Liberty General Insurance™

LIBERTY ETERNIA
A Promise of Care, Year After Year.



REDEFINING THE FUTURE OF HEALTH INSURANCE

Liberty General Insurance

Beginning an Era of Personalised Health Protection

The constantly evolving market for quality medical health insurance cover over the years today embraces, both, individuals and families. It is a vast and complex market spread over diverse social and economic strata, each, with their own set of distinctive needs. Catering to this market requires a sense of empathy and the ability to consistently deliver healthcare insurance solutions.

Liberty General Insurance is delighted to introduce Liberty Eternia, a product that promises to transform your health insurance experience. Eternia offers an extensive set of key features, premier benefits and value driven discounts that not only cater to critical hospitalisation and medical needs but also offers flexible add-on options that enable clients chose tailor-made plans for their specific health-care needs and budgets.

Offering a portfolio of comprehensive health care plans, Liberty General Insurance, comprising a team of dedicated insurance sector professionals, has, over the years built unwavering trust among customers and partners alike. Grounded firmly in our commitment to excellence in quality healthcare insurance and service delivery, Liberty Eternia brings customers a step closer to the protection they expect, backed by *#Bharose Ka Vaada!* a promise born of trust.



Key Features that redefine Health Protection*

Pause the age

Your premium will remain fixed until you make your first claim, providing you with reassurance and stability.

Unlimited Claim

At any time during your policy, you can choose one claim to be paid without any limit

Unlimited Restoration of Sum Insured

Limitless coverage guarantees a complete restoration of the sum insured, regardless of the ailments, diseases, or injuries.

Two hour hospitalisation

Get cover for short hospital stay just for two hours.

EMI protector benefit

If you face a terminal illness or a hospital stay longer than 7 days, we'll support you by covering your loan EMI through any authorised bank or NBFC



*Please refer the Benefit schedule in subsequent pages for more details

Add on Covers for Your Wellbeing*

Zero Deduct Cover

You can now enjoy full coverage for your non-medical expenses up to the Basic Sum Insured, with absolutely no deductions.

Pre-existing and Specific disease waiting period reduction

The waiting period for certain diseases and pre-existing conditions will be shorter, so you can get the care you need more quickly. Your health matters to us!

Maternity and Newborn Baby Coverage

We're excited to let you know that all maternity expenses upto 75,000 are taken care of, and your little one will be covered right from day one! You can further make the maternity journey more delightful by reducing the waiting period from 2 years to 1 year.

Compassionate Travel

Reimbursement for immediate member's travel up to Rs.40,000 if you have been continuously hospitalized for more than 10 days.

Emergency Domestic Medical Evacuation

Air ambulance expenses are now covered upto the Sum Insured

Nursing at home

Covers nursing expenses during post-hospitalisation period to the extent of maximum Rs.3000 per day, up to 10 days

Super Booster

Boost your sum insured amount by 100% each year, provided there are no claims, with a maximum increase of up to 500%.

Global Cover

We understand that emergencies can happen when you least expect them. That's why we provide coverage for emergency care, including medical expenses incurred outside of India, up to the Basic Sum Insured.Your health and peace of mind are our top priorities.

OPD Benefit

Now is the time to get your out-patient bills covered maximum upto Rs. 20,000.

Domestic Travel Plus

Double your insurance cover for hospitalisation as a result of an accident while travelling (150 km from resident)as a fare paying passenger.

Vector Borne Disease Benefit

Lump-sum benefit of Rs.5000 per member and up to Rs.10,000 per family extended for listed vector-borne diseases.

Cumulative Bonus

We understand the importance of feeling secure, which is why we offer an increase in the sum insured, irrespective of a claim. Your peace of mind matters to us.

*Please refer the Benefit schedule in subsequent pages for more details

Basic Covers**

"We're excited to offer you a variety of sum insured options, ranging from 5 lakhs to 3 crores INR! Feel free to pick the one that suits you best!"

1. **In-Patient Treatment**
   Covers in-patient hospitalisation expenses in a single AC Private room.

