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)

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

2. Key Benefits (What is Covered)

The policy provides a package of benefits up to the limits shown in your **Policy Schedule**.

2.1 Before You Go

Trip Cancellation: Covers your non-refundable, pre-paid travel and accommodation costs if you have to cancel your trip for a covered reason (e.g., sudden serious illness, death of a close relative).

2.2 During Your Trip

2.2.1 **Emergency Medical Expenses:** Covers your emergency medical, surgical, and hospital costs if you get sick or injured while overseas. It also includes emergency dental treatment for acute pain.

2.2.2 **24/7 Emergency Assistance:** Provides round-the-clock support for medical emergencies, evacuation arrangements, legal referrals, and other urgent travel assistance needs.

2.2.3 **Personal Accident:** Provides a lump sum cash payment if an accident during your trip results in your death or a permanent disability (e.g., loss of a limb or eyesight).

2.2.4 **Travel Inconveniences:** Covers you for:

- **Trip Curtailment:** If you need to cut your trip short or extend its duration for a covered reason.
- **Baggage Delay/Loss:** If your checked-in luggage is delayed or lost by an airline.
- **Trip Delay:** If your flight is delayed for more than 6 hours.
- **Hijacking:** A daily allowance if your common carrier is hijacked.

2.2.5 **Other Important Covers:**

- **Personal Liability:** Covers your legal costs if you are found legally responsible for accidentally injuring someone or damaging their property overseas.
- **Loss of Passport:** Reimburses the cost of getting a replacement passport while overseas.
- **Repatriation of Remains:** Covers the cost of transporting the deceased's body back to Sri Lanka.

3. Key Exclusions (What is NOT Covered)

3.1 **Pre-existing Medical Conditions:** Any medical condition you have suffered from or received treatment for in the 5 years before your trip is **not covered**.

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 **Trip Cancellation due to Change of Mind:** You are not covered if you simply decide not to travel.

3.6 **War, Terrorism, and Civil Unrest**.

3.7 **Mandatory Quarantine or Diagnostic Tests** (e.g., for COVID-19).

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 premiums

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. 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 the Personal Accident benefit in the unfortunate event of your accidental death during your trip. This ensures the money is paid quickly to your family without legal delays.

6. Obligations of the policyholder in disclosing material facts

You must provide true and complete information about your health, especially any **pre-existing medical conditions**. You must also ensure you are fit to travel and are not travelling against a doctor's recommendation. Failure to disclose important information can lead to your claim being rejected or your policy being cancelled.

7. Obligations of the policyholder, when a claim is made

When a claimable event occurs, you must:

7.1 Take all reasonable steps to minimize any further loss or damage.

7.2 Provide us with all required information and documents at your own expense.

7.3 Assist us in any recovery actions against a third party who may be responsible for your loss.

7.4 **Do not admit liability** or make any offers of payment to anyone in a situation involving Personal Liability.

8. Procedure to be followed in the event of a claim

Step 1: In an Emergency, Call for Assistance IMMEDIATELY

- For any medical emergency, hospitalization, or if you need evacuation, you **MUST** contact the **24-hour Assistance Company** immediately using the number on your Policy Schedule.
- For medical services costing more than USD 250, you must get pre-authorization from the Assistance Company.

Step 2: Notify Fairfirst Promptly

- For non-emergency claims (e.g., baggage delay), you must notify us in writing within **7 days** of the incident.

Step 3: Submit Documents

- You must submit a completed claim form with all required original documents (e.g., medical bills, police reports, airline reports) within **30 days** of the incident or upon your return to Sri Lanka.

9. 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):

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

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

10. 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

11. Any other information

11.1 **Emergency Assistance is Key:** Your most important resource in an emergency is the 24-hour hotline number provided in your schedule. Keep this number with you at all times during your trip.

11.2 **Contribution Clause:** If you have another insurance policy that covers the same loss, this policy will only pay its proportionate share of the claim.

11.3 **Read Your Schedule:** Your Policy Schedule is a very important document that confirms your specific travel dates, the people covered, and the exact limits for each benefit.

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.