

# GROUP LIFE ASSURANCE POLICY FOR CLIENTELE OF ASIRI HOSPITAL HOLDINGS PLC ASIRI LIFE

Whereas this policy has been effected with the Softlogic Life Insurance PLC (herein after called "The Company") by the Life Proposed named in the first schedule hereto, and whereas the Proposer has and made representations and statements and delivered to The Company a proposal and declaration referred to in the said First Schedule all of which The Company shall rely upon as true and forms the basis of contract herein contained and is deemed to be incorporated herein.

Now this policy witnesses that in consideration of the payment made to The Company of the first premium or first installment of premium mentioned in the said First Schedule, and on the condition that the subsequent premiums or installments of premium be duly paid as hereby provided, the Proposer/Life Assured shall be entitled to receive from The Company the sums assured as referred to in the said First Schedule subject to the terms and conditions contained herein and upon proof satisfactory to The Company of;

- (1) The death of the person on whose lives the sums assured are to depend  
And
- (2) The correctness of the ages of the persons on who's lives the sums assured are to be paid  
And
- (3) Other conditions as may be applicable to other policy benefits

It is declared that this Policy is subject to the conditions stated in all schedules, exclusions in the ancillary benefit schedule & ancillary benefit endorsement hereto or to any other conditions, clauses and provisions endorsed or written hereon or on the sheets attached and signed for The Company by its authorized representative(s) as being relative hereto contained in the schedules.

Signed on the date stated in the First Schedule for and on behalf of The Company.

19-SEP-2019

.....

**Date**



.....

**Authorized Signatory**

## First Schedule

POLICY NO	BRANCH	BUSINESS CLASS	PERIOD FROM	PERIOD TO	GEN DATE	
GLMB-00008	Head Office	Group Life	19-SEP-2019	18-SEP-2020	19-OCT-2019	
<b>NAME AND ADDRESS OF LIFE PROPOSED</b>	Asiri Hospital Holdings PLC		No.181, Kirula Road, Colombo 05, Sri Lanka			
CURRENCY CODE	BROKER CODE	SALES CODE	INVOICE NO	AUTHORIZE BY	U/W YEAR	POLICY TYPE
LKR	BR037	NIL000	389006	PrelanR	2019	New

1) Covered Members-Inpatient and outdoor patients at all hospitals of ASIRI and customers who have used/using and registered at ASIRI's channeling, wellness centers, laboratories, pharmacies and any person who has been charged for services provided by ASIRI through the following Units; (Asiri Customer)

- 1.1 In patients & Day Procedures
- 1.2 Channeling & Consultation
- 1.3 Laboratory Services
- 1.4 Wellness Centers
- 1.5 Pharmacies
- 1.6 Asiri Amazing Care

2) Benefits Payable and the premium

Option 1	-	Basic Life Cover	-	LKR 400,000/-
		Hospitalization Benefit Bill Cover	-	LKR 200,000/-
Option 2	-	Basic Life Cover	-	LKR 800,000/-
		Hospitalization Benefit Bill Cover	-	LKR 400,000/-
Option 3	-	Basic Life Cover	-	LKR 1,600,000/-
		Hospitalization Benefit Bill Cover	-	LKR 800,000/-

### Main Life Only

Age Bands	Option 1		Option 2		Option 3	
	Monthly Premium (LKR) for the Asiri Customer		Monthly Premium (LKR) for the Asiri Customer		Monthly Premium (LKR) for the Asiri Customer	
	Male	Female	Male	Female	Male	Female
18-35	1,635	1,990	2,375	2,910	2,865	3,585
36-45	3,305	4,025	5,120	6,355	7,045	9,050
46-55	5,360	5,830	8,465	9,515	12,125	14,355
56-65	9,755	8,965	16,145	15,185	24,990	24,320

### 2 Adults (Main Life + Spouse)

Age Bands	Option 1	Option 2	Option 3
	Monthly Premium (LKR) for the Asiri Customer	Monthly Premium (LKR) for the Asiri Customer	Monthly Premium (LKR) for the Asiri Customer
	2 Adults	2 Adults	2 Adults
18-35	3,165	4,695	6,020
36-45	6,300	9,990	14,630
46-55	9,345	15,100	22,850
56-65	15,030	25,115	40,140

### Child

Age Bands	Option 1	Option 2	Option 3
3 Months to 18 Years	1,495	2,170	2,620

- 3) Basic Life Cover - A lump sum amount under this benefit will be payable at the unfortunate event of death of the Asiri Customer due to any cause.
- 4) Hospitalization Benefit Bill Cover - Under the Hospitalization Benefit Bill Cover, hospital expenses as indicated in the Benefit Table below will become payable for a year, when hospitalized as a result of illness or accident.

