



BIMA Life is a simple and affordable insurance product tailored to your needs.

Our policies start from just Rs.499 per month for single cover and Rs.949 per month for joint cover.

BIMA Life comes in four easy tiers and have no hidden costs or paperwork.

POLICY BENEFITS

Life Cover

Your nominee receives a cash lump sum in case of death.

Total Permanent Disability (TPD)

You will receive a cash lump sum if you are permanently and totally disabled due to:

- Loss (or loss of use) of two limbs
- Loss (or loss of use) of both hands/all fingers and both thumbs
- Total paralysis
- Injuries resulting in being permanently bedridden/disablement
- Total insanity
- Total and irrevocable loss of sight in both eyes
- Total and irrevocable loss of hearing or speech
- 3rd degree burns covering 20%(or more) of the body or 20% (or more) of the face

Partial Permanent Disability (PPD)

You will receive a cash lump sum if you are permanently but partially disabled due to:

- Loss (or loss of use) of one limb
- Loss (or loss of use) of four fingers and thumb on one hand
- Total and irrevocable loss of sight in one eye
- Total and irrevocable loss of hearing in one ear
- 3rd degree burns covering 10% (or more) of the body or 10% (or more) of the face
- Partial paralysis

Daily Cash – Accidental Hospitalization

If you are hospitalized due to an accident, You will receive a cash benefit for the number of nights you are admitted up to 30 nights per policy year

WHAT YOU WILL RECEIVE

The benefits apply to each person on the policy

	BRONZE	SILVER	GOLD	PLATINUM
LIFE	LKR 500,000	LKR 1,000,000	LKR 2,000,000	LKR 3,000,000
TOTAL DISABILITY	N/A	LKR 2,000,000	LKR 4,000,000	LKR 6,000,000
PARTIAL DISABILITY	N/A	N/A	LKR 2,000,000	LKR 3,000,000
ACCIDENTAL HOSPITALIZATION	LKR 2,000	LKR 2,000	LKR 3,000	LKR 3,000

WHAT YOU WILL PAY

BIMA offers a range of policy levels to suit you and your family's needs.

Choose from the monthly payment options below.

COVER	BRONZE	SILVER	GOLD	PLATINUM
SINGLE COVER	LKR 499	LKR 999	LKR 1,999	LKR 2,999
JOINT COVER	LKR 949	LKR 1,899	LKR 3,799	LKR 5,699

For full terms and conditions, please refer to policy document on our website www.bima.lk



TERMS AND CONDITIONS

Eligibility:

- BIMA Life is available for adults between 18 to 65 years

Policy Conditions:

- Policy coverage starts on the 1st of the following month after registration.
- Non payment for a single month will result in zero benefits for the following month
- Claim related documents for death and accidental hospitalization to be submitted within 3 months
- Claim related documents for partial / permanent disability to be submitted within 6 months.
- Benefit will be paid for eligible and approved claims within three (3) working days upon complete submission of claim form and supporting documentation for accidental hospitalization claims.
- Three months waiting period will be applied upon claims for death as a result of non - accidental causes.

Exclusions:

- War, invasion, acts of foreign enemies, hostilities or warlike operations
- Nuclear, biological, chemical risks and losses
- Suicide or self-inflicted injury (sane or insane) within the first year
- Any disability, abnormality or deformity and consequences of those, originated prior to the commencement of this policy.
- Having consumed alcohol or drugs otherwise than in accordance with the direction of a registered medical practitioner.
- Treatments at Ayurvedic hospitals or in any institution of indigenous, homeopathy or acupuncture treatment

Eligible Hospitals

All Government Hospitals / All Registered Private Hospitals