

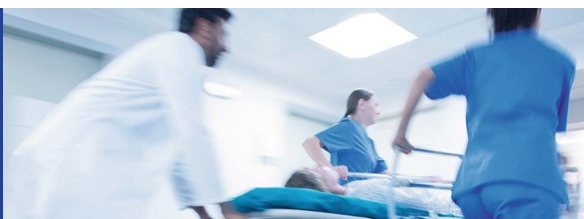


CO-OPERATIVE INSURANCE COMPANY PLC

For the people, by the people . . .

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

SURGICAL & HOSPITAL EXPENSES INSURANCE Insurance Product Information Document



1. Information about the type of insurance cover

An insurance policy that provides financial protection against medical expenses incurred due to illness, sickness, surgeries, or accidental bodily injuries. Surgical and hospitalization insurance ensures that you can access medical care without bearing the full cost yourself, covering hospitalization costs, drugs and medicines, laboratory tests, doctor consultations, and other medical expenses.

insurance policies also offer a cashless treatment benefit, where the hospital directly settles the bills with the insurance company, eliminating the need for the insured to pay upfront and then claim reimbursement.

2. A Summary of Basic Covers

Reimbursement of medical and surgical treatment expenses incurred by the insured or their dependents due to hospitalization for sustained accidental bodily injury, sickness, and illness

The Benefits are offered under the insurance policy

1. Hospital Admission & Room Charges including ICU charges, Nursing Home Maintenance Charges
2. Cost of drugs & medicine
3. Doctor, Specialist, Surgeon's, Consultant Fees & Anesthetist fees
4. Expenses for laboratory Test & investigation
5. Allowances for Government Hospital treatment
6. Operation theatre charges
7. Emergency Transport/ Ambulance Expenses
8. Expenses incurred to one day surgery
9. Pre & Post Hospitalization Expenses including follow-up drugs up
10. Drugs purchased outside & Tests done whilst Hospitalized in non paying wards of government hospitals

(Please refer policy schedule for cover limits and more details)

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

- a) Maternity Benefit
- b) Cover for Named Critical Illness
- c) Outpatient Treatment (OPD) cover
- d) Spectacles cover
- e) Any other additional cover as specified in Policy

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

i.Exclusions

This Insurance policy shall not provide benefits for cost and expenses in respect of,

- a. If treatment has not been obtained from a Registered Medical Practitioner (MBBS/MD) at a Registered Hospital.
- b. Treatment obtained outside the geographical limits of Sri Lanka.
- c. Outpatient treatment, procurement or use of special braces.
- d. Expenses on child birth.
- e. Expenses on any non-allopathic treatments including any traditional medicine systems (Ayurveda, Siddha, Unani and Deshiya Chikitsa)
- f. Treatment for birth control, infertility, sub fertility and abortions (unless the pregnancy is endangering the pregnant woman's life or health).
- g. Injuries or sickness arising directly or indirectly from War (whether declared or not), Riot, Strike and Civil commotion, while on active duty in any military naval or air force direct participation.
- h. For injuries due to insanity or self-infliction.
- i. Any sexually transmitted disease/s or any condition directly or indirectly caused by or associated with Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC).
- j. Preventive care including routine or physical examinations or tests, any circumcision whether or not due to illness or infection, voluntary sterilization of either sex such as castration, vasectomy and tubectomy.
- k. Dental Treatments including and not limited to Fillings, Extractions, Dental examinations, Dental braces, Scaling, Dentures, Cleaning, Crowning, Polishing, Whitening, Wisdom Tooth Removal, Artificial Treatments and General Dental care except for dental operations resulting from an accidental injury.
- l. For determining the refractive errors of the eye and their correction by glasses, contact lens or surgeries.
- m. Acquisition of prosthetics such as artificial limbs, hearing aids and others.
- n. Expenses for any routine or prescribed medical checkup or examinations.
- o. External and /or durable medical/non medical equipment of any kind used for diagnosis and/or treatment, and/or monitoring, and/or maintenance, and/or support and similar related items and also any medical equipment, which are subsequently used at home , administrative fees, biomedical waste fees, medical records charges and any luxury taxes.

- p. Pre-existing conditions
 - q. Recurring ailments
 - r. Congenital ailments
 - s. Treatment obtained for alcoholism, drug or substance abuse.
 - t. Treatment to improve psychological, mental or emotional well-being.
 - u. Physiotherapy Treatment.
 - v. Expenses for Lasic Treatments.
 - w. Treatment for obesity, weight reduction or weight improvement.
 - x. Medical expenses relating to any hospitalization primarily for diagnostic, X-ray or any other investigations.
 - y. Bills issued from special clinics, promotional packages conducted by insured, concerned and/or third party organization/s.
 - z. Expenses incurred for spectacles, tests, investigation medical examinations, drugs, treatments, reports etc. Issued through mobile clinics.
 - aa. Precautionary tests and screening tests (Eg: PCR, Antigen etc.)
 - ab. Cosmetic surgery for purpose of beautification or plastic surgery unless accidental injuries.
 - ac. Non medical personal services such as extra meals, telephone, television charges and the like.
 - ad. Treatment for recuperative purpose as a result of mental fatigue, rest care or sanitary care, drug addiction or alcoholism, communicable diseases requiring isolation by law or quarantine in the event of an epidemic (However, Medical treatments for Covid19 shall be entertained if the cover is specifically given in the above quotation) and special nursing care.
 - ae. Sickness or injuries arising from any kind of racing (except on foot), sky diving, scuba diving, mountaineering or any hazardous sport.
- (For more details about the exclusions, please refer exceptions in the Policy Document)*

ii.Term & Conditions

- a. Waiting period for the benefits** – please refer conditions section of the policy schedule
- b. Age limit** - please refer conditions section of the policy schedule

5. The mode of payment of premium – Single Payment

6. Obligations of the policyholder in disclosing material facts

The insured shall inform the Company immediately in writing of any change in occupation or profession, or of any physical defect or infirmity that occurs during the policy period.

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

Contact our hospitalization support administrator using the numbers below at the time of admission to any cashless facility hospital approved by the company, and ensure you do so before discharge.

- Medilink Lanka (Pvt) Ltd
- Helpline No. 0112 393 960 , 0117 400 600

8. Procedure to be followed in the event of claim

- Submit a duly filled claim form along with diagnosis card, lab test and investigations reports, private hospital payment bills, doctor's prescriptions, etc and other supporting documents requested by the non motor claims department in respect of hospitalization at government hospitals and out patient treatments within 30 days from the date of loss via email, registered post, or through any of our branch offices for reimbursement of cost & expenses for medical treatments.

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.

- Resolution Process of claim dispute - Claims disputes will be settled through negotiation with the Company or the process of arbitration (*please refer condition no. 08 of policy document for more details*) or referred to an insurance ombudsman and the Insurance Regulatory Commission of Sri Lanka
 - Insurance Ombudsman
Address: No 1, Bethesda Place, Colombo 05,
Tele: +94 11 250 5542 / +94 11 250 5041
Email: info@insuranceombudsman.lk
 - Insurance Regulatory Commission of Sri Lanka
Address: Level 11, East Tower, World Trade Centre, Colombo 1
Telephone: 0112396184-9 General Line :- 0112335167
Email: info@irsl.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 registered letter to the insured and will refund the rateable portion of the premium for the unexpired terms from the date of the cancelment. (For more details , please refer to condition no 07. in the Policy Documents)
- ii. Approved cashless hospital networks
- 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 - medical.unit@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.”