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)
Hospitalization Support Plan (Dialog)

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:

Offers a fixed cash benefit for inpatient hospitalization in government or registered private hospitals due to accidental injuries, sudden illnesses, or non-excluded surgeries.

2 Key Benefit (What is Covered)

2.1 Hospitalization Period: Up to 30 nights per year (excluding the first night).

Product Tier	Daily Allowance Per Night	Annual Limit
Basic	1,200	36,000
Silver	4,000	120,000
Gold	6,500	195,000

2.2 Daily Allowance: Varies by premium tier.

2.3 Dengue Cover: Higher of:

a. Dengue cash grant

Premium Range (LKR)	Coverage Days	Dengue Cash Grant (LKR)
78.60 - 157.20	16 - 30/31 days	12,500
1.00 - 78.60	1 - 15 days	6,250

b. Standard hospital cash benefit based on hospitalization duration

3 Additional benefits

3.1. Pandemic/Epidemic Claims: Subject to tier limits effective.

a. Tier 1: Daily Allowance: LKR 1,200; Annual Limit: LKR 10,000
b. Tier 2: Daily Allowance: LKR 4,000; Annual Limit: LKR 12,000
c. Tier 3: Daily Allowance: LKR 6,500; Annual Limit: LKR 14,000

4 Enrolment

4.1. Dial #107*1# or contact BIMA Lanka (1343) to register.
4.2. Payments: Deducted daily (prepaid) or monthly (postpaid).

5 General Conditions

5.1. Geographical Coverage: Limited to Sri Lanka.
5.2. Age Limits:
a. Registered before 31st March 2023: Coverage until age 65.
b. Registered after 1st April 2023: Coverage until age 60.
5.3. Waiting Period: Three months from policy commencement.

6 Exclusions

6.1. Pregnancy complications (first 9 months)
6.2. Cosmetic surgeries

6.3. Pre-existing conditions (effective 20th March 2023)
6.4. Ayurvedic treatments (effective 1st September 2023)
6.5. First-night hospital stays (effective 1st September 2023)

7 How do I make a claim?

7.1. Notify BIMA Lanka (1343) within 90 days of discharge.
7.2. Submit required documents: claim form, diagnosis card, ID proof, enrollment proof.
7.3. Dengue claims require an NS1 antigen test (private hospitals only).

8 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

9 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

10 Other Important Information

10.1. Fraudulent claims or false declarations void the policy.
10.2. Payments are in Sri Lankan Rupees, and benefits are non-transferable.