

ALLIANZ INSURANCE LANKA LTD

BIMA - HEALTH INSURANCE COVER

Allianz Insurance will pay:

A fixed cash benefit to the Insured upon hospitalization in a government hospital or in any registered private hospital as an inpatient, as a result of an accident or sickness / illness or surgery unless specifically excluded, up to the limits stipulated in the table below.

Benefit Plan:

Daily Benefits	Daily Benefits - Accidental Hospitalization	Annual Limit	Monthly Premium (excluding taxes)
2,000	4,000	60,000	299
5,000	10,000	150,000	899

Extension:

This product is extended to cover bedridden period as a result of an accident followed by hospitalization, where the insured person is totally confined to bed and unable to mobilize, subject to confirmation from a specialist consultant.

Benefit activation

- Daily benefit for any non-accidental hospitalization will commence after one month from the policy commencement date.
- In the event of an irregular payment of an existing member, member is entitled to continue the annual benefit subject to payment & one month waiting period from the date of the next commencement date.
- Daily benefit for the first night of the hospitalization will commence after 3 months from the policy commencement date.
- Maximum of 30 nights annually subject to availability of annual limit.

General Policy Conditions and Privileges

1. Geographical Territory

All benefits provided under this policy are applicable within the geographical territory of Sri Lanka

2. Policy Commencement and Renewal

Policy commencement date shall be the 1st day of the following month irrespective of the registration date / payment date. Thereafter, this policy is renewable annually by paying the monthly premium rates effective at that time. The Insurer reserves the right to withdraw or change the terms of this Policy, including change End User Price, at any time provided at least 30 days' notice will be given to the Insurance Subscriber.

3. Age limit

This policy covers the persons aged between 18 to 65 years.

4. Enrolment

Enrolment will be carried out through any master / visa cards

5. Premium Payments

The policy holder shall settle premium as mentioned above.

6. Termination of individual Insurance

This insurance cover shall be automatically terminated at the earliest time below if:

- The Insured person exceeds 65 years of age or;
- Upon Death

7. Claim Submission

All claim documents shall be submitted within 60 days from the date of discharge and incurred date of physical disablement.

8. Claim Limits

Daily allowance shall be settled for the period of hospitalization based on the option taken for maximum up to 30 nights. Daily benefit for bedridden period due to an accident would be paid for a maximum of seven days in any one event and for the policy year.

9. Claim Documents

Claims shall be submitted with:

For Hospitalization

- Claim form

- Copy of the completed diagnosis card.
- Original medical certificates authorized by the specialist consultant
- Copy of identification document (NIC / Driving License)

For Accident claims

- Claim form
- Police report – if required
- Original medical certificates authorized by specialist consultant
- All investigation reports such as X-rays / Scans etc.

The processing of claim will commence only upon receipt of the completed documents as stated above. All diagnosis cards and medical certificates should be duly completed with all the necessary components including:

- Admission and discharge dates
- Patients name, age and sex
- Admission complaint
- Investigation done
- Treatment given and the plan on discharge
- Doctor's rubber stamp and the signature

10. No Assignment

The Insurance cover granted under this policy shall be non – assignable

11. Exclusions

The Company shall not be liable to pay any hospitalization due to following:

- Any pre-existing ailments / illnesses
- Cosmetic treatment / surgeries unless otherwise due to an accident
- Congenital internal and / or external illness / disease / defect. Genetic disorders and stem cell implantation / surgery / storage
- Epilepsy, tension type headaches, Insanity, Psychotic, any geriatric, psycho-geriatric or psychiatric conditions / treatments or neuroses disorders, Allergy, Psychological ailment / conditions and sleep / snoring disorders.
- Treatment for obesity, weight reduction or weight management, issues of appetite and treatment for weight gain.
- Non-allopathic methods treatment, neurotherapy, acupuncture, aromatherapy
- Venereal disease or any sexually transmitted disease or sickness, any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant / Mutant Viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.