### 4.1 Benefit Table –

Benefit Schedule (limits in LKR)				
Annual Overall Limit (AOL) - Basic Annual Sum Insured		LKR 200,000/-	LKR 400,000/-	LKR 800,000/-
Geographical Cover		Hospitalization at Asiri Group of Hospitals		
1	<b>Hospitalization Benefit</b>	Reimbursement of Hospital Room and Board and ICU ward is subject to maximum of 30% of the Basic Annual Sum Insured		
	Daily Hospital Room (including ICU) and Board Benefit			
	Maximum room rent per day	LKR 15,000/-	LKR 20,000/-	LKR 20,000/-
2	<b>Surgical Benefit</b> (Includes Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees)	As charged		
3	<b>Miscellaneous Hospital Services and Supplies Benefit</b> (includes Operation Theatre Charges, Anesthesia, Blood, Oxygen, Medicines and Drugs, except non-medical services)	As charged		

4	<b>Ambulance Charges</b>	LKR 4,000/-	LKR 8,000/-	LKR 16,000/-
		Benefit is payable once in a policy year, subject to the claim being admissible and payable only when a licensed ambulance service is used.		
5	<b>Day Care Treatment (Appendix 2)</b>	LKR 10,000/-	LKR 20,000/-	LKR 40,000/-
	(Hospitalization as an in-patient less than 24 hours)	(i) Coverage limited to covered list of day care surgeries (ii) Out-patient procedures or treatment are not covered under the plan.		
	(a) Conventional Chemotherapy	LKR 60,000/-	LKR 120,000/-	LKR 240,000/-
	(b) Conventional Radiotherapy	LKR 60,000/-	LKR 120,000/-	LKR 240,000/-
	(c) Dialysis for Kidney Failure	LKR 60,000/-	LKR 120,000/-	LKR 240,000/-
6	<b>Prosthesis and Implants</b>	LKR 40,000/-	LKR 80,000/-	LKR 160,000/-
7	<b>Organ Donor Expenses</b>	Covered within the overall Sum Insured of the donee and payable only for hospitalization expenses for the donor.		

## 4.2. Conditions

- 4.2.1 This Benefit becomes payable if the Life Assured hospitalized at Asiri Group of Hospitals Only.
- 4.2.2 Hospitalization shall mean admission and confinement to a Hospital as a registered In-patient for a treatment of a disease which necessitate full time doctors' observation and medical care following initial Outpatient, Day Surgery or E T U treatment irrespective of overnight stay. Confinements to Hospital without diagnosis of any disease stay in a Hospital without undertaking any treatment, diagnosis which does not require any follow up treatment, treatment limited to patients regularly taken drugs shall not consider as a Hospitalization.
- 4.2.3 Annual Limits cannot be upgrade within the policy period.
- 4.2.4 The general provisions of this policy cannot be waived or changed except by an endorsement to the policy duly approved and signed by an Authorize official of the Company
- 4.2.5 The age of the Life Assured must be proved before any payment is made.

## 4.3. Exclusions

- 4.3.1 Outpatient benefit
- 4.3.2 Maternity benefits
- 4.3.3 Dental and Spectacle cover
- 4.3.4 Medical examinations/checkups without an ailment & unrelated to diagnosis.
- 4.3.5 Any Hospitalization within 90 Days from the date of registration of the cover or date of reinstatement whichever is later except when hospitalization arises from an accident.
- 4.3.6 1 Year waiting period is applicable from the date of registration of the cover or date of reinstatement whichever is later for Cancer, Heart Disease and Kidney Disease.
- 4.3.7 1 Year waiting period is applicable from the date of registration of the cover or date of reinstatement whichever is later for Pre-existing and recurring conditions, injuries and ailments.
- 4.3.8 Congenital Internal and /or external illness/Disease/defect or Genetic disorders.
- 4.3.9 Injuries or Illnesses arising directly or indirectly as a result of breach of law, participating in attempted performance of any criminal act, resisting arrest or any provoked assault and Domestic violation.
- 4.3.10 Illness or injury due to suicide or attempted suicide or self-inflicted injuries or disabilities or deliberate exposure to exceptional danger except in an effort to save human life.
- 4.3.11 Illness or injury due to abuse of any illegal substance, drug or alcohol and alcohol induced diseases and injuries under influence of alcohol.
- 4.3.12 Psychiatric mental or neuroses disorders
- 4.3.13 Participation in any professional sports, any bodily contact sport or any other hazardous or potentially dangerous sports.
- 4.3.14 Venereal disease or any sexually transmitted disease or sickness, any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.

