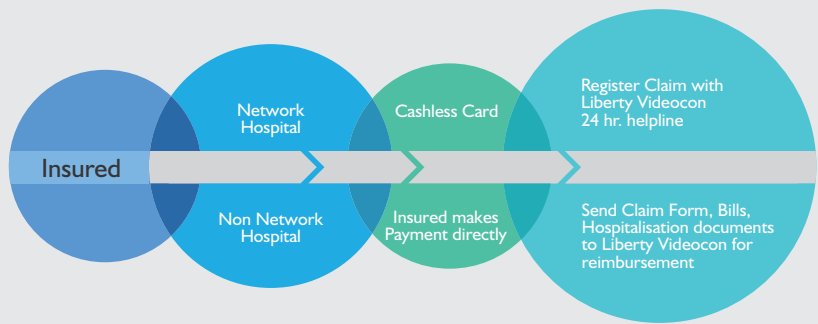


Claims Process



Claim Illustrations

All Values in INR

	Example
No. of Members	4 (2A + 2C)
Plan Opted	Top Up Option II
Deductible	2,00,000
Sum Insured	3,00,000
Policy Tenure	1st Jan 2016 - 31st December 2016 (1 yr)
Age of Oldest Member	30 years

Coverage Details	Covers Opted	
Hospitalization Cover	Yes	
Ayush Treatment	No	
Reload of Sum Insured	Yes	
	Claim Amount	Claim Admissible
Claim 1 - May 2016	1,00,000	No (Claim is not exceeding the deductible of 2 lakhs)
Claim 2 - June 2016	3,00,000	Yes (Claim 2 exceeds policy deductible)
Claim Amount payable (i.e after deductible)	1,00,000	(after 2 Lakhs deductible)
Balance Sum Insured	2,00,000	
Claim 3 - November 2016	5,00,000	
Claim Amount Payable (i.e after deductible)	3,00,000	(after 2 Lakhs deductible and utilizing 1 lac from Reload Sum Insured)
Balance Sum Insured	-	
Balance Reload Sum Insured	2,00,000	

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 website. 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 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.

Toll Free Number - 18002665844

Registered & Corporate Office: Liberty Videocon General Insurance Company Limited, 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, Email: care@libertyvideocon.com. Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty Videocon General Insurance Company Limited under license. For more details of risk factors, term and conditions please read sales brochure carefully before concluding a sale. IRDA Registration No. 150, CIN: U66000MH2010PLC209656, UIN: IRDAI/HLT/LVGI/P-H/V.1/31/16-17, ARN: ADVT/2016/Nov/28.

www.libertyvideocon.com



Go beyond the coverage limits.
Connect to wider protection and safety.



Responsibility is our policy

Liberty Videocon General Insurance Company Limited is a joint venture between the Videocon Industries Limited and Liberty Citystate holdings PTE Ltd, a group company of US based Liberty Mutual Group, a leading global property and casualty group.



Liberty Videocon's HEALTH CONNECT SUPRA POLICY is a Top Up plan with additional features which help you to enhance your existing health insurance policy coverage. It works alongside your current health insurance policy and enhances it to provide you a larger coverage at a much lower premium.

Enables you to enhance the Sum Insured at a lower cost over the specified deductible amount applied on per claim basis.

Key Features

- **Comprehensive Covers with Sum Insured up to 20 lakhs:** Multiple SI and Deductible options to choose from
- **No Pre Policy Health Check-Up for proposals:** for proposal with nil previous / present adverse history
- **Single Policy option for Individual and family members with additional discount:** Avail discount on 2 or more family members cover under the same policy
- **Multi Tenure Policy of 2 or 3 Years:** Avail Discounts for tenures of 2 or 3 years
- **Cover for Pre-existing Disease from first Renewal with Policy tenure of 3 years**
- **Preventive Care benefits:** Avail benefits for Preventive Health measures like First Medical Opinion, Live Health talk, Electronic Medical records management and health newsletter without any extra cost
- **Cashless Claims benefit:** Avail Cashless claim benefit from over 3600 network hospitals
- **Tax Benefit:** Avail tax benefits under section 80D of Income Tax Act 1961 on premium paid for Health Connect Supra
- **Available on Individual and Family Floater Basis**
- **Option to avail: Reload of Sum Insured, AYUSH Treatment,, Wellness & Assistance Program as per your need**

Scope of Cover

- **In-patient Hospitalization:** Covers minimum 24 hours hospitalization expenses due to an illness and/or accident. Pays for medical expenses incurred for room rent, boarding expenses, nursing, ICU, medical practitioner, medicines and other related expenses
- **Pre and Post-Hospitalization:** Covers medical expenses incurred for the number of days immediately before and after respectively, the hospitalization as specified under the Benefit Schedule towards consultations, tests & medications
- **Day Care Procedures:** Covers the Medical Expenses for 405 day care procedures as available in this document and Company's website which do not require 24 hours Hospitalisation due to technological advancement in medical science
- **Preventive Care:** Avail benefits such as First Medical opinion, Live Health Talk, Electronic Medical Record Management, Fortnightly newsletters without any extra cost

