirectly caused by or prolonged by child birth or from pregnancy excluding ectopic pregnancy.
- Any pre-existing condition / disability / accidental injury.
- Any intentional self-injury, suicide or attempted suicide; mental or nervous disorders; any loss whilst under the influence of liquor or drugs or other intoxicants.
- Any loss whilst engaging in racing, hunting, mountaineering, ice hockey, winter sports; any loss or damage arising from Insured Person committing any breach of law with criminal intent.

For a complete list of exclusions, kindly refer our policy wordings.

## **Risk Class Categorization**

Risk Group I: Doctors, Lawyers, Accountants, Architects, Consulting Engineers, Teachers, Bankers, Builders, Contractors, Engineers on site engaged in superintending functions only, Veterinary Doctors, Business Owners wherein the business is not dealing in hazardous goods or not involving manual labour, Persons engaged in clerical functions & administrative functions and such other persons engaged in occupations of similar hazard listed above.

Risk Group II: Professional Athletes & Sportsmen, Wood Working Machinists, Workers, Mechanics, Drivers & such other persons engaged in occupation of similar hazard listed above.

## **Our Claim Process**

With our motto to 'Help People Live Safer More Secure Lives' it would be our mission to promptly and fairly handle, resolve all claims in a professional, efficient and courteous manner.

In case of a claim, intimate Us and submit claim form and relevant documents. within 15 days after an actual or potential loss begins or as soon as is reasonably possible and in any event, not later than 30 days after an actual or potential loss begins.

For more details regarding claim process / documents to be submitted,

efer th	e Poli	cy۷	Vor	dings								
	1000000 2000000 2500000 3000000 4000000 500000 600000 700000 7500000 8000000 850000 900000 10000000	1000000	siness	te				200000		10000000	2095	7205
	0000006	1000000   2000000   2500000   3000000   4000000   5000000   6000000   7000000   7500000   8000000   8500000   9000000   10000000	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business	or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.				180000		0000006	2047	6487
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	0000009	0000009	disables th	is. Kindly r tails on pa	Rs. 10000/-	Max up to Rs. 10000/-	Max up to Rs. 10000/-	130000	Rs. 1,500	0000009	3387	4347
l uo	5000000	5000000	ich totally	12 month or more de		Мах	Мах	120000		5000000	2843	3643
Option	4000000	4000000	cident, wh	s period of fo				100000 110000 120000		4000000	5739	2939
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	2500000	2500000	Disability	uties for a				100000 100000		2500000	1490	1890
	2000000	2000000	anent Tota	r normal d						2000000	1225	1545
	1000000	1000000	Perm	ō				100000		1000000	569	855
	Coverage / Capital Sum Insured	Accidental Death	Permanent Total Disability		Child Education Benefit	Fransportation of Mortal Semains	Performance of Funeral Geremony	Accidental Hospitalization Expenses	Ambulance Hiring Charges	al Premium Excl ST (INR)   1000000   2000000   2500000   3000000   4000000   5000000   6000000   7000000   7500000   8000000   8500000   900000   10000000	Risk I	Risk II

							option								
	Sr. No.	Sr. Coverage / Capital Sum Insured 1000000 2000000 2500000 3000000 4000000 5000000 6000000 7000000 7500000 8000000 8500000 90000000 9000000	1000000	2000000	2500000	3000000	4000000	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
	-	Accidental Death	1000000	2000000	2500000	2000000 2500000 3000000 4000000 5000000 6000000 7000000 7500000 8000000 8500000 9000000	4000000	5000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
	2	Permanent Total Disability		Permanent T for a con	Total Disabilit tinuous peric	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	dent, which to ths. Kindly ref	otally disable er the Policy	s the Insured wording avai	from attendi Iable on com	ng to any oco pany website	cupation/job/ e for more det	ʻbusiness or n tails on payak	iormal duties ole limits.	
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	4	4 Child Education Support Benefit	10000	20000	25000	30000	40000	20000	00009	70000	75000	80000	85000	00006	100000
	5	Accidental Hospitalization Expenses	100000	100000 100000	100000	100000	110000	110000 120000 130000	130000	140000	150000	160000	170000	180000	200000
	9	Accidental Hospital Daily Cash	Rs. 5	Rs. 500/day for 30 days maximum	) days maxim	mnu	Rs. 10	300/day for 3	Rs. 1000/day for 30 days maximum	unu		Rs. 1500/d	Rs. 1500/day for 30 days maximum	s maximum	
	7	Broken Bone	100000	100000	100000	100000	200000	200000	200000 Rs. 1,500 200000	200000	300000	300000	300000	300000	300000
	∞	Ambulance Hiring Charges							Rs. 1,500						
	6	Legal Bail Expenses							Rs. 5,000						
		Annual Premium Excl ST (INR)	1000000	2000000	2500000	1000000 2000000 2500000 3000000 4000000 5000000 6000000 7000000 7500000 8500000 9000000 10000000	4000000	2000000	0000009	7000000	7500000	8000000	8500000	0000006	10000000
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7 41		-		200000						000000	0000000	-	-
Accidental Death	1000000	2000000	2500000	2500000 3000000	4000000	4000000 5000000	0000009	7000000	7500000	8000000	8200000	0000006	10000000
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nanent Partial Disability			Pe	rmanent Part ndly refer the	tial Disability Policy wordi	of the Insured ng available o	d relating to a	any part of th website for m	e limbs or org ore details or	gans of the bo n payable lim	ody. its.		
l Education Support Benefit	10000	20000	25000	30000	40000	20000	00009	70000	75000	80000	85000	00006	100000
dental Hospitalization Expenses	100000	100000	100000	100000	110000	120000	130000	140000	150000	160000	170000	180000	200000
dental Hospital Daily Cash	Rs. 5	00/day for 30	) days maxim	unu	Rs. 10	000/day for 3	30 days maxin	mnu		Rs. 1500/d	ay for 30 day.	s maximum	
en Bone	100000	100000	100000	100000	000007	700000	Rs. 1,500	200000	300000	300000	300000	300000	300000
ulance Hiring Charges							Rs. 1,500						
l Bail Expenses							Rs. 5,000						
ual Premium Excl ST (INR)	1000000	2000000	2500000	3000000	4000000		0000009	7000000	7500000		8500000	9000000	10000000
Risk I	1071	1837	2220	7602	3443	4222	5001	5781	6239	9635	7032	7429	8222
Risk II	1313	2290	2778	3267	4315	5340	6330	7321	7915	8417	8920	9422	10427
	isabiliti port B Daily C harges	10000 Rs. 5 100000 100000 100000 100000 10011 10011 10011 10011 1131 1131 1131	Ses 100000 10	Ses 100000 1 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 1000000	Ses 100000 10	Ses 100000 1 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 1000000	Ses 100000 10	Ses 100000 1 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 100000 1000000	Ses 100000 10	Ses 100000 10	For a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on programment Partial Disability of the Insured relating to any part of the limbs or organ Kindly refer the Policy wording available on company website for more details on programment Partial Disability of the Insured relating to any part of the limbs or organ Kindly refer the Policy wording available on company website for more details on programment Partial Disability of the Insured relating to any part of the limbs or organ Rindly refer the Policy wording available on company website for more details on programment Partial Disability of the Insured relating to any part of the limbs or organized to a source details on programment Partial Disability of the Insured relating to a source details on programment Partial Disability of 1000000	For a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payat Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body.  Kindly refer the Policy wording available on company website for more details on payable limits.  Kindly refer the Policy wording available on company website for more details on payable limits.  Kindly refer the Policy wording available on company website for more details on payable limits.  Kindly refer the Policy wording available on company website for more details on payable limits.  Rs. 500/day for 30 days maximum  Rs. 100000 100000 100000 200000 200000 130000 130000 150000 100000 100000 100000 200000 200000 Rs. 1,500 20000 100000 100000 100000 100000 200000 200000 Rs. 1,500 200000 1000000	Formanent Partial Disability of the Insured relating to any part of the limbs or organis of the body.    10000   1000000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   100000   100000   100000   100000   100000   100000   100000   1000000   100000   100000   100000   100000   100000   100000   1000000   100

