



## CO-OPERATIVE INSURANCE COMPANY PLC

*For the people, by the people . . .*

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

### UDARA SPECIAL PERSONAL ACCIDENT INSURANCE

#### Insurance Product Information Document



## 1. Information about the type of insurance cover

This is a pre-designed personal accident insurance policy introduced for small- and middle-income individuals and families. The insurance policy mainly provides financial protection to the insured and their spouse against the risks of accidental death and permanent disability arising from accidents. In additionally, It covers,

- Daily hospitalization benefits during hospital stays
- Funeral expenses benefit in the unfortunate event of the death of a family member

The sum insured under this policy is LKR 500,000, and it can be obtained on either an individual basis or a family cover basis

## 2. A Summary of Basic Covers

### i) Individual cover

The benefits of the policy under the standard coverage are as follows:

- a) Accidental Death – 100% of the Sum Insured
- b) Accidental Permanent Total Disablement – 100% of the Sum Insured
- c) Accidental Permanent Partial Disablement – 50% of the Sum Insured
- d) Funeral Expenses benefits to insured in the event of non accidental death - Rs. 100,000/-
- e) Per Day hospitalization benefit ( stay over 1 day) - Rs. 1,000/- per day x maximum of 15 days

### ii) Family Cover

The benefits of the policy under the standard coverage are as follows:

- a. Accidental Death of Insured– 100% of the Sum Insured
- b. Accidental Permanent Total Disablement to Insured– 100% of the Sum Insured
- c. Accidental Permanent Partial Disablement to Insured – LKR 200,000/-
- d. Funeral Expenses benefits to insured in the event of non accidental death - Rs. 100,000/-
- e. Accidental Death of Spouse – 100% of the Sum Insured
- f. Accidental Permanent Total Disablement to Spouse– 50% of the Sum Insured
- g. Accidental Permanent Partial Disablement to Spouse – LKR 100,000/-
- h. Funeral Expenses benefits to spouse in the event of non accidental death - Rs. 50,000/-
- i. Funeral Expenses benefits for death of children - Rs. 30,000/-
- j. Per Day hospitalization benefit for insured, spouse and children ( stay over 1 day) - Rs. 1,000/- per day x maximum of 20 days

### 3. 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 Personal Accident Insurance policy document )

#### **ii.Term & Conditions**

- a. Age Limit

Entry Age : Insured & Spouse – 18 to 64 years, Unmarried & Unemployed Children - 1 to 17 years

Exit Age : Insured & Spouse – 65 years, Unmarried & Unemployed Children 18 years

- b. 30 days waiting period form the date of policy inception is applicable on funeral expenses benefit for natural death and hospitalization per day benefit
- c. Funeral Expenses benefit is limited to 2 events per year ( applicable on family cover only)
- d. 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 Personal Accident Insurance policy documents*)
- e. 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 Personal Accident Insurance policy documents*)

### 4. The mode of payment of premium – Single Payment

### 5. 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

### 6. 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

## 7. 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 Certifiante
  - 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](mailto: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, Colombo 05,

Tele: +94 11 250 5542 /+94 11 250 5041

Email: [info@insuranceombudsman.lk](mailto:info@insuranceombudsman.lk)

- b. 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](mailto:info@irsl.gov.lk)

## 8. 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](http://www.ci.lk) and access the Customer Complaints Web Portal
- Telephone: 011 247 2795
- Email: [complaint@coopinsu.com](mailto:complaint@coopinsu.com)
- Registered Post: Customer Complaint & Grievance Unit, Cooperative Insurance Company PLC, No. 74/5, Grandpass Road, Colombo 14

## 9. Few Things to Remember

**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 from the date of the cancellation.

## 10. Contact Information of the Company to get further information

- Telephone :- 011- 2557300 - Extension - 261
- Email - [nonmotor.uw@coopinsu.com](mailto: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

## 11. 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.”*