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)
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 **Personal Accident Insurance Policy** is designed to provide you or your family with a fixed lump sum or weekly cash payment if you suffer an **accident** that results in death, permanent disability, or a temporary inability to work.

Please Note: This policy pays fixed cash amounts for specific events; it is **not** a health or medical insurance policy that reimburses your hospital bills.

2. Key Benefits (What is Covered)

This policy provides fixed cash benefits (compensation) based on the "Capital Sum" shown in your **Policy Schedule**.

The policy pays a pre-defined amount if an accident directly results in one of the following:

2.1 **Accidental Death:** A lump sum payment (100% of the Capital Sum) is paid to your beneficiary if you die as a direct result of an accident.

2.2 **Permanent Disability:** A lump sum payment is made if an accident causes a permanent disability. The amount paid is a percentage of the Capital Sum and depends on the severity of the disability, as detailed in the policy (e.g., loss of a limb, loss of eyesight).

2.3 **Temporary Total Disablement:** A weekly cash benefit is paid if an accident temporarily prevents you from performing **any** part of your usual job.

2.4 **Temporary Partial Disablement:** A smaller weekly cash benefit is paid if an accident temporarily prevents you from performing a **substantial part** of your usual job.

3 Additional Benefits (Available as Add-ons / Endorsements)

3.1 This policy can be extended to include cover for accidents caused by **Riot & Strike** and **Terrorism** for an additional premium. Please check your schedule to see if you have selected these options.

4 Key Exclusions (What is NOT Covered)

4.1 **Sickness or Illness:** This policy **does not cover** death or disability resulting from sickness, disease, or any natural causes. It is an **accident-only** policy.

4.2 **Pre-existing Conditions:** Any pre-existing physical or mental defect or infirmity is not covered.

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

4.4 **Hazardous Activities:** Injuries from participating in professional sports, racing (other than on foot), or specific adventure sports are not covered.

4.5 **War, Riot, Strike, and Terrorism** (unless the specific add-on is purchased).

4.6 **Pregnancy and Childbirth.**

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

5 The Mode of Payment of Premium

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

6 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 accidental death. Naming a beneficiary ensures the money is paid quickly to your loved ones without legal complications.

7 Obligations of the policyholder in disclosing material facts

You must provide true and complete information, especially about your **occupation**, as this affects the risk. You must inform us immediately if your occupation changes, as we may need to adjust your premium. Failure to disclose important information can lead to your claim being rejected.

8 Obligations of the policyholder, when a claim is made

If you suffer an injury, you must seek and follow the advice of a registered medical practitioner. You must also cooperate with any medical examination that we may require at our expense to assess your claim.

9 Procedure to be followed in the event of a claim

Step 1: Notify Us Promptly

You or your representative must give us written notice **as soon as possible**, and in any case within **3 months** of the accident.

Step 2: Submit Documents

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

For a Death Claim: Death certificate, post-mortem report, and police report (if any).

For a Disability Claim: A detailed medical report from a registered doctor certifying the permanent nature and extent of the disability.

10 Complaint 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):

1. Insurance Regulatory Commission of Sri Lanka (IRCSL)
☎ +94 11 2335167 | ✉ info@ircsl.gov.lk | www.ircsl.gov.lk

2. Insurance Ombudsman
☎ +94 11 2505542 / +94 11 2505041 |
✉ info@insuranceombudsman.lk | www.insuranceombudsman.lk

11. 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

12. Any other information

12.1 **Benefit Limits:** The maximum total amount payable for any one accident will not exceed the Capital Sum. Any payment for a permanent disability will reduce the available Capital Sum for the remainder of the policy period. Once 100% of the Capital Sum has been paid, the policy cover ceases.

12.2 **Age Limit:** This policy is typically for persons aged 18 to 65. The cover will be reviewed when you reach the age of 65.

12.3 **Cancellation:** You can cancel the policy at any time and may be entitled to a partial refund if no claims have been made. We can also cancel the policy with 7 days' notice and will provide a proportional refund.

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.