FAIRFIRST INSURANCE LIMITED
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Insurance Product Information Document (IPID)
Senior Citizen's 'BAHUMANA' Insurance Policy

This document is a summary of the key features of your 'BAHUMANA' 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 **Senior Citizen's 'BAHUMANA' Insurance Policy**, specially designed for individuals aged 55 and above. It is a package of financial benefits to support you during specific events of accidents, hospitalization for illness, and to help with funeral expenses.

2 Key Benefits (What is Covered)

This policy provides different benefits depending on whether the event is an **accident** or an **illness**. Your specific benefit amounts are shown in your **Policy Schedule**.

2.1. **In Case of an ACCIDENT:**
   - a. **Accidental Death or Permanent Total/Partial Disablement:** We provide a one-time payment if an accident unfortunately causes your death or a permanent disability (like loss of a limb or eyesight). The amount depends on the plan selected..
   - b. **Hospital Expenses:** We cover your hospital bills if you are admitted due to an accidental injury. This includes room charges, ICU, surgery, and doctor's fees (Section 1B).
   - c. **Mobility Assistance:** We provide a one-time payment to help you buy a wheelchair, crutches, or an artificial limb if a doctor prescribes it after an accident (Section 1C).

2.2. **In Case of an ILLNESS:**
   - a. **Daily Hospital Cash:** We provide a fixed daily cash payment for each day you are hospitalized for an illness (for up to 30 days). This is for stays of 48 hours or more (Section 2B).
   - b. **Drugs & Tests:** We cover the cost of prescribed drugs and diagnostic tests (like scans and X-rays) that you need while you are hospitalized for an illness (Section 2A).

2.3. **For Death (from ANY cause):**
   - a. **Funeral Expenses:** We provide a lump sum payment to your chosen nominee to help with funeral expenses upon your death from any cause (accident or illness) (Section 3).

3 Key Exclusions (What is NOT Covered)

3.1. **Pre-existing Conditions:** Any health condition or illness that you had before this policy started is not covered.

3.2. **Initial 30-Day Waiting Period for Illness:** For the first 30 days of the policy, benefits for hospitalization due to **illness** are not available. Cover for **accidents** starts from day one.

3.3. **Short Hospital Stays for Illness:** For illness-related claims, your hospital stay must be for at least **48 hours**.

3.4. **Specific Medical Treatments:** The policy does not cover cosmetic surgery, treatment for skin diseases, pregnancy-related costs, or alternative therapies like Ayurveda or chiropractic.

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. **Mental Health:** Conditions like epilepsy, mental or nervous disorders, and psychiatric treatments are not covered.

3.7. **Hazardous Activities:** Injuries from high-risk sports (like scuba diving, racing) or professional sports are not covered.

For a full list, please read the 'General Exclusions' section 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 Why is it important to have a nominee?

It is **very important** to name a nominee. Your nominee is the person you choose to receive the financial benefits from this policy (like the Accidental Death and Funeral Expense payments) in the unfortunate event of your death. Naming a nominee ensures the money goes to the right person quickly and without legal complications.

6 What are my responsibilities?

You have a duty to be honest with us, especially about your health.

6.1. **Disclose Your Health History:** You must tell us about any illnesses or health conditions you have had before starting the policy.

6.2. **Take Reasonable Care:** You should take sensible precautions in your daily life to avoid accidents and stay healthy.

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

7 How do I make a claim?

7.1. **Step 1: Notify Us Promptly**
- a. You or a family member must inform us in writing within **45 days** of the event (e.g., accident, hospital admission, or death).

7.2. **Step 2: Submit Required Documents**
- a. You will need to fill out a claim form and provide documents depending on the claim type.
  - i. **For Accidents:** Doctor's reports, original hospital bills, police report (if any).
  - ii. **For Illness:** Hospital admission/discharge proof, doctor's prescription, original pharmacy bills.
  - iii. **For Funeral Expenses:** Death certificate, ID proof of the deceased and the nominee.

7.3. **Step 3: Claim Submission & Contact**
- a. **Claims Hotline & Inquiries: 011 2 428 428**
- b. Send your completed claim form and documents to our Head Office.

8 Complaints and Grievance Handling

8.1. **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.

8.2. **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

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10 Other Important Information

10.1. **Age Limits are Important:**
- a. You can buy this policy if you are between **55 and 74 years** old.
- b. The **Medical & Funeral** benefits will stop when you turn **75**.
- c. The **Personal Accident** benefits will continue until you turn **90**.

10.2. **Geographical Limit:** This policy only covers events that happen within **Sri Lanka**.

10.3. **Cancellation:** You can cancel the policy by giving us 7 days' notice. We can also cancel the policy with 7 days' notice. A refund may be available if no claims have been made.