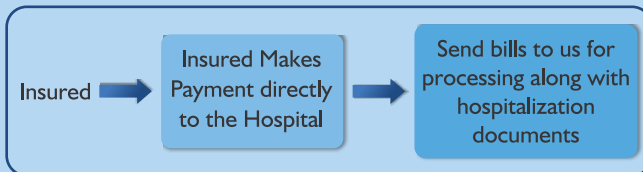


Waiting Period

- 30 days for all Illnesses (except accident) contracted in the first 30 days of Policy with us
- 90 days for listed Critical Illness(es) contracted within 90 days of Policy with Us
- 12 months for Specific Illness and treatments in the first year of Policy with us
- 24 months for Specific Illness and treatments in the first two years of Policy with us
- Pre-existing Diseases will be covered after a waiting period of 36 months.

Claims Process



Claim Assistance

Address: Liberty General Insurance Ltd.
10th Floor, Tower A, Peninsula Business Park,
Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013.
Email: care@libertyinsurance.in
Tel.: LGIL Customer care center Toll free No. 1800 266 5844
Fax No.: +91 22 6700 1606

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.

Exclusions

Please note that this is an indicative list of exclusions; please refer to the Policy wording and clauses for the complete list of exclusions.

- Any cosmetic surgery unless forming part of treatment.
- Charges incurred primarily for diagnostic purposes
- External Congenital Anomaly.
- Treatment received outside India
- Act of self-destruction or self-inflicted, attempted suicide or suicide
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Expenses arising from HIV or AIDS and related diseases
- Nuclear, chemical or biological attack or weapons
- Alternative treatment
- Any OPD treatment

Renewal Benefits

The Policy shall ordinarily be renewable except on the grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Insured and subject to application for renewal and the renewal premium in full has been received by the due dates and realization of premium.

Any revision or modification in a policy which is approved by the Authority shall be notified to each policy holder at least three months prior to the date when such revision or modification comes into effect.

Toll Free Number - 18002665844

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.

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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: LVGHLIP15003V011415, ARN: ADVT/2018/May/04.

www.libertyinsurance.in



Safeguard against financial impact of Hospitalisation with

LIBERTY
+HOSPI-CASH
CONNECT POLICY



Get daily cash in case you are hospitalised

Responsibility is our policy

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.

Liberty **HOSPI-CASH CONNECT** Policy guards you and your family against the trauma that you face because of increased financial burden during Hospitalization, threshold applicable or unpaid expenses in your regular Hospitalization Policy. This Policy pays fixed daily hospital cash along with a host of covers with the freedom to choose and pick covers as per your needs.

Daily benefits as per plan selected

- Option of selecting Individual or Family cover with special discounts on premium
- Double Accident benefit
- Double ICU benefit
- Only Renewal benefits and No claims loading on Renewal of the Policy
- Long term up to 3 Years with additional discounts
- Get Policy tenure of 3 Years and cover your Pre-existing disease from first Renewal
- Policy issuance without pre policy health check-up for proposals with nil previous/present adverse medical history
- Tax Benefit - Avail tax benefits under section 80D of Income Tax Act 1961 on the premium you pay towards this Policy.

Benefits Covered

- **Daily Hospital Cash (DHC):** DHC is payable for a Hospitalization > 24 hrs. arising due to any illness/injury upto the limits as mentioned in the Policy Schedule.
- **Daily Hospital Cash (DHC) - Accident:** DHC - Accident is payable for a Hospitalization > 24 hrs. arising due to any injury upto the limits as mentioned in the Policy Schedule.
- **Double Accident Benefit (DAB):** Twice of the DHC/ DHC - Accident limit shall be payable if Hospitalization arising due to injury, exceeds 3 days, for every completed 24 hrs., upto the limits as mentioned in the Policy Schedule. We will then not pay separately for DHC or DHC - Accident.
- **Double ICU Benefit (DIB) Accident:** Twice of the DHC/ DHC - Accident limit shall be payable for a Hospitalization > 24 hrs. arising due to injury, payable for every completed 24 hrs., upto the limits as mentioned in the Policy Schedule. We will then not pay separately for DHC / DHC - Accident.