2. **Day Care Treatment**
   Covers medical costs or surgical procedures at a hospital /day care centre.

3. **Domiciliary Hospitalisation**
   Covers expenses of domiciliary treatment at home advised by medical practitioner, limited to the sum insured.

4. **Organ Donor Expenses**
   Hospitalisation expenses for Organ harvesting upto Sum insured.

5. **AYUSH Treatments**
   Inpatient AYUSH treatment on cashless or reimbursement limited to the sum insured.

6. **Wellness Program**
   Insurance cover enables access to wellness packages at discounted rates through empanelled service providers.

7. **Bariatric Surgery**
   Covers expenses on surgical treatment for obesity limited to the sum insured.

8. **Pre and Post hospitalisation expenses**
   Covers expenses for the duration of maximum 120 days prior to hospitalisation and upto 180 days post hospitalisation.

9. **Modern Surgeries**
   Your Sum Insured covers all approved Modern Surgeries with zero sub limit.

10. **Accidental Sum Insurance**
    Lumpsum Rs. 25,000 benefit covered in the case of accidental death while travelling as a fare paying passenger.

11. **Daily Cash allowance**
    Daily cash allowance extended for each day of hospitalisation maximum upto Rs.2000/day

12. **Ambulance in a road emergency**
    Covers charges to avail an ambulance for transfer to the nearest hospital as per relevant plan.

13. **Second Opinion**
    Obtain an additional medical opinion to bolster confidence in diagnosis and treatment.

14. **Extended Policy Tenure**
    Extended policy tenure when out of country for a continuous period of more than 15 days maximum upto 180 days.

**Please refer the Benefit schedule in subsequent pages for more details

Liberty Eternia Health Policy					
Benefit Schedule					
Plan Variants			Eternia Basic	Eternia Enhanced	Eternia Infinite
Basic Sum Insured (BSI)		Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	5L ,7.5L, 10L,	5L,7.5L,10L,15L, 20L,25L,30L,50L, 75L	1Cr, 2Cr, 3Cr
Sr.no	Benefits	Description	Eternia Basic	Eternia Enhanced	Eternia Infinite
1	Hospitalisation Expenses				
1. a	In-Patient Treatment Expenses	Minimum 24 Hrs hospitalization as an In-patient care	Room Rent sub limit: 1 % of Sum Insured or maximum up to INR 6000/day whichever is lower ICU sub limit: 2 % of Sum Insured or maximum up to INR 12000/day whichever is lower	Single Private AC	No Capping
1. b	Day Care Treatment	Medical treatment, and/or surgical procedure undertaken in a hospital/day care center in less than 24 hours due to Technological advancement.	✓	✓	✓
1.c	2 hour hospitalisation	Medical expenses for for 2 hours or more for emergency care during the Policy Period	✓	✓	✓
2	AYUSH Treatment	Inpatient treatment covered up to Basic Sum Insured.	✓	✓	✓
3	Pre-hospitalization Expenses	Medical expenses incurred prior to the covered Hospitalization	30 days	60 days	120 days
4	Post-hospitalization Expenses	Medical expenses incurred after the covered Hospitalization	60 days	120 days	180 days
5	Domiciliary Hospitalization Treatment	Home hospitalization due to non- availability of hospital bed or because the patient is not in a condition to be moved to a hospital	10% of SI	10% of SI	10% of SI
6	Hospital Daily Cash Allowance	Daily cash Per day of hospitalization max up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is	NA	Rs.1000/day	Rs.2000/day
7	Emergency Local Road Ambulance Charges	per hospitalization max Upto- (within the basic SI)	NA	Rs.7500	Rs.15000
8	Organ Donor Expenses	Included within the Basic SI	upto Basic SI	upto Basic SI	upto Basic SI
9	Second Medical Opinion	Medical second opinion to augment confidence in the medical diagnosis and treatment plan.	NA	upto Basic SI	upto Basic SI
10	Recovery Benefit	A lump-sum amount in case of hospitalization for more than 10 days.	NA	Rs.5000 / hospitalisation	Rs.10000 / hospitalisation
11	Restoration of Basic Sum Insured (Injury and Sickness hospitalization both)	Restored Sum Insured under Restoration cover can be utilized for same illness.	NA	100% Basic SI	100% Basic SI
12	Extended policy tenure	Extended policy tenure when out of country for a continuous period of more than 15 days maximum upto 180 days.	NA	✓	✓
13	Wellness Program	additional benefits which would help in preventing and/or bettering current Health condition/s	✓	✓	✓
14	Cumulative Bonus	Increase in Sum insured irresepctive of claim	10% of Basic SI upto maximum 50% of Basic SI	25% of Basic SI upto maximum 200% of Basic SI	25% of Basic SI upto maximum 200% of Basic SI
15	Bariatric surgery	Surgical Procedure/treatment for Obesity covered upto Annual Sum Insured	✓	✓	✓
16	Modern Surgeries	Below listed Technological Advancements and Treatments will be covered upto Annual Sum Insured	✓	✓	✓
17	Accidental Sum Insured	Lumpsum payout of 25,000 in event of death due to accident/injury	✓	✓	✓
18	Ailment Submit	Disease wise sublimit as per Annexure below	✓	NA	NA
19.a	Compulsory Co-Pay : Non network hospital	Compulsory 10% Copay incase Insured is hospitalised in a non-network hospital	✓	NA	NA
19.b	Compulsory Co-Pay :Insured above 60 years: 10% Co-Pay	Compulsory 10% Copay incase Insured is aged above 60 years	✓	NA	NA
20	Zero deduct cover	Now get your Non-medical expenses fully paid up to Basic SI without any deduction	NA	Optional	Inbuilt
21	Specific disease waiting period -1 Year	Reduce the Waiting period applicable for specific diseases to 1 Policy year.	NA	Optional	Inbuilt
22	Maternity Cover	Cover maternity expenses : Normal -50K and LSCS-75K with waiting peri	NA	Optional	Inbuilt
23	New Born baby day one cover	Covers New-Born baby charges from day 1 to 90 days	NA	Optional	Inbuilt

