

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

**Our policy starts from just **LKR299** per month and comes in two easy tiers and have no medical checkup or paperwork required.**

## POLICY BENEFITS

### Daily Cash - Hospitalization

If you are hospitalized you will receive a cash lump sum depending on the number of nights you are admitted for up to 30 Nights per policy year

### Daily Cash - Accidental Hospitalization

If you are hospitalized due to an accident, your daily cash benefit will be doubled for each night.

### Daily Cash - Bedridden Period (post Accidental Hospitalization)

You will continue to receive the daily cash during the bedridden period post hospitalization due to an accident for up to 7 days

## WHAT YOU WILL RECEIVE

The benefits for each tier level are:

POLICY	TIER 1	TIER 2
Daily Cash - Hospitalization	LKR 2,000	LKR 5,000
Daily Cash – Accidental Hospitalization	LKR 4,000	LKR 10,000
Daily Cash – Bedridden Period	LKR 2,000	LKR 5,000
Annual Limit	LKR 60,000	LKR 150,000

## 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.

TIER	Monthly Premium
TIER 1	LKR 299
TIER 2	LKR 899

All prices are subject to government taxes as applicable

For full terms and conditions visit : [www.bima.lk](http://www.bima.lk)



## TERMS AND CONDITIONS

### Eligibility:

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

### Policy Conditions:

- Cover starts on the 1st day of the following month after registration
- Daily benefit for any non – accidental hospitalization will commence after one month from the policy commencement date.
- Daily benefit for first night of the hospitalization is subject to a three months waiting period
- Bedridden benefit will be paid if the insured person is totally confined to bed and unable to mobilize, subject to confirmation from a specialist consultant.
- In the event of an irregular payment of an existing member, member is entitled to continue the annual benefit subject to 30 days waiting period from the date of the payment.

### Exclusions:

- Pre-existing diseases /Physical disabilities
- Pregnancy and pregnancy related complications
- Cosmetic treatment / surgeries unless otherwise due to an accident.
- Congenital and genetic disorders & defects
- Epilepsy and other neurological disorders
- Infertility & Birth control methods
- Treatment for Obesity & weight reduction
- Pandemics/Epidemics

### Eligible Hospitals:

- All Government Hospitals/Registered Private Hospitals
- Approved Ayurvedic Hospitals:
  - Siddhalepa Hospital
  - Pilapitiya Ayurvedic Hospital
  - Horana Sugatha Hospital
  - Wickramaarachchi ayurvedic Hospital
  - Any other Government Ayurvedic Hospital