FAIRFIRST INSURANCE LIMITED
(Company No. PB5180)
Access Towers II (14th Floor),
No. 278/4, Union Place, Colombo 02, Sri Lanka
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Insurance Product Information Document (IPID)

Inbound Travel Safe 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 **Inbound Travel Safe Insurance Policy** is designed for individuals travelling to Sri Lanka to provide financial protection against a range of unexpected events, such as medical emergencies, baggage loss, and other travel-related issues that may occur during your trip within the country.

2. **Key Benefits (What is Covered)**
   This policy provides a package of benefits up to the limits shown in your **Policy Schedule**.

2.1 Medical Emergencies in Sri Lanka

2.1.1 **Accident & Sickness Medical Expenses:** Covers your emergency medical and surgical costs if you get sick or injured during your trip in Sri Lanka.

2.1.2 **Emergency Dental Relief:** Covers urgent dental treatment for sudden and acute pain.

2.1.3 **Emergency Medical Evacuation:** Covers the cost of transporting you to a more suitable medical facility if medically necessary including the benefits of repatriation of remains to the country of residence as stated in the schedule of benefits.

2.2 Personal Accident

2.2.1 Provides a lump sum cash payment to your beneficiary (for death) or to you (for disability) if an accident during your trip results in your death or a permanent disability (e.g., loss of a limb or eyesight).

2.2.2 **Cash and Personal Belongings:** Reimburse the Insured, up to the limits stated in the Schedule of Benefits, for cash and personal belongings accidentally stolen following an accidental death or bodily injury.

2.3 Other Important Covers

2.3.1 **Personal Liability:** Covers your legal costs if you are found legally responsible for accidentally injuring someone or damaging their property during your trip in Sri Lanka.

2.3.2 **Loss of Passport:** Reimburses you for the necessary expenses to obtain a replacement passport while in Sri Lanka.

2.3.3 **Burglary cover:** Indemnifies the Insured for loss of or damage to personal property and baggage (including cash and personal belongings) due to robbery, burglary, or attempted robbery or burglary, up to the limits stated in the Schedule

2.3.4 **Additional cost due to Missed Departure:** Pay necessary and reasonable accommodation and travelling expenses, as stated in the Schedule of Benefits, where the Insured misses the outward scheduled flight due to reasons outlined in the policy.

3 Key Exclusions (What is NOT Covered)

3.1 **Pre-existing Medical Conditions:** Illness caused or contributed by a pre-existing condition is excluded.

3.2 **Travelling Against Medical Advice:** You are not covered if a doctor has advised you not to travel, or if you are travelling specifically to receive medical treatment.

3.3 **Hazardous Sports & Activities:** Injuries from high-risk activities like scuba diving, mountaineering, bungee jumping, or professional sports are not covered.

3.4 **Influence of Alcohol or Drugs:** Any incident that occurs while you are under the influence of non-prescribed drugs or alcohol.

3.5 **War, Terrorism, and Civil Unrest**

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

We, as the Insurer, will only be liable under this Policy if the full premium is paid at the time of issuance. If the full premium is not received, the Insurer's liability under this Policy will automatically cease. Therefore, the full premium to be paid upfront.

5 Why is it important to have a nominee/beneficiary?

It is **extremely important** to name a beneficiary. Your beneficiary is the person you choose to receive the cash payment from the Personal Accident benefit in the unfortunate event of your accidental death during the trip. This ensures the money is paid quickly to your family without legal delays.

6 Obligations of the Policyholder in disclosing material facts

6.1 **Disclose Your Health History:** You must provide true and complete information about your health, especially any pre-existing medical conditions.

6.2 **Take Reasonable Care:** You must take all reasonable steps to protect yourself and your belongings.

7 Obligations of the Policyholder, when a claim is made

Step 1: Get Help in an Emergency

- In any emergency, you should first contact our **24-hour service center** on the numbers provided in your Insurance Schedule.

Step 2: Notify Us Promptly

- You must notify us of any potential claim in writing within **7 days** of the incident (or as soon as reasonably possible).

- In case of theft or loss of passport/baggage, you must report it to the **local police** and obtain **police report.**

Step 3: Submit Documents

- You must submit a completed claim form with all required original documents (e.g., medical bills, police reports etc.) within **30 days** of the incident.

8 Complaints and Grievance Handling

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

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

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.