

Critical Connect

Introduction:

Life is beautiful till the time we are not jolted by something unexpected. Critical Illness can be one of those many unexpected events which may disrupt all aspects of your life. Besides the emotional trauma that you may have to go through, your finances can also be shaken up. But remember, whatever your diagnosis or emotional response, you are not powerless.

Insure yourself and your loved ones under Liberty's Critical Connect, a health insurance solution for you and your loved ones which would cover life threatening critical illnesses. A policy that would equip you to manage financial crisis in those difficult times.

Remember "Critical Illness is not the end but the beginning of a new way of looking at life".

- **Sum Insured range** from Rs. 1 lac to 1 Cr
- **Choose between Critical Illness Bundle or Disease Based bundle, or both**
- **Choice of CI bundles 9 / 25 / 43 list**
- **Optional Cover(S):** Loan Protector Cover and Option to Waive 30-Day Survival Period
- **Refill Feature for Second and Third Events (with Plan A):** Multiple claims after a waiting period of 24 months for unrelated CIs. Maximum of 3 refills over a lifetime.
- **Flexi Policy term:** Option to choose policy term of 1, 2 and 3 years and get discounts
- **Family discount** on 2 or more members
- **Health check-up:** Eligible on cashless basis after a block of every 2 claim free years
- **Pay premium on Installments:** Quarterly or half yearly.
- **Tax Benefit:** Avail tax benefits under section 80D of Income Tax Act 1961
- **Second Opinion / Tele-Consult** from our empaneled network providers

Coverage Description		Plan A Sum Insured Rs. 1 lac - 1 crore	Plan B Sum Insured Rs. 1 lac - 1 crore
CI Claim	Pays Lump Sum amount on diagnosis of a CI covered in the plan	The Plan has an option to choose from the bundle of 9 CIs, 25 CIs and 43 CIs.	The Plan has an option to choose one or more from the following four covers <ul style="list-style-type: none"> •Heart Protect •Cancer Protect •RenoLiv Protect •Brain Protect
Continuation for Second and Third Events	Continuation of the Policy for 'Unrelated CI's' even after getting the full claim paid for one CI with a waiting period of 24 months	✓	x
Multiple Claims up to the Sum Assured	The Plan covers for multiple claims provided the claim is for CI in different buckets. However, for Heart and Cancer Protect, the claim can be made for minor and major CIs. Additionally, there is no waiting period between two claims	x	✓
Critical Illness related HIV/AIDS	Any listed Insured condition/ Critical illness related to HIV/AIDS shall be payable in the policy with 10% of SI in a Policy year and up to 100% of Sum Insured over a lifetime.	✓	✓
Second Medical Opinion	Second Medical opinion may be obtained from our empanelled Network providers once during the policy year.	✓	✓
Health Check up	For Person aged 18 years and above. Health Checkup at every 2 continuous claim free Policy years.	✓	✓
Health 360°	Earn Rewards and Burn it against array of our facilities which would help you to improve your overall Health.	✓	✓

Coverage Description		Plan A Sum Insured Rs. 1 lac - 1 crore	Plan B Sum Insured Rs. 1 lac - 1 crore
CI Claim	Pays Lump Sum amount on diagnosis of a CI covered in the plan	The Plan has an option to choose from the bundle of 9 CIs, 25 CIs and 43 CIs.	The Plan has an option to choose one or more from the following four covers <ul style="list-style-type: none"> •Heart Protect •Cancer Protect •RenoLiv Protect •Brain Protect
		The list of CIs covered in each group is as per the Benefit Schedule of each Plan	
Optional cover			
Loan Protector	Will pay EMI of the outstanding loan for 12 months or 3% of SI (lumpsum), whichever is lower. This is applicable after the commencement of the Insured Event till the Principal Outstanding loan amount or expiry of Policy Period, whichever is earlier	✓	✓
Waiver for 30-Day Survival period	The insured can get waiver from 30-Day Survival Period	✓	✓
Waiting Period(s)			
90 days	Applies at the start of the policy	✓	✓
30 days	30 days of Survival Period after the diagnosis of CI	✓	✓
Pre- existing Diseases (PED)	4 Years	✓	✓
2 Years	2 Years between two claims, i.e. between the first and second insured condition, or between the second and third Insured condition and so on.	✓	x
HIV/AIDS	4 Years	✓	✓
	2 Years between two claims	✓	✓