Optional Covers					
1	Cataract Capping	Cataract per eye limit:	Rs.20000/eye	Rs.35000/eye	Rs.50000/eye
2	Compassionate Travel	Cost of the economy class air ticket/railway ticket incurred by Your Immediate Family Member from and to the place of origin of such Family Member or the place of residence of the Family Member will be covered in event of continuous hospitalisation more than 10 consecutive days.	Maximum upto Rs.10000	Maximum upto Rs.20000	Maximum upto Rs.40000
3	Domestic Travel Plus	Covers In-patient Hospitalization up to 2X of Basic SI for an injury arising due to Accidental event of a Common carrier in which the Insured is travelling as a fare paying passenger provided the accidental event is > 150 kms away from the residential address as mentioned in the Policy Schedule. The service will be offered on cashless mode.	NA	✓	✓
4	Emergency Domestic Medical Evacuation	Expenses towards Air Ambulance covered upto Basic Sum Isnured	NA	✓	✓
5	EMI Protector Benefit for CI	Worry-free about your EMI's when any of your family members covered in the policy suffering from listed Terminal illness and/or when they are on end-of-life care treatment.	NA	Option to select 3 EMI's/5 EMI's within a policy period, maximum up to 50% of Basic SI or 5 Lacs or Outstanding loan amount, whichever is lower.	Option to select 3 EMI's/5 EMI's within a policy period, maximum up to 50% of Basic SI or 5 Lacs or Outstanding loan amount, whichever is lower.
6	EMI Protector Benefit for prolonged admission	No. of EMIs covered would depend on the number of completed days of inpatient hospitalisation as below, 8-10 days continuous hospitalisation: 1 EMI; 11-12 days continuous hospitalisation: 2 EMI; 12-15 days continuous hospitalisation: 3 EMI; Above 15 days continuous hospitalisation: 5 EMI;	NA	✓ Maximum payable up to 50% of Basic SI or 5 Lacs or Outstanding loan amount, whichever is lower	✓ Maximum payable up to 50% of Basic SI or 5 Lacs or Outstanding loan amount, whichever is lower
7	Global Cover for Emergency Hospitalization	Coverage for emergency care Medical Expenses incurred outside India limited upto Basic Sum Insured	NA	✓	✓
8	Green Channel Benefit	Avail discount in premium for opting treatment at our Green Channel Hospitals	✓	✓	✓
9	Maternity waiting period reduction to 1 year	Reduce the Waiting period applicable for maternity to 1 Policy year.	NA	✓	✓
10	Nursing at home	Post Hospitalization for the medical services of a Qualified Nurse at residence	NA	Rs.1500/day	Rs.3000/day
11	OPD cover	Expenses related to consultations, relevant Lab investigation and pharmacy on advice of a medical practitioner taken on Out-patient basis shall be covered. Options : 5000 for 3 medical practitioner visits 10000 for 5 medical practitioner visits 15000 for 7 medical practitioner visits 20000 for 10 medical practitioner visits Dr Visit charges restricted upto Rs. 1000/- per visit	NA	✓	✓
12	Pause the age	No change in Premium even if your age band changes until claim is reported	NA	✓	✓
13	PED Protector	Reduce the Long Waiting period applicable for declared ailments and its consequences to 2 / 1 Policy year. Entry age: 50 years and below can opt for this Optional cover	NA	✓	✓
14	Room Type Modifier (Twin Sharing)	Opt Room rent limit of twin sharing and get discount on premium &	✓	✓	✓
15	Super Booster	Get 100% auto increase in Sum Insured for every claim free year up to max. of 500% of Basic SI.	NA	✓	✓
16	Unlimited Claim	One selected claim in a lifetime without any limits on the Annual Sum Insured.	NA	✓	✓
17	Vector Borne Disease Benefit	Get a lump sum amount of INR 5000/member once in a year & up to INR 10000 /family floater policy(per person limit max INR 5000) towards treatment of **listed Vector borne diseases diagnosed within the Policy period.	NA	✓	✓
18	Voluntary Co-Pay	Avail equal discount on opting 5%, 10%, 15% and 20% co pay	✓	✓	✓
19	Voluntary Deductibles	Avail premium discount on opting voluntary deductible - 25000, 50000,75000 or 100000	✓	✓	✓

