FAIRFIRST INSURANCE LIMITED
(Company No. PB5180)
Access Towers II (14th Floor),
No. 278/4, Union Place, Colombo 02, Sri Lanka.
Tel :011-2428428
E-mail: info@fairfirst.lk Website: www.fairfirst.lk

# Insurance Product Information Document (IPID)
# Fairfirst Mobitel Insurance Cover Summary

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 Key Benefits:

1.1. Loss of Income: Weekly payments for hospitalization due to illness or accident, with the first day excluded and benefits reduced by 50% during the first three months of coverage.
1.2. Loss of Employment: A one-time lump sum payment for retrenchment, layoffs, or employer closure due to financial difficulties, with claims settled within 7 working days.
1.3. Accidental Death Benefit: A lump sum payment to the nominee within 7 working days after all required documents are submitted.

## 2 Exclusions:

2.1 The policy does not cover the first day of hospitalization, self-inflicted injuries, pregnancy-related conditions, war, terrorism, and injuries from illegal activities or hazardous sports.
2.2 Loss of Employment benefits do not cover termination due to fraud, poor performance, or voluntary unemployment, and Accidental Death does not cover intoxication, military accidents, or high-risk sports.

## 3 General Conditions:

3.1. Coverage is valid only in Sri Lanka and applies to individuals aged 18-65.
3.2. Claims must be submitted within 90 days of the event, with hospitalization claims due within 60 days of discharge.
3.3. Payments are made in Sri Lankan Rupees, and the policy is governed by Sri Lankan law.
3.4. Premiums include taxes, and a 50% excess applies for claims in the first three months.

## 4 Claims Process:

4.1. Hospitalization Claims: Submit a completed claim form, diagnosis card, ID, and bank details within 60 days of discharge.
4.2. Loss of Employment Claims: Submit proof of employment, salary slips, and EPF/ETF certification.
4.3. Accidental Death Claims: Submit a death certificate, postmortem report, and police report (if applicable).

## 5 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

## 6 Contact Us for More Information

Fairfirst Insurance Limited
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