



FAIRFIRST INSURANCE LIMITED
(Company No. PB 5180)
No. 33, St. Micheal's Road, Colombo 03, Sri Lanka.
Tel: 011-2428428 (Customer service) 011-2428000 (General Line)

FAIRFIRST LIFESTYLE INSURANCE POLICY POLICY SCHEDULE

Policy No	DGPLS/SV0000031	Branch	WEB
Date	03/03/2020		
Proposer's Name	Miss.H.M.A.Wijesooriya		
Date of Birth	Miss.H.M.A.Wijesooriya		
Occupation			
Monthly Income (Rs.)	Miss.H.M.A.Wijesooriya		
Risk Address	Street 1	"Kuladeepa"	
	Street 2	Thalgamuwa	
	Street 3	Devanagala	
	City/Town	AGALAWATTA - WESTERN	
Period of Cover	03/03/2020 - 02/03/2021		
No of persons	1		

S U M M A R Y

Applicable sections	Sum Insured (Rs.)	Basic Premium Excluding SRCC, TC (Rs.)	SRCC Premium (Rs.)	TC Premium (Rs.)	Total Premium (Rs.)
Personal Accident	500,000.00	500.00	0.00	0.00	500.00
Cash benefits for accidents	40,000	0.00	-	-	0.00
Cash benefits for dengue fever	14,000	0.00	-	-	0.00
Camping Cover	0.00	0.00	-	-	500.00
Cycling Cover	0.00	0.00	-	-	500.00
Trekking Cover	0.00	0.00	-	-	500.00
Total (Rs.)					2,000.00

Other Charges and Taxes (Rs.)	Policy Fee	300.00
	Cess	6.00
	Stamp Duty	2.00
	NBT	0.00
	VAT	184.64
	Total Amount Payable	207.72

D E T A I L S

Section 1 - Personal Accident	
Items to be covered	Sum Insured (Rs.)
Personal accident benefits	500,000.00
Accidental daily hospital cash benefits for accidents	500,000.00
Accidental daily hospital cash benefits for dengue fever	14,000.00

Total Sum Insured (Rs.)	2,500,000.00
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Personal Accident Benefits - Basic Premium (Rs.)	500.00
SRCC Premium (Rs.)	0.00
Terrorism Premium (Rs.)	0.00
Accidental daily hospital cash benefits for accidents - Basic Premium (Rs.)	0.00
Accidental daily hospital cash benefits for dengue fever - Basic Premium (Rs.)	0.00
Camping Cover	500.00
Cycling Cover	500.00
Trekking Cover	500.00
Total Premium (Rs.)	500.00

Insured Persons						
No	Title	Full name	Date of birth	Occupation	Nominee name	Nominee relationship
1	Miss.	Miss.H.M.A.Wijesooriya	27/06/1989		Thakshila	Wife

Personal Accidents - Schedule of Benefits

- 1A. Accidental death. - Rs.500,000/=
- 1B. Permanent total disability. - Rs.500,000/=
- 1B. Permanent disability i) Losing sight of both eyes or ii) Losing two limbs or iii) Losing one eye and one limb \D0 Rs.500,000/=
- 1B. Losing sight of one eye or losing one limb \D0 Rs.500,000/=
- 1C. Double the benefit due to accidental death for public transport (additional amount) \D0 Rs.500,000/=
- 1D. Funeral expenses due to accidental death. - Rs.30,000/=
- 1E. Bereavement benefit for death due to dengue fever. - Rs.50,000/=
- 1F. Education grant due to accidental death of the insured person. - Rs.25,000/=
- 1G. Mobility assistance to buy wheel chair, artificial limb (Jaipur Foot) or crutches due to an accident. - Rs.25,000/=
- 1H. Damage to clothing and personal effects due to an accident. - Rs.5,000/=

2A. Daily hospital cash benefit due to accident. - Rs.1,000/=
2B. Daily hospital cash benefit for dengue fever. - Rs.1,000/=
Section 2 (Optional Benefits) Lifestyle Cover Types - Individual coverages up to the limit of LKR 50,000.
2A. Trekking Cover Equipments and Gear may include: Hiking boots, Tent, Sleeping bag, Polaroid sunglasses, Head torch, Compass, Binoculars, GPS unit, Pocket knife.
2B. Camping Cover Equipment and Gear: Hiking boots Tent, Sleeping bag, Polaroid sunglasses, Head torch, Compass, Binoculars, GPS unit, Pocket knife.
2C. Cycling Cover Equipment and Gear may include: Bicycle, Bicycle helmet, Cycling jersey, Air-pump, Bicycle lights, Polaroid sunglasses, Cycling shoes.
2D. Swimming Cover Equipment and Gear may include: Physiotherapy treatment, Swimming goggles, Swim fins, Hand paddles, Kickboard, Pull buoy.
2E. Surfing Cover Equipment and Gear may include: Surfboard, Fins, Leash, Wetsuit.
2F. Gym Workout Cover Equipment and Gear may include: Physiotherapy treatment, Weight Lifting gloves, Power bands.
2G. Sports Cover Equipment and Gear may include: Football boots, Basketball shoes, Table tennis racquet, Badminton racquet, Badminton shoes, Golf clubs.
"When the insured meets with an accident eligible for medical expenses benefit 11 above and any of the items related to the selected activities gets damaged, the Company will pay up to LKR 50,000/- for any one event/ any one year."
This insurance is subject to the following exclusion clauses
<ol style="list-style-type: none"> 1. Amended Radioactive Exclusion Clause/Condition 2. Amended War and Allied Perils Exclusion Clause/Condition 3. Terrorism Exclusion Clause for Contamination and Explosives 4. Pollution/Contamination Exclusion Clause 5. Sanction Limitation and Exclusion Clause
No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
<u>Premium Warranty</u>
<p>1. Notwithstanding anything herein contained but subject to clause 2 and 3 hereof, it is hereby agreed and declared that the full premium due and payable in respect of this insurance is required to be settled to the company on or before the premium due date specified in the schedule of this policy, renewal certificate, endorsement or cover note (which shall be a date not exceeding sixty (60) days from the date of inception of the policy) and in the absence of any such premium due date, the full settlement of the premium is required to be made or effected on or before the expiry of the sixtieth(60th) day from the date of inception of this policy, renewal certificate, endorsement or cover note (here after referred to as the "due date") For the purpose of this warranty the "due date" shall be recognized from the date of inception or commencement of the coverage.</p> <p>2. It is also declared and agreed that the settlement of the full premium on or before the due date shall operate as a condition precedent to the company's liability or an obligation to settle a claim under this policy, renewal certificate, endorsement or cover note. In the event any claim arises between date of commencement of this insurance and the "due date" for the settlement of premium, the company may defer any decision on liability or postpone the settlement of any such claim until full settlement of the premium is effected on or before the "due date".</p> <p>3. It is also declared and agreed that where the full premium payable hereunder remains outstanding as at the closure of business of the insurer on the "due date" then the cover under this insurance and any obligations assumed or inputted under this insurance shall stand to be cancelled, ceased and revoked immediately. However, such cancellation will not prejudice the rights of the company to invoke any legal defenses or to recover the full or any part of the defaulted premium attributable to the expired period of the insurance.</p>
DGPLS/SV0000031
Authorized Signatory
Date
For Fairfirst Insurance Limited