Our discount options, enhance your savings

1	Voluntary co-pay/ deductible	You can lower your premium by choosing a copayment of 5%, 20%, 15%, or 20% or a deductible of Rs. 25000, 50000, 75000, or 100000.
2	Cataract capping	Avail maximum discount of 2.5% in premium by choosing to cap per-eye cataract treatment.
3	Green Channel Benefit discount	By choosing treatment at Liberty listed Green Channel Hospitals, you can receive a 5% discount.
4	Room Modifier Discount	Smart discount of maximum 15% for opting Twin Sharing room.
5	Complete insurance package discount	1% discount offered per active LIBERTY POLICY (Motor, Critical Connect,Personal Accident or Health Connect Supra)
6	Liberty Employee discount	10% discount on policies purchased by Liberty General Insurance Limited Employee.
7	Group Policyholder Discount	5% discount for insured covered under a Liberty group health policy.
8	Long-Term Tenure Discount	Special discount on lump-sum premiums extending over 2 or 3 years
9	Renewal premium discount	Have an option to avail discount in premium for every claim-free year.
10	Female insured discount	4% discount for every female insureds.

Aggregate discounts for point 1 to 4 are capped at 35% maximum and point 5 to 7 are caped at 15%

Waiting Periods

- Initial Waiting Period: 30 days
- Specific Disease Waiting Period: 24 months
- Pre-Existing Diseases Waiting Period: 36 months
- Maternity Cover: 24 months

Key Information

- Entry Age: 18 years
- Maximum Entry Age: No restriction
- Tenure Options: 1, 2 or 3 years
- Maximum Child Age: Up to 25 years
- Policy Type: Individual / Family Floater
  (up to 2 Adults and 3 Children)



