

## SECURE HEALTH CONNECT POLICY BENEFIT SCHEDULE

BENEFIT SCHEDULE	
<b>Age Group</b>	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
<b>Sum Insured</b>	INR 2 lakh – 15 lakh
<b>Renewal</b>	Life Long
<b>Family discount</b>	10% if two or more family members are covered on Individual Sum Insured basis
<b>Tenure</b>	1/ 2/ 3 years
<b>Option</b>	Individual Or Family Floater Sum Insured basis
<b>Family members</b>	<b>Individual Sum Insured</b> - Family members as stated in the Policy schedule can cover in a single Policy on Individual Sum Insured basis Family Floater Basis- Self + Spouse+ max upto 3 children can be covered under a single Sum Insured.

Sr. No	Policy Plans Coverage's Description		Secure Basic Sum Insured (INR) 2,3,4,5 lakhs	Secure Elite Sum Insured (INR) 2,3,4,5,7.5,10 lakhs	Secure Supreme Sum Insured (INR) 3,4,5,7.5,10 lakh	Secure Complete Sum Insured (INR) 2,3,4,5,7.5,10,15 lakh
1	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	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 or 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 or maximum up to INR 5000/day whichever is lower
2			30 DAYS	30 DAYS	45 DAYS	30 DAYS
	Pre - Hospitalization	Medical expenses incurred prior to the covered Hospitalization	Medical Expenses up to 1% of Sum Insured accrued up to maximum 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
3			45 DAYS	45 DAYS	60 DAYS	45 DAYS
	Post - Hospitalization	Medical expenses incurred after the covered Hospitalization	Medical Expenses up to 1 % of Sum Insured accrued up to maximum 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
4	Day care Procedures	405 day care procedures undertaken in a hospital/day care Centre in less than 24 hours due to Technological advancement	✓	✓	✓	✓
5	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	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	✗

UIN : LVGHLIP18065V011718

Insurance is the subject matter of the solicitation. Product: Secure Health Connect Policy. Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license.

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6	Daily Cash Allowance	Daily cash allowance of up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable				INR 500 / per day
7	Cumulative Bonus	Auto increase in Sum Insured for every claim free year	Per Year: 10% Max up to 50%	Per Year: 10% Max up to 50%	Per Year: 10% Max up to 50%	Per Year: 25% Max up to 100%
8	Sub limits on Medical Expenses	Disease wise sublimit as per the Annexure attached	✓	✓	✓	✓
9	Co-pay	Non-network Hospital: 10 % Co-pay Insured above 60 years: 10% Co-Pay	✓	✓	Co-Pay Not Applicable	✓
10	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.	✓	✓	✓	✓
11	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	SI up to INR 5 Lakh: Lump sum amount of INR 4000 SI above INR 5 Lakh: Lump sum amount of INR 5000	SI up to INR 5 Lakh: Lump sum amount of INR 5000 SI above INR 5 Lakh: Lump sum amount of INR 7000	SI up to INR 5 Lakh: Lump sum amount of INR 4000 SI above INR 5 Lakh: Lump sum amount of INR 5000
Optional Cover (s)						
1	Reload of Sum Insured	Sum Insured can be reloaded equivalent to the original Sum Insured opted.	✓	✓	✓	✓
2	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%	Per Year: 25% Max upto 100%	Per Year: 30% Max upto 150%	✗
3	Waiver of Medical Expenses Sub limits	Sub limits as specified in the Annexure are waived off by opting this Add on benefit	✓	✓	✓	✓
Waiting Period(s)						
1	30 days	30 days	✓	✓	✓	✓
2	2 Years	2 Years	✓	✓	✓	✓
3	Pre- existing Diseases (PED)	4 Years	✓	✓	✓	✓

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### 4. POLICY DISCOUNTS

The following discounts on the premium payable based on the declarations made in proposal form, health status of the insured and coverage sought.

1. Family Discount: A Family discount of 10% will be given to each member if 2 or more family members are covered on Individual Sum Insured basis.
2. Multi-year Policy Discount: A discount of 7.5% and 10% will be given on selection of 2 year or 3 year tenure policies respectively
1. Employee Discount/: 10% discount if the client is an employee of the Company. The discount will be given to each member insured under the Policy.
3. Direct Policy Purchase Discount-10% discount will be given if you are purchasing this Policy through Our Website.

## SUB LIMITS ON MEDICAL EXPENSES:

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	Policy Plans			
	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