FAIRFIRST INSURANCE LIMITED
(Company No. PB5180)
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Insurance Product Information Document (IPID)

Smart Personal Accident Insurance Policy

This document provides a concise summary of your insurance policy. For full details, please refer to the complete Policy Document and Schedule. In the event of any conflict, the Policy Document shall prevail.

1. **Type of insurance cover:**

   The **Smart Personal Accident Insurance Policy** is designed to provide you with fixed lump sum cash payments if you suffer an **accident** that results in death or permanent disability. Uniquely, it also includes specific benefits if you are hospitalized or pass away due to **Dengue Fever.**

   Please Note: This policy pays you a fixed cash amount for certain events listed in your plan. The amount depends on the benefit option you selected when buying the policy. It does not cover or repay your actual medical or hospital bills.

2. **Key Benefits (What is Covered)**

   This policy provides different fixed cash benefits depending on the plan you select (Plan 1 to 5). Your specific benefit amounts are shown in your **Policy Schedule**.

   2.1 In Case of an ACCIDENT:

   2.1.1 **Accidental Death:** A lump sum payment to your beneficiary if you die due to an accident.

   2.1.2 **Permanent Disability:** A lump sum payment if an accident causes a permanent disability (e.g., loss of a limb or eyesight). The amount depends on the severity of the disability.

   2.1.3 **Daily Hospital Cash:** A fixed daily cash payment for each day you are hospitalized due to an accident (for up to 20 days, excluding the first two days).

   2.1.4 **Extra Benefits:** Includes additional payments such as funeral expenses in the event of death, mobility assistance (e.g., wheelchair support) if injured, and an education grant for your children in case of accidental death.

   2.1.5 **Double Benefit on Public Transport:** The accidental death benefit is doubled if the accident happens while you are a fare-paying passenger on public transport.

2.2 **In Case of DENGUE FEVER:**

2.2.1 **Bereavement Expenses:** A lump sum payment to your beneficiary if you pass away due to Dengue Fever.

2.2.2 **Daily Hospital Cash:** A fixed daily cash payment for each day you are hospitalized due to Dengue Fever (for up to 7 days).

3 Key Exclusions (What is NOT Covered)

3.1 **Sickness or Illness (other than Dengue):** This policy **does not cover** death, disability, or hospitalization from any sickness or disease **other than Dengue Fever**. It is not a general health insurance policy.

3.2 **Pre-existing Medical Conditions:** Any injury or sickness you had or received treatment for before the policy started.

3.3 **Initial 30-Day Waiting Period for Dengue:** The benefits for Dengue Fever are not available if you contract it within the first 30 days of the policy.

3.4 **Self-inflicted Harm & Substance Abuse:** Suicide, attempted suicide, or accidents occurring while under the influence of alcohol or non-prescribed drugs.

3.5 **Hazardous Sports, Pastimes & Occupations:** Injuries from high-risk activities like mountaineering or from specific dangerous jobs.

3.6 Pregnancy and Childbirth.

3.7 War and Nuclear Risks.

Only the key exclusions are outlined above. Please refer to the policy wording for the full list of exclusions.

4 The Mode of Payment of Premium

Your premium is paid as a **single payment** for the entire policy period, which is one year.

5 Importance of having nominees/beneficiaries

It is **extremely important** to name a beneficiary. Your beneficiary is the person you choose to receive the cash payment from this policy in the unfortunate event of your death (from an accident or Dengue Fever). Naming a beneficiary ensures the money is paid quickly to your loved ones without legal delays.

6 Obligations of the policyholder in disclosing material facts

You must provide true and complete information, especially about your **occupation** and any **pre-existing medical conditions**. If your occupation changes, you must inform us, as it could affect your cover. Failure to disclose important information can lead to your claim being rejected or your policy being cancelled.

7 Obligations of the policyholder, when a claim is made

When a claimable event occurs, you or your representative must:

7.1 Cooperate fully with us and provide all required information and evidence at your own expense.

7.2 Follow the advice of a qualified medical practitioner. We are not liable for any consequences if you fail to follow medical advice.

8 Procedure to be followed in the event of a claim

Step 1: Notify Us Promptly

You or your representative must notify us in writing within **7 days** of the accident or event.

Step 2: Submit Documents

You must submit the completed claim form and all required supporting documents within **14 days**. Key documents include:

1. **For Accidental Death:** Death certificate, medical/police reports.
2. **For Disability:** A detailed report from a doctor certifying the permanent disability.
3. **For Dengue:** Positive NS1 Antigen and IgM Antibody test reports, and hospital admission/discharge documents.

9 Complaint and Grievance Handling Procedure

Step 1 – Contact Fairfirst Insurance:

☎ +94 11242 8282 (8:30 a.m. to 5:00 p.m.)
✉ info@fairfirst.lk
You may escalate concerns to Fairfirst's Risk & Compliance team.

Step 2 – External Escalation (if unresolved):

- Insurance Regulatory Commission of Sri Lanka (IRCSL)
☎ +94 11 2335167 | ✉ info@ircsl.gov.lk | www.ircsl.gov.lk
- Insurance Ombudsman
☎ +94 11 2505542 / +94 11 2505041 |
✉ info@insuranceombudsman.lk | www.insuranceombudsman.lk

10 Contact Us for More Information

Fairfirst Insurance Limited
Access Towers II (14th Floor), No. 278/4, Union Place, Colombo 02, Sri Lanka
☎ 011-2428428 | ✉ info@fairfirst.lk | www.fairfirst.lk

For claims-related inquiries, please reach out to us:

- Email: nonmotorclaimsteam@fairfirst.lk
- Phone: +94 11 2428618

Important Note:

The IPID is intended to provide a summary of the main cover and additional covers, if applicable and key features of the policy and is not personalized to your specific individual needs. Complete pre-contractual and contractual terms on the full and personalized information, and exclusions of the product are provided in your policy document, The IPID shall not form a part of the policy/contract. Therefore, in case of any conflict, the terms and conditions mentioned in the policy document shall prevail.