Zone Classification

Zone A	Mumbai (including Mumbai Metropolitan Region), Jalna, Delhi (including national Capital Region, Noida, Faridabad, Ghaziabad, Gurgaon, Barabanki), Ahmedabad, Gandhinagar, Surat, Rupnagar, Nashik, Jhajjar, Panipat, Meerut, Palwal
Zone B	Vadodara, Rajkot,Karnal,Hisar,Srinagar, Ludhiana, Sonipat, Rohtak, Gwalior,Hyderabad,RangaReddy and Pune
Zone C	Tiruppur, Baghpat, Hapur, Shamli, Mysuru, Lucknow, Dehradun, Bangalore, Bengaluru Rural, Bengaluru Urban, Chennai, Barwani, Aurangabad(Mh), Beed,Kolhapur, Erode,Botad, Bhiwani,Nuh.
Zone D	Anand, Wayanad, Raipur, Jabalpur, Udaipur, Chengalpattu, Madurai, Namakkal,Tiruchirappalli, Palghar, Karimnagar, Warangal Urban, Sirsa, Shimoga, Raigad(Mh), Agra, Muzaffarnagar, Udham SinghNagar, Darjeeling, Kozhikode, Jalgaon, Jalandhar, Kurukshetra, Kanpur, Ernakulam, Amritsar, Bathinda, Yamunagar, Bulandshahr, Kanniyakumari and Kolkata.
Zone E	Vellore, Kollam, Thiruvananthapuram.
Zone F	Ahmednagar, Bhopal, Indore, Panchkula, Jaipur, Coimbatore.
Zone G & beyond	Solapur, Tumkur, Satara and Rest of India

EXCLUSIONS

- Any treatment within first 30 days of cover except any accidental injury
- Intentionally self-inflicted Injury or illness
- Abuse of intoxicants or hallucinogenic substances like drugs and alcohol
- Hospitalisation due to war/acts of war, nuclear, chemical/biological weapon & radiation of any kind
- Any Cosmetic Surgeries unless warranted as treatment
- Circumcision unless necessary for treatment of illness
- Infertility, sterility, birth control procedures



Liberty General Insurance

Not just a policy, also reassurance, trust and care that lasts a lifetime.

Eternia -Health insurance redefined.

Base premium for Zone A

Plan	Basic Plan			Enhanced Plan									Infinite Plan		
Age_Band/ Sum Insured	500000	750000	1000000	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	7500000	10000000	20000000	30000000
0-5	5792	6372	6719	8555	9411	9924	12234	13517	14116	15399	16853	19249	24635	26468	29013
6-10	4757	5233	5518	7285	8014	8451	10418	11511	12021	13113	14352	16392	20952	22511	24675
11-15	3722	4094	4318	6016	6617	6978	8602	9504	9926	10828	11851	13535	17270	18554	20338
16-20	4438	4882	5148	6894	7583	7997	9858	10893	11375	12409	13581	15512	19818	21292	23339
21-25	4698	5167	5449	7212	7933	8366	10313	11395	11900	12982	14208	16227	30138	32380	35494
26-30	5043	5547	5850	7636	8400	8858	10919	12065	12599	13745	15043	17181	45751	49154	53880
31-35	5918	6510	6865	8709	9580	10102	12454	13760	14370	15676	17157	19595	48863	52497	57545
36-40	7472	8219	8667	10606	11667	12303	15167	16757	17500	19091	20894	23864	46258	49698	54477
41-45	9563	10519	11093	13180	14498	15289	18847	20824	21747	23724	25965	29655	53588	57573	63109
46-50	12542	13796	14548	16834	18517	19527	24073	26598	27776	30301	33163	37877	55909	60068	65844
51-55	17069	18775	19800	22378	24616	25958	32001	35357	36924	40280	44085	50351	70274	75501	82761
56-60	23698	26068	27490	30332	33365	35185	43375	47925	50048	54598	59754	68247	91063	97836	107243
61-65	29153	32068	33817	41150	45265	47734	58845	65017	67898	74070	81066	92588	123644	132840	145613
66-70	38102	41912	44198	53347	58682	61883	76286	84288	88023	96025	105094	120031	159020	170848	187275
71-75	49307	54238	57196	68619	75481	79598	98125	108418	113221	123514	135179	154393	203314	218437	239440
76-80	56933	62626	66042	79013	86914	91655	112989	124841	130371	142223	155656	177779	233461	250826	274944
>80	64636	71100	74978	89512	98463	103834	128002	141429	147695	161122	176339	201402	263912	283542	310805