- Pregnancy or childbirth including any conditions and pregnancy related complications, Infertility / Subfertility treatment or investigations
- Any kind of Birth control methods
- Epidemic / Pandemic
- War & Warlike situations
- Intentional self – injury, Suicide, Attempted suicide (whether felonious or not), Alcoholism, Drug addiction,
- Hospitalization for routine or other medical examinations or Health check up / test
- Injury or illness caused by nuclear fusion, nuclear fission, or radioactive contamination
- Any conditions, illness, ailment or treatment remotely or otherwise connected with Menopause
- Violation or any attempt of violation of the law or resistance to lawful arrest
- Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident

12. Approved Ayurvedic Hospitals

- Siddhalepa Hospital
- Pilapitiya Ayurvedic Hospital
- Horana Sugatha Hospital
- Wickramaarachchi ayurvedic Hospital
- Any other Government Ayurvedic Hospital

DEFINITIONS

1. **Accident or accidental events** shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall independently of any other cause and leading to an injury.
2. **Annual Limit** shall mean maximum limit available for the insured to utilize for hospitalization during one year from the first commencement of the policy.
3. **Dental Treatment** shall mean a treatment done by a doctor having initial BDS (Bachelor of Dental Surgery) qualification with or without further specialization. (Due to an accident only)
4. **Disease** shall mean a physical condition marked by a pathological deviation from the normal healthy state.
5. **Sickness** shall mean any pathological state or state of abnormal function of bodily organs if the insured, not caused by an accident and objectively diagnosable.
6. **Injury** shall mean bodily damage caused solely by an accident.
7. **Surgery** shall mean any of the medical procedures: to incise, excise or electro cauterize any organ of body part to repair, revise or reconstruct any organ or body part except for dental services.
8. **Hospital** shall mean only an establishment duly constituted and registered at ministry of health care and nutrition as a hospital for care of sick and injured persons and which, has facilities for diagnosis and major surgery and provide 24 hour a day nursing services by registered and graduated nurses.
9. **Hospitalization Support Plan Insurance Policy means** the policy, providing coverage under the terms, covenants and conditions stated in this agreement. The Hospitalization support plan insurance policy is a product paid daily that gives a monthly cover the following month.
10. **Hospitalization** shall mean admission and confinement to a Hospital as a registered inpatient under supervision of a medical specialist following initial outpatient, day surgery or ETU treatment.
11. **Inpatient** shall mean a person confined to overnight stay in the hospital for clinical management of a disease or any injury seeking full time doctor's attention and observation.

12. **Insured Person** shall mean eligible individual who has debit card or credit card who is willing to continue insurance premium through active debit or credit in accordance with terms and conditions of the policy or an immediate family member.
13. **Policy year** shall mean a period of twelve (12) consecutive months beginning with the policy date and ending with the subsequent policy anniversary.
14. **Premium** refers to the fee due to the insurer for the previous of the Hospitalization support plan Insurance policy to be paid by the Insured.
15. **Summary of cover** shall mean the accurate information about the Hospitalization support plan insurance policy that must be provided by BIMA to every insured. This information shall describe briefly the provisions terms and conditions of the policy as to be well understood by the insured. The wording of the summary of cover is prepared by Allianz Insurance Lanka Ltd.
16. **Entry Date** shall mean the effective date of coverage of an Insured.
17. **Cover Level** shall refer to day allowances corresponding to each level of premium outlines in the table above.
18. **Insurer or the Company** shall mean Allianz Insurance Lanka Ltd.
19. **Bedridden period** – Period over which the insured life is Confined to bed. This excludes Bed rest
20. **Confined to bed** means involuntarily unable to get up from bed without assistance, walk or move about, or to sit in a chair or wheelchair due to a health impairment which physically prevents the affected life from leaving bed.
21. **Bed rest**, also known as rest-cure, is a form of voluntary non-invasive medical treatment in which a person lies in bed for most of the time as part of the recovery process, and includes the limitation of certain activities.