

HOW IT WORKS

- Call 011 211 7080 to speak to an insurance advisor and register
- Make the payment via credit or debit card to complete your registration
- You will receive an SMS confirming your registration as well as monthly SMS updates from BIMA
- Payment is made through your credit or debit card every month

HOW TO CLAIM

- Call 011 211 7080 to report claims within 60 days of the event (i.e. accident, hospital discharge,)
- Claims documents can be sent via Whatsapp.
- Documents required: Claim form, NIC, Diagnosis Card
- Evidence of accident: Police report, Investigation report (X-ray, Scan)
- Evidence of Bedridden/Recovery benefit: Medical Certificate authorized by specialist consultant

“ I never thought I would get Rs. 1,20,000 when I got admitted in a government hospital, BIMA Health is worth every rupee we spent on. ”

Sujatha Perera, BIMA Health Customer

About BIMA

BIMA, headquartered in London & Singapore, is a leading global insurance and health organization, operating in emerging markets and serving over 35 million customers across 9 countries in Asia & Africa. BIMA uses digital technology to bring simple, affordable insurance and health services to people who have never had them before.



Simple registration



Paperless & no medical check-up



No waiting period

BIMA
www.bima.lk
Call: 011 211 7080
BIMA Lanka Insurance Brokers (PVT) Ltd.
5th Floor, Unity Plaza, Galle Road, Colombo 4

Protect the future of you and your loved ones

Health insurance starting from just Rs.299 per month

Underwritten by Allianz

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 hospitalised you will receive a cash lump sum depending on the number of nights you are admitted.

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

Daily Cash - Recovery Post Hospitalization
You will continue to receive the daily cash during the recovery period of post hospitalization.

Daily Cash - Bedridden due to an Accident
If you are bedridden due to an accident and unable to perform activities of daily living, you will receive a cash lumpsum without hospitalization depending on the number of nights you are bedridden.

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

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 - Recovery / Bedridden	LKR 2,000	LKR 5,000
Annual Limit	LKR 60,000	LKR 150,000

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 first night of the hospitalization is subject to a three months waiting period after registration.
- Recovery & Bedridden benefit is subject to confirmation from a specialist consultant.

Exclusions:

- Pre-existing 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
- STIs

Eligible Hospitals:

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

For full terms and conditions visit : www.bima.lk