*Floater Discount Logic-Family Floater Discount will be based on the family size and the age of highest member in the family

Optional Covers
Loadings

Compassionate Travel	Basic	Enhanced	Infinite
Loading	77	139	232

Domestic_Evacuation

Plan Type/Age Badn	0-5	6-10	10-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
Individual	484	267	155	178	204	234	268	307	352	403	462	529	626	721	721	729	729
Floater	725	400	233	267	306	351	402	460	527	604	693	794	939	1,082	1,082	1,093	1,093

EMI protector for prolonged admission

EMI Band	1-25000	25001-50000	50001-75000	75001-100000	100001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-250000	250001-275000	275001-300000	300001-325000	325001-350000	350001-375000	375001-400000	400001-425000	425001-450000	450001-475000	475001-500000
EMI/Yr	265	531	796	1061	1327	1592	1858	2123	2388	2654	2919	3184	3450	3715	3981	4246	4511	4777	5042	5307

EMI protection for critical illness

	Individual	Floater
3EMI	1.50%	2%
5EMI	1.70%	2.50%

Global Cover

Age of insured member	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	7500000	10000000	20000000	30000000
0-5	10.9%	10.9%	10.9%	10.9%	10.9%	15.5%	15.5%	15.5%	15.5%	13.1%	13.1%	13.1%
6-10	10.8%	10.8%	10.8%	10.8%	10.8%	15.4%	15.4%	15.4%	15.4%	13.0%	13.0%	13.0%
11-15	10.7%	10.7%	10.7%	10.7%	10.7%	15.2%	15.2%	15.2%	15.2%	12.8%	12.8%	12.8%
16-20	10.8%	10.8%	10.8%	10.8%	10.8%	15.4%	15.4%	15.4%	15.4%	12.9%	12.9%	12.9%
21-25	10.8%	10.8%	10.8%	10.8%	10.8%	15.4%	15.4%	15.4%	15.4%	8.9%	8.9%	8.9%
26-30	10.8%	10.8%	10.8%	10.8%	10.8%	15.5%	15.5%	15.5%	15.5%	6.2%	6.2%	6.2%
31-35	10.9%	10.9%	10.9%	10.9%	10.9%	15.6%	15.6%	15.6%	15.6%	6.7%	6.7%	6.7%
36-40	10.9%	10.9%	10.9%	10.9%	10.9%	15.6%	15.6%	15.7%	15.7%	8.7%	8.7%	8.7%
41-45	11.1%	11.1%	11.1%	11.1%	11.1%	15.8%	15.8%	13.7%	13.7%	9.4%	9.4%	9.4%
46-50	11.2%	11.2%	11.2%	11.2%	11.2%	15.9%	15.9%	14.2%	14.2%	11.6%	11.6%	11.6%
51-55	11.2%	11.2%	11.2%	11.2%	11.2%	16.0%	16.0%	15.2%	15.2%	12.3%	12.3%	12.3%
56-60	11.0%	11.0%	11.0%	11.0%	11.0%	15.7%	15.7%	15.5%	15.5%	12.6%	12.6%	12.6%
61-65	11.2%	11.2%	11.2%	11.2%	11.2%	16.0%	16.0%	15.3%	15.3%	12.9%	12.9%	12.9%
66-70	11.3%	11.3%	11.3%	11.3%	11.3%	16.1%	16.1%	15.5%	15.5%	13.1%	13.1%	13.1%
71-75	11.3%	11.3%	11.3%	11.3%	11.3%	16.1%	16.1%	15.7%	15.7%	13.2%	13.2%	13.2%
76-80	11.3%	11.3%	11.3%	11.3%	11.3%	16.2%	16.2%	15.8%	15.8%	13.2%	13.2%	13.2%
>80	11.3%	11.3%	11.3%	11.3%	11.3%	16.2%	16.2%	15.8%	15.8%	13.3%	13.3%	13.3%