Sr. No.	Coverage / Capital Sum Insured	1000000	0000007	0000057	000000ε	4000000	2000000	0000009	0000002	7500000	0000008	0000058	0000006	10000000
-	Accidental Death	1000000	2000000		3000000	4000000	2000000	6000000	7000000	7500000	8000000	8500000	2500000 3000000 400000 5000000 6000000 7000000 7500000 8000000 8500000 9000000	10000000
2	Permanent Total Disability		Permanent for a cor	Total Disabili Stinuous peri	ty due to Acci	dent, which t ths. Kindly re	otally disable fer the Policy	es the Insured wording ava	manent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal du for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	ing to any oco pany website	cupation/job, e for more de	/business or r tails on payal	Permanent Total Disability due to Accident, which totally disables the Insured from attending to any occupation/job/business or normal duties for a continuous period of 12 months. Kindly refer the Policy wording available on company website for more details on payable limits.	
~	Permanent Partial Disability			S S	rmanent Part ndly refer the	tial Disability Policy word	of the Insure ing available	d relating to	Permanent Partial Disability of the Insured relating to any part of the limbs or organs of the body. Kindly refer the Policy wording available on company website for more details on payable limits.	e limbs or or ore details o	gans of the b n payable lin	ody. iits.		
4	Weekly Indemnity (TTD)	5	Limited to Rs. 5000/week for a maximum of 100 weeks	5000/weekf of 100 weeks	or			<u>~</u>	Rs. 10000/week for a maximum of 52 weeks	k for a maxim	num of 52 we	eks		
5	Cost of Transporting Mortal Remains							10000						
9	Cost of Performance of Death Ceremony							10000						
/	Child Education Support Benefit	10000	20000	25000	30000	40000	20000	00009	70000	75000	80000	85000	00006	100000
∞	Accidental Hospitalization Expenses	100000	100000	100000	100000	110000	120000	130000	140000	150000	160000	170000	180000	200000
6	Accidental Hospital Daily Cash	Rs. !	Rs. 500/day for 30 days maximum	0 days maxin	mnu	Rs. 1	000/day for 3	Rs. 1000/day for 30 days maximum	mnm		Rs. 1500/o	Rs. 1500/day for 30 days maximum	s maximum	
10	Loan Protector	Rs. 12,000/-	Rs. 12,000/- per month for a maximum of 12 months	a maximum	of 12 months			Rs. 24,	Rs. 24,000/- per month for a maximum of 12 months	inth for a max	ximum of 12	months		
=	Broken Bone	100000	100000	100000	100000	200000	200000	200000	200000	300000	300000	300000	30000	300000
12	Ambulance Hiring Charges							Rs. 1,500						
13	Legal Bail Expenses							Rs. 5,000						
14	Double Indemnity						100%	100% of CSI opted for Death	or Death					
	Annual Premium Excl ST (INR)	1000000	2000000	2500000	3000000	4000000	2000000	0000009	4000000   5000000   6000000   7000000   7500000   8000000   8500000   9000000	7500000	8000000	8200000	0000006	10000000
	Risk I	1601	2457	7885	3312	4500	0/85	6239	7108	7611	8053	8495	9868	9820
	0.45.11	1020	2000	27.13	CJIV	3023	7627	7047	0000	0.611	1777	70201	11.000	11/13

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