FAIRFIRST INSURANCE LIMITED
Access Towers II (14th Floor), No. 278/4, Union Place, Colombo 02, Sri Lanka
Tel: 011-2428428 | Fax: 011-2438438 | Email: info@fairfirst.lk | Website: www.fairfirst.lk

Insurance Product Information Document (IPID)
Hospital Cash Insurance Policy

This document is a summary of the key features of your insurance policy. It is designed to be easy to read but does not contain the full terms and conditions. You must read your full Policy Document for complete details.

1 Type of insurance cover:

The Hospital Cash Insurance Policy is designed to provide you with a fixed daily cash payment for each night you are hospitalized due to an accident or illness. This money is paid directly to you.

Please Note: This policy does not pay your actual hospital or medical bills. It only provides the fixed daily cash amount shown in your Policy Schedule.

2 Key Benefit (What is Covered)

2.1. Daily Cash Allowance: We will pay you a fixed cash amount for each completed night (24 hours) you spend in a hospital.
   a. This benefit applies to stays in government hospitals, registered private hospitals, and registered Ayurvedic hospitals in Sri Lanka.
   b. The total cover is limited to a maximum of 30 days per policy year.

3 Key Exclusions (What is NOT Covered)

3.1. **Short Stays**: Hospitalization for less than 24 hours is not covered.
3.2. **Pre-existing Conditions**: Any health condition or illness that you had before this policy started is not covered.
3.3. **First 30-Day Waiting Period**: For the first 30 days of the policy, hospitalization due to illness is not covered. Cover for hospitalization due to accidents starts from day one.
3.4. **Pregnancy and Childbirth**: All hospital stays related to pregnancy, childbirth, and miscarriages are not covered.
3.5. **Self-inflicted Harm & Substance Abuse:** We do not cover events caused by attempted suicide or the misuse of alcohol or illegal drugs.
3.6. **Cosmetic Surgery & Physiotherapy**: Hospital stays for these treatments are not covered.
3.7. **Alternative Therapies**: Hospitalization for treatments like chiropractic, acupuncture, or herbalist therapy is not covered.

For a full list, please read Section 2 (General Exclusions) in your Policy Document.

4 How do I pay my premium?

You can pay your premium Annually. Payment can be made via methods such as cash, cheque, or bank transfer. Your cover is active only after the premium is paid and you have received an official receipt.

5 What are your responsibilities?

5.1. You have a duty to be honest and transparent with us.
   a. **Disclose Your Health History**: You must inform us about any illnesses or health conditions you have had before starting the policy.
   b. **Take Reasonable Care**: You should take sensible precautions in your daily life to prevent accidents and illness.

c. **Inform Us of Changes**: You must notify us of any significant changes that could affect your insurance risk.

5.2. Not providing true information can lead to the policy being cancelled or claims being rejected.

6 How do I make a claim?

6.1. **Step 1:** Notify Us

a. You or a family member must inform us in writing and provide the required documents within 60 days of your hospitalization.

6.2. **Step 2**: Submit Required Documents

a. You will need to provide the following simple documents:

i. A fully completed Claim Form.

ii. A copy of your completed hospital diagnosis card (which shows admission and discharge dates).

iii. A copy of your National Identity Card (NIC) or Driving License.

iv. A Police report, if the hospitalization was due to an accident that required one.

6.3. **Step 3:** Claim Submission & Contact

a. You can submit your documents to any Fairfirst branch or our Head Office. For inquiries, please call our hotline.

7 Complaints and Grievance Handling

7.1. **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.

7.2. **Step 2 –** External Escalation (if unresolved):

a. Insurance Regulatory Commission of Sri Lanka (IRCSL)

☎ +94 11 2335167 | 🖂 info@ircsl.gov.lk | 🌐 www.ircsl.gov.lk

b. Insurance Ombudsman

☎ +94 11 2505542 / +94 11 2505041 | 🖂 info@insuranceombudsman.lk | 🌐 www.insuranceombudsman.lk

8 Contact Us for More Information

Fairfirst Insurance Limited

Access Towers II (14th Floor), No. 278/4, Union Place, Colombo 02, Sri Lanka

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9 Other Important Information

9.1. Age Limits: You can buy this policy if you are between 18 and 65 years old. The policy is not renewable after you turn 65.

9.2. Geographical Limit: This policy only covers hospitalization that occurs within Sri Lanka.

9.3. Cancellation: You can cancel the policy at any time by giving us notice. We can also cancel the policy by providing you with notice. A premium refund may be available if no claims have been made.