Liberty Hospi-Cash Connect Policy Features	
Age Group	Minimum Age at Entry (Adult): 18 yrs. Maximum Age at Entry: 65 yrs. Children between 91 days & 18 yrs. of age can be covered provided either parent is getting insured under the policy
Sum Insured	Hospi-Cash Connect: 2, 3, 4, 5, 7.5, 10 (All Rs. in Lakhs)
Renewal	Lifelong
Tenure	1/2/3 yrs.
Option	Individual & Family cover basis
Relationship covered	Self, Spouse, Children, Parents and Parents-in-Law can be covered under a single Policy
Pre Policy Medical check Up	Policy issuance without pre policy health check-up for proposals with nil previous/present adverse medical history
Discount	Family Discount: <ul style="list-style-type: none"> • 5% discount if 2 members covered on Individual Sum Insured basis • 7.5% discount if 3 members covered on Individual Sum Insured basis • 10% discount if 4 & above members covered on Individual Sum Insured basis

Premium Chart

Options	Plans	Policy Term	1 Year			2 Year			3 Year		
		Sum Insured \ Age	91 Days - 45 Years	46 Years - 60 Years	61 Years - 65 Years	91 Days - 45 Years	46 Years - 60 Years	61 Years - 65 Years	91 Days - 45 Years	46 Years - 60 Years	61 Years - 65 Years
1	Daily Hospital Cash (DHC) + Double Accident Benefit (DAB)	1 lac	1,172	1,910	3,379	2,168	3,534	6,251	3,165	5,157	9,123
		2 lac	2,345	3,820	6,758	4,338	7,067	12,502	6,331	10,314	18,247
		3 lac	3,517	5,730	10,138	6,507	10,601	18,755	9,496	15,471	27,373
2	Daily Hospital Cash (DHC)	0.5 lac	549	914	1,646	1,016	1,692	3,046	1,483	2,469	4,445
		1 lac	1,097	1,829	3,291	2,029	3,383	6,088	2,962	4,938	8,885
3	Daily Hospital Cash (DHC) - Accidents + Double Accident Benefit (DAB) + Double ICU Benefit (DIB) - Accident	1 lac	211	228	246	391	422	456	571	615	665
		2 lac	421	456	491	779	843	908	1,137	1,231	1,325
		3 lac	632	685	737	1,170	1,267	1,364	1,707	1,849	1,990
4	Daily Hospital Cash (DHC) - Accident	1 lac	113	122	132	208	226	244	304	330	356
		2 lac	226	244	263	418	451	486	611	658	710
		3 lac	338	366	395	625	677	730	913	988	1,066

Service Tax Applicable

Liberty Hospi-Cash Connect Policy Features	
	Loyalty Discount: <ul style="list-style-type: none"> • 5% discount if member having any other retail health insurance policy with Liberty Videcon.
	Long Term Policy Discount: <ul style="list-style-type: none"> • 7.5 % discount for a policy term of 2 yrs. • 10% discount for a policy term of 3 yrs.
	Direct Policy Purchase Discount: <ul style="list-style-type: none"> • 10% discount will be given if policy purchased through Liberty Videcon website/Direct channels.
Loadings	Medical Loading: <ul style="list-style-type: none"> • Proposals where the health status is adverse as indicated in the proposal form or as evident from the Pre Policy Medical Check ups, may be accepted at the sole discretion of the Company with an increased risk rating not exceeding 200% of normal slab premium per person.
Portability	Transfer to Hospi-Cash Connect policy on your Health Policy renewal in terms of the applicable Portability norms governing such renewals and the same would be renewed in accordance with the Company's underwriting norms.
Cancellation Terms	This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in Policy Schedule.