Maternity Cover

24059

Maternity waiting reduction

12030

New Born Day One Cover

8000

Nursing at Home

Enhanced	Infinite
440	880

OPD Cover

Age band (For FF : Highest age band)	Individual				1A1C				1A2C				1A3C				2A				2A1C				2A2C				2A3C			
	5000	10000	15000	20000	5000	10000	15000	20000	5000	10000	15000	20000	5000	10000	15000	20000	5000	10000	15000	20000	5000	10000	15000	20000	5000	10000	15000	20000	5000	10000	15000	20000
0-5	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
6-10	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
11-15	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
16-20	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
21-25	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
26-30	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
31-35	2,250	4,500	6,750	9,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	2,750	5,500	8,250	11,000	3,250	6,500	9,750	13,000	3,500	7,000	10,500	14,000	3,500	7,000	10,500	14,000
36-40	2,500	5,000	7,500	10,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000
41-45	2,500	5,000	7,500	10,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000
46-50	2,500	5,000	7,500	10,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000
51-55	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	3,500	7,000	10,500	14,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,250	8,500	12,750	17,000
56-60	3,000	6,000	9,000	12,000	3,500	7,000	10,500	14,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	3,500	7,000	10,500	14,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,250	8,500	12,750	17,000
61-65	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000
66-70	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000
71-75	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000
76-80	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000
>80	3,750	7,500	11,250	15,000	3,750	7,500	11,250	15,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,000	8,000	12,000	16,000	4,250	8,500	12,750	17,000	4,500	9,000	13,500	18,000	4,500	9,000	13,500	18,000

Pause the age

Age band	11-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	>80
Loading	8%	7%	7%	7%	8%	7%	7%	7%	7%	7%	7%	7%	7%		

PED Protector

Age band	0-5	6-10	11-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50	Renewal age 51	Renewal age 52	
PED Protector - 1 year Loading	5%	5%	5%	5%	5%	8%	8%	9%	10%	15%	16%	20%	*Applicable PED waiting period will be 2 years
PED Protector - 2 year Loading	10%	9%	9%	9%	9%	15%	15%	17%	19%	29%	31%	39%	*Applicable PED waiting period will be 1 year

Reduction for specific disease waiting period

Sum Insured	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	7500000	10000000	20000000	30000000
Premium Loading	30%	30%	25%	25%	25%	22%	22%	22%	22%	20%	20%	20%

Super Booster

Premium Loading	8%

Unlimited Claim

Sum Insured	500000	750000	1000000	1500000	2000000	2500000	3000000	5000000	7500000	10000000	20000000	30000000
Premium Loading	30%	25%	15%	13%	10%	8%	5%	3%	2%	2%	1%	1%

Vector Borne Disease (per person)

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Zero Deduct Cover

Age Below 50 years	10%
Age Above 50 years	15%

Discounts

Cataract capping	Basic	Enhanced	Infinite
Discount %	1.50%	2%	2.50%

Green Channel Benefit
5%

Twin Sharing Room Eligible	Basic	Enhanced	Infinite
Discount %	3%	10%	15%

Voluntary Co-Pay	
5% Co-Pay	5%
10% Co-Pay	10%
15% Co-Pay	15%
20% Co-Pay	20%

Voluntary Deductible				
SI in lacs/Deductible	25000	50000	75000	100000
Discount %	2.50%	5.00%	7.50%	10.00%

Complete Insurance Package Discount
Max upto 4%

Female insured's' Discount	Discount for LGI_Group_Customer
4%	5%

Direct/ Employee Discount
10%

Zonal Discount	discount on premium
Zone A	0.000%
Zone B	14.930%
Zone C	25.187%
Zone D	25.486%
Zone E	31.282%
Zone F	32.511%
Zone G and beyond	33.264%

Long Term Policy Discount-
(Applicable when the policy term is beyond one year)

Policy Tenure	Discount
1	0%
2	7.50%
3	10%

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