



CO-OPERATIVE INSURANCE COMPANY PLC

For the people, by the people . . .

Co-op Insurance House, 74/5, Grandpass Road, Colombo 14, Sri Lanka

PERSONAL ACCIDENT INSURANCE POLICY Insurance Product Information Document



1. Information about the type of insurance cover

Personal Accident Insurance provides financial protection against unforeseen events that result in accidental death, fatal bodily injury or permanent/partial disability. This insurance covers a wide range of accidents such as falls, burns, road accident, snake bite and other unexpected events. Generally, a personal accident insurance policy provides 24/7 worldwide coverage.

Under this policy, the insurance company pays a lump-sum compensation to the dependants or legal heirs in case of accidental death or permanent disability. It may also provide weekly benefits if the insured person suffers a temporary total or partial disability that prevents them from working.

2. A Summary of Basic Covers

An insured person's death, bodily injury, or disability caused solely by violent accidental external and visible means. The benefits of the policy under the standard coverage are as follows:

- a) Death – The Individual Capital Sum Insured specified in the Policy Schedule.
- b) Permanent Total & Partial Disablement – Percentage of the Capital Sum Insured as specified in the Policy Schedule for each bodily injury.
- c) Temporary Total Disablement benefit for period of 52 weeks - Weekly compensation percentage of the the capital sum insured as specified in the Policy Schedule.
- d) Temporary Partial Disablement benefit for period of 52 weeks - Weekly compensation percentage of the the capital sum insured as specified in the Policy Schedule

3. Additional Covers & Extensions (as stated in policy schedule if obtained)

- I. Riots & Strike , Civil Commotion
- II. Terrorism

(For more details about the cover, please refer to SRCC & Terrorism Endorsements of the Policy Schedule)

- iii. Funeral Expenses benefit
- iv. Hospital per day cash benefits
- v. Handicap Allowance

(please refer Policy Schedule for cover limit and limitation applicable)

4. Key features of the policy document including exclusions, terms and conditions applicable

i.Exclusions

This insurance policy cover shall not apply to,

- a. Death or bodily injury to insured person directly or indirectly or through or in consequence of war, invasion, act of foreign enemy, hostilities or any kind of war like operation (whether war be declared or not) , mutiny, civil war, riots, strike, civil commotion, rebellion, military rising or military or usurped power or martial law , state of siege or act of terrorism
- b. Suicide or attempt to suicide or intentional self-injury
- c. Death or bodily injury to person who flying in a aircraft other than a fully licensed passenger and y member of the aircrew or a technician working in or upon an aircraft
- d. Person who engaging in or practicing for winter sports, ice hockey, football, polo, hunting, mountaineering, underwater sport and activities, Racing of any kind (other than foot), parachuting , hang-gliding, using woodworking machinery driven by mechanical power.
(For more details about the exclusions, please refer exceptions in the policy document)

ii.Term & Conditions

- a. Age Limit – please refer policy schedule
- b. Insured shall be required to submit all medical examination and investigation on behalf of the company at its own expenses (please refer condition no. 05 of the policy documents)
- c. If the company is called for a post-mortem report in the event of the death of the insured person, The Legal heirs are entitled to have a post-mortem examination at their own expenses (please refer condition no. 06 of the policy documents)

5. The mode of payment of premium – Single Payment

6. Obligations of the policyholder in disclosing material facts

The insured shall inform to the company immediately any changes in his /her profession, occupation, employment, duties in writing or via email during the period of cover and before the renewal his /her physical or mentally defect or infirmity has been affected

7. Obligation of the policy holder when a claim is made

Notify the company such accident or bodily injury in writing or via email as soon as possible but not exceeding 03 calender months of the happening of event

8. Procedure to be followed in the event of claim

- i. Submit a duly filled claim form along with followings to the non motor claims department within 90 days from the date of accident via email, registered post, or through any of our branch offices.

- a. Death certificate
- b. Post-mortem report (if necessary)
- c. Copy of identity card of insured person
- d. Medical Examination Report in respect fatal injury and disablement
- e. Hospital Dignosis cards
- f. Medical Certifiате
- g. Birth Certificate / Marriage Certificate relevant to legal heirs for proof of legal relationship in the event of the death of the insured person
- h. Copy of the Police report (if applicable)
- i. Any other documents as request by the company

Email Address :- nonmotor.claim@coopinsu.com

Postal Address :- The Manager - Non Motor Claims,
Cooperative Insurance Company PLC,
Coop Insurance House, No. 74/5, Grandpass Road, Colombo 14.

ii. Resolution Process of claim dispute - Claims disputes will be settled through negotiation with the Company or the process of arbitration (*please refer condition no.12 of policy document for more details*) or referred to an insurance ombudsman and the Insurance Regulatory Commission of Sri Lanka

a. Insurance Ombudsman
Address:No 1,Bethesda Place,Colombo05,
Tele: +94 11 250 5542 /+94 11 250 5041
Email:info@insuranceombudsman.lk

b. Insurance Regulatory Commission of Sri Lanka
Address: Level 11,East Tower, World Trade Centre, Colombo 1
Telephone:0112396184-9General Line :- 0112335167
Email: info@iresl.gov.lk

9. Complaint and grievance handling procedure

Policyholders may submit their complaints and grievances to the Company through any of the following channels:

- Online: Visit the Company's official website at www.ci.lk and access the Customer Complaints Web Portal
- Telephone: 011 247 2795
- Email: complaint@coopinsu.com
- Registered Post: Customer Complaint & Grievance Unit, Cooperative Insurance Company PLC, No. 74/5, Grandpass Road,Colombo 14

10. Few Things to Remember

i. Policy Cancellation -This insurance may cancel by the insured at any time by registered letter, in which case the Company will retain the premium for the period the policy was in force, based on the short-period rate. The Company may also cancel the policy at any time by giving seven days' notice by registered letter to the insured and will refund the rateable portion of the premium for the unexpired terms form the date of the cancelment.

ii. Sum Insured – maximum of 60 times the monthly income of the person

iii. Premium Payment Warranty - If an insurance policy is issued with a 60-day credit period from the date of issuance, the policyholder must settle the premium within this period. Failure to pay the premium before the expiry of the credit period will result in the termination of the insurance coverage(*For more details , please refer to Premium Payment Warranty in the Warranty Section in the Policy Schedule*)

11. Contact Information of the Company to get further information

- Telephone :- 011- 2557300 - Extension - 261
- Email - nonmotor.uw@coopinsu.com
- By registered post – The Manager – Non Motor, Cooperative Insurance Company PLC, No. 74/5, Grandpass Road, Colombo 14
- Visit any of the Cooperative Insurance Company PLC island wide branch offices

12. Importance Note given in the Direction

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.”