Optional Cover(s)

1. **Reload of Sum Insured:** The policy allows Reload of Sum insured once in a policy year equivalent to the original Sum Insured when the original Sum Insured is fully exhausted
2. **AYUSH Treatment:** The policy covers medical treatment for Ayurveda, Unani, Sidha and Homeopathy in a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health
3. **Wellness & Assistance Program:** When you are more than 150 kilometers away from your residential address, within Indian Territory, you will be covered with following emergency services provided by us/our appointed Service provider.
 - **Medical Consultation, Evaluation and Referral:** 24/7 telephone access to the Operations centre who can evaluate, troubleshoot and make immediate referrals to qualified doctors and/or hospitals
 - **Medical Monitoring & Case Management:** Our Service provider will monitor Insured's condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members
 - **Compassionate Visit:** In case of hospitalization for more than seven (7) consecutive days when you are traveling alone, Service Provider will arrange for a family member or personal friend to travel to visit you by providing an appropriate means of transportation as determined by Service Provider
 - **Emergency Medical Evacuation:** In case of an event where there is non-availability of adequate medical facility the Insured, as determined by the Service Provider's consulting physician and the Insured member's attending physician, will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care

General Details

Age Group	Minimum Age at Entry (Adult): 18 Years; Children 91 days
	Maximum Age at Entry (Adult): 65 Years
	Child / children below 18 years can be insured provided either parent is getting insured under the Policy
Renewal	Life Long
Tenure	1 / 2 / 3 years
Sum Insured Option	Individual and Family Floater Sum Insured
Family Members	Individual Sum Insured: Family members like Self, Spouse, Children, Parents, and Parents-in-law can be covered in a single Policy on Individual Sum Insured basis
	Family Floater Sum Insured: Self + Spouse + max up to 3 dependent children can be covered under a single Sum Insured



Coverage(s) Details				
Plan		Top Up		
Options		I	II	III
Sum Insured		INR 50,000, 1, 1.5, 2 Lakhs	3, 5, 7 Lakhs	10, 15, 20 Lakhs
Deductible		INR 50,000	2, 3, 4, 5 Lakhs	5, 7.5, 10 Lakhs
In-patient Hospitalization	Minimum 24 Hrs hospitalization as an In-patient	✓	✓	✓
Pre-Hospitalization	Medical expenses incurred prior to the covered Hospitalization	30 Days	30 Days	60 Days
Post-Hospitalization	Medical expenses incurred after the covered Hospitalization	60 Days	60 Days	90 Days
Day Care Procedures	405 day care procedures undertaken in a hospital / day care centre in less than 24 hours due to Technological advancement	✓	✓	✓
Loyalty Perk	Auto increase in Sum Insured by 10% on Sum insured for every claim free year up to max of 100%.	NA	NA	NA
Preventive Care	The Company will provide benefits which would help in preventing adverse Health condition/s.	✓	✓	✓
Optional Cover(s)				
Reload of Sum Insured	Reload Sum Insured available when the Sum Insured gets exhausted	NA	✓	✓
AYUSH Treatment	Medical expenses incurred for Ayurveda, Unani, Sidha and Homeopathy Treatment	NA	✓	✓
Worldwide Coverage	Emergency Medical expenses incurred outside India	NA	NA	NA
Wellness & Assistance Program	Available on optional basis and serviced by Us / Through Our Service Provider	✓	✓	✓
Waiting Period(s)				
30 days	Yes	✓	✓	✓
2 Years	Yes	✓	✓	✓
Pre-Existing Diseases (PED)	Yes	3 Years	3 Years	3 Years

Premium chart for Individual cover

- Premiums are excluding Service Tax
- Premiums are in INR

Plan: Top Up Option I

Deductible	50,000			
Age Band/Sl	50,000	100,000	150,000	200,000
91 days - 40 years	746	1,022	1,381	1,740
41 years - 50 years	1,314	1,801	2,434	3,067
51 years - 60 years	2,317	3,175	4,290	5,405
61 years - 65 years	4,668	6,397	8,645	10,893
Above 65 years	8,143	11,159	15,080	19,001

Plan: Top Up Option II

Deductible	200,000			300,000			400,000			500,000		
Age Band/Sl	300,000	500,000	700,000	300,000	500,000	700,000	300,000	500,000	700,000	300,000	500,000	700,000
91 days - 40 years	995	1,193	1,404	673	826	945	459	608	648	414	515	614
41 years - 50 years	1,753	2,103	2,359	1,186	1,456	1,588	809	1,021	968	730	811	917
51 years - 60 years	3,089	3,707	4,118	2,091	2,522	2,772	1,426	1,782	1,901	1,287	1,416	1,802
61 years - 65 years	6,224	7,469	8,536	4,213	5,171	5,746	2,873	3,694	4,268	2,594	3,179	3,735
Above 65 years	10,858	13,029	15,201	7,350	9,020	10,231	5,011	6,577	7,524	4,524	5,225	6,650

