

## 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



Claims documents can be sent via Whatsapp.



### Documents required:

**Life claims :** Death certificate

### Hospitalization claims:

Diagnosis card, Hospital Discharge note, Doctor's note, Medical certificate

### Disability claims :

Medical certificate or Disability report approved by a specialist consultant / surgeon



I'm really impressed with the new product from BIMA. It was hassle-free to sign up to and highly affordable. I feel secure now knowing that if anything should happen myself or my family will be financially protected



Ruwan Titus – BIMA 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



Protect the future of your family with Life insurance from Rs. 499 per month



[www.bima.lk](http://www.bima.lk)

Call: 011 211 7080

BIMA Lanka Insurance Brokers (PVT) Ltd.  
5th Floor, Unity Plaza, Galle Road, Colombo 4

Underwritten by



**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](http://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