FAIRFIRST INSURANCE LIMITED
Access Towers II (14th Floor), No. 278/4, Union Place,
Colombo 02, Sri Lanka
Tel: 011-2428428 | Fax: 011-2438438 | Email:
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Insurance Product Information Document (IPID)
Surgical and Hospital Expenses Insurance Policy

This document is a summary of the key features of your Fairfirst group medical insurance policy. It does not contain the full terms and conditions. You must read your full Policy Document for complete details.

1 Type of insurance cover:

The Group Surgical and Hospital Expenses Insurance Policy. It is designed for employers to provide their employees (and their families, if applicable) with financial cover for a wide range of medical costs, including hospitalization, surgery, and outpatient treatments.

2 Key Benefits (What is Covered)

Your specific coverage and benefit limits are detailed in the Policy Schedule provided by your employer.

2.1. Hospitalization (Inpatient): We cover your medical expenses when you are admitted to a hospital for treatment of an illness or accidental injury. This includes room charges, surgery costs, and doctor's fees.

3 Optional Add-on Benefits (If purchased by your employer)

3.1. **Outpatient (OPD):** We cover expenses for treatments that do not require hospital admission, such as doctor consultations, prescribed medicines, and lab tests.
3.2. **Spectacles:** We cover the cost of prescription spectacles, subject to your plan's limit.
3.3. **Dental Care:** We cover basic dental treatments, specifically for fillings and extractions.
3.4. **Critical Illness Cover:** An extension can be added to this policy to cover surgical and hospitalization expenses for a pre-agreed list of 24 critical illnesses.

4 Key Exclusions (What is NOT Covered)

4.1. **First 30-Day Waiting Period**: For the first 30 days of your cover, hospitalization due to illness is not covered. Treatment for accidents is covered from day one.
4.2. **Cosmetic and Elective Surgery**: Treatments to improve appearance (like plastic surgery or Lasik) are not covered unless needed because of an accident.
4.3. **Mental Health**: Treatments for psychiatric or psychological conditions, stress, and sleep disorders are excluded.
4.4. **Alternative Therapies**: Treatments like, chiropractic, acupuncture, or homeopathy are not covered.
4.5. **Self-inflicted Harm & Substance Abuse**: Conditions resulting from attempted suicide or the misuse of alcohol or drugs are not covered.

For a full list, please read the 'Exclusions' section in your Policy Document.

5 How do I pay my premium?

As this is a group insurance policy, the employer is responsible for paying the premium to us.

6 Why is it important to have a nominee?

This policy pays for your medical expenses. Therefore a nominee is not required for claim payments.

7 What are your responsibilities?

7.1. Your employer is responsible for providing us with accurate information about all covered employees.
7.2. As an insured member, you have a responsibility to take reasonable care to prevent accidents and illness.
7.3. You must follow the advice and treatment plans prescribed by your doctor. Failure to do so could affect your claim.

8 How do I make a claim?

8.1. For **Hospitalization (Inpatient):**

a. You have two options:

i. Cashless Service (Recommended):

1. At our network hospitals, present your Fairfirst Health Card and ID.
2. Call our 24/7 hotline at 011 2 428 428 to inform us of your admission.
3. We will coordinate with the hospital to settle the covered portion of your bill directly. You only need to pay for any non-covered items.

ii. Reimbursement:

1. At non-network hospitals, you will need to pay the full bill yourself.
2. Submit a completed claim form with all original bills and medical reports to us for reimbursement.

8.2. For **Outpatient (OPD) and Spectacle Claims:**

a. All OPD and spectacle claims are on a reimbursement basis.

b. Pay for the service first, then submit a completed claim form with all prescriptions and bills to us.

8.3. Important Timelines:

a. For reimbursement, you must submit your claim within 60 days, or the days stipulate in the schedule, of the treatment (or within 30 days if your policy has expired).

For a full list of required documents, please see the 'Claims Procedure' section in your Policy Document.

9 Complaints and Grievance Handling

9.1. **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.

9.2. **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

10 Contact Us for More Information

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11 Other Important Information

11.1. **Age Limit for Renewal**: Please note that this policy is not renewable after the end of the policy period during which you turn 65 years old.

11.2. **Cancellation**: Your employer can cancel the policy at any time. We can also cancel the policy by providing notice. A premium refund may be available if no claims have been made.

11.3. **Claim Time Limit**: Any legal action regarding a claim must be started within 12 months of the event.