Plan: Top Up Option III

Deductible	500,000			750,000			1,000,000		
Age Band/Sl	1,000,000	1,500,000	2,000,000	1,000,000	1,500,000	2,000,000	1,000,000	1,500,000	2,000,000
91 days - 40 years	880	1,179	1,536	361	488	509	295	333	338
41 years - 50 years	1,150	1,555	1,914	577	781	814	353	412	421
51 years - 60 years	2,065	2,441	3,004	1,020	1,380	1,440	470	575	590
61 years - 65 years	5,128	5,270	6,356	2,153	2,913	3,040	770	992	1,023
Above 65 years	9,529	10,605	13,053	3,884	5,255	5,483	1,228	1,628	1,685

Premium chart for Optional Covers

1. Reload of Sum Insured

Age Band/Sl	Deductible + Sum Insured		
	Up to 8 Lacs	>8 & <= 15 Lacs	> 15 Lacs
91 days - 40 years	10%	5%	2%
41 years - 50 years	15%	10%	5%
51 years - 60 years	25%	15%	7.50%
61 years - 65 years	30%	20%	10%
Above 65 years	35%	20%	10%

2. AYUSH Treatment

Loading of 10% on the base rate

3. Wellness & Assistance Program

INR 400/- per policy per member

Family Floater Discount

This allows insuring the Family members under a single Sum Insured with payment of lesser premium. The family floater is only available for immediate Family i.e. spouse and 3 kids under a Single Sum Insured floating on all members.

For each child: Flat discount of 15%

For addition of 1 adult, the discount will be:

Age Bands/ Sum Insured	Deductible + Sum Insured		
	Up to 8 Lacs	>8 & <= 15 Lacs	> 15 Lacs
91 days - 40 years	25%	20%	15%
41 years - 50 years	30%	25%	20%
51 years - 60 years	35%	30%	25%
61 years - 65 years	35%	35%	25%
Above 65 years	35%	35%	25%

The maximum discount that can be availed under family floater is 40%.

Premium calculation Illustration

Health Connect Supra - Premium calculation Illustration		All Values in INR
	Example	
No. of Members	4 (2A + 2C)	
Plan Opted	Top Up Option II	
Deductible	200,000	
Sum Insured	300,000	
Policy Tenure	1st Jan 2016- 31st December 2016 (1 Year)	
Policy Type	Family Floater	
Age of Oldest Member	30 years	

Coverage Details	Covers Opted	Premium
Hospitalization Cover	Yes	3,980
Family Floater discount	40%	(1,592)
Ayush Treatment	No	-
Worldwide Coverage	No	-
Reload of Sum Insured	Yes	239
Base Premium		2,627

Discounts & Loading		
Loadings		
Sub Standard Risk Loading	0%	0.00
Total Loading		-
Discounts		
Family Discount	@ 0%	-
Loyalty Discount	0	-
Long Term Policy Discount	0	-
Total Discount		-
Wellness & Assistance Program	Yes	1,600
Total Premium Payable		4,227

Policy Discounts & Loadings

Discounts

- Family Discount:** Family discount of 10% if 2 or more family members are covered under same Policy on individual Sum Insured basis.
- Long term Policy Discount:** An additional discount of 7.5% is offered on premium if you choose a 2 year policy and 10% discount if selected 3 year policy tenure and pay the applicable premium in advance as single premium.
- Loyalty Discount:** 5% discount if you have an ongoing retail health insurance policy issued by Us.

Loadings

The parameters for acceptance of Sub-standard proposals have been elaborated therein whereby the maximum increased rating on substandard proposals shall not exceed 100% of normal slab premium per diagnosis / medical condition and not over 200% of normal slab premium per person. This is applicable for all subsequent renewal(s) including age slab changes and for any request for increase in sum insured (for the increased Sum Insured)

In all such cases, we would send a communication letter to the Proposer and obtain his/her consent before acceptance of the Proposal.

Portability Benefits

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.

Renewal Benefits

- Lifelong Policy** Renewal without any exit Age
- Grace Period:** Grace Period of 30 days for renewing the Policy is provided under this Policy
- Sum Insured Enhancement:** Sum insured can be enhanced only at the time of renewal subject to no claim have been lodged / paid under the policy and approval by the Company
- Change in Plan/Deductible:** Change in Plan or deductible can be done at Renewal subject to acceptance by the Company

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); dilatation 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 36 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 Insured Person’s participation in any hazardous activity
- Standard list of excluded items

Health Connect Supra Policy UIN: IRDAI/HLT/LVG/IR-HV/1/31/16-17

Health Connect Supra Policy UIN: IRDAI/HLT/LVG/IR-HV/1/31/16-17