5) Age Limit

Relationship	Basic Life Cover			Hospitalization Benefit Bill Cover		
	Minimum Age at entry (Exact)	Maximum Age at entry (Age Next Birthday)	Cover Cease Age (Age Next Birthday)	Minimum Age at entry (Exact)	Maximum Age at entry (Age Next Birthday)	Cover Cease Age (Age Next Birthday)
Asiri Customer	18	65	70	18	65	70
Spouse		N/A		18	65	70
Child		N/A		03 Months	18	21

## Second Schedule

### 1. Membership

“Asiri Customer” shall mean inpatients and outdoor patients at all hospitals of ASIRI and, customers who have used/using and /registered at ASIRI’s channeling, wellness centers, laboratories, pharmacies and any person who has been charged for services provided by ASIRI through the following Units;

- a. In patients & Day Procedures
- b. Channeling & Consultation
- c. Laboratory Services
- d. Wellness Centers
- e. Pharmacies
- f. Asiri Amazing Care

One Asiri Customer is entitled to one cover only irrespective of number of services taken from Asiri Group of Hospitals.

The Insurance cover will cease at the earliest of;

- i. Asiri Customer or Dependent attaining cover ceasing age.
- ii. Death of Asiri Customer during the term of the policy.
- iii. Policy renewal date, if not renewed.
- iv. Termination of the Agreement between Life Proposed and The Company.

### 2. Definition

It is expressly declared and agreed between The Company and the Life Proposed that for the purpose of this policy.

<b>Life Proposed</b>	-	Policy Owner Mentioned in the First Schedule.
<b>Policy Term</b>	-	Guaranteed Five years’ period subject to annual review of premium.
<b>Policy Year</b>	-	The period of one year from the commencement date or any renewal date.
<b>Renewal Date</b>	-	Any subsequent anniversary of the commencement date.

<b>Family</b>	-	Spouse and any number of children including the Asiri Customer according to age limits specified in the First Schedule.
<b>Dependent</b>	-	Spouse and any number of children.
<b>Waiting Period</b>	-	The period during which The Company is not liable for the cover.

Words importing the singular number include the plural number and vice versa and words of masculine gender shall include the female unless the context otherwise requires.

### 3. Eligibility

The Asiri Customer and Dependents who has registered through Authorized Personnel of Softlogic Life Insurance PLC.

### 4. Effective Date of Individual Assurances

In order to establish this policy and for it to remain in force it is agreed that all members' details shall be included under the policy.

#### a. Participation Requirements

The Life Proposed shall furnish the following details of the Member/ Family Members to The Company:

- a. Full Name of the Life Assured (Asiri Customer)
- b. Date of Birth
- c. Relationship
- d. Gender
- e. National Identity Card No
- f. Selected Plan

### 5. Amount of Sum Assured

The sum assured in respect of each member shall, subject to the conditions of this Policy be as per First Schedule issued to the Life Proposed.

### 6. Amount of Premium

The Company reserves the right to modify its premiums based on actual claim experience after duly notify in writing to the Life Proposed and such modification shall take effect from the next renewal date of this policy.

### 7. Beneficiaries

Any eligible Asiri Customer or Dependent, subject to the laws and regulations governing such matters, may nominate the beneficiary, who shall be entitled to receive the sum assured and at any time thereafter alter any such nomination previously made, provided that notification is given in writing to the Assured and provided further that no nomination takes effect unless it is in compliance with the laws and regulations. If there is no beneficiary living at the time of the member's death, his legal representatives shall be entitled to receive the sum assured.

## **8. Cessation of Membership**

A member shall cease to be a member on any of the following.

- a) The Date of his Death
- b) The date he ceases to be an Asiri Customer;
- c) The date on which Asiri Customer or Dependent attains cover cease age as stipulated in the first schedule;
- d) Any other date on which membership ceases to eligible for assurance.
- e) Misrepresentation or Fraud

## **Third Schedule**

### **General Conditions**

#### **1. Formation of Contract of Insurance**

This policy and the proposal and declaration therefore, a copy of which is attached hereto, and the members' enrolment forms constitute the entire contract between the parties. All statements made by the Life Proposed or by any member shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall render the Policy violable or be used in defense of a claim hereunder unless it is contained on the proposal and declaration, therefore.

No agent of The Company is authorized to make or modify this contract or extend the time for premium payment, to waive any laps or forfeiture, to waive any of The Company's rights for requirements or to bind The Company by making any promise or by accepting any representation or information not contained in the proposal and declaration for this policy.

Only an authorized representative of The Company has the power on its behalf to issue permits or to extend the time for any premium payment thereon. The Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the authorized representative whose approval shall be endorsed hereon.

This policy is non-participating and does not participate in the surplus of the life fund. Also, this policy has no maturity value or surrender value.

##### **1.1 Non-Disclosure**

This Policy was issued in good faith and are of the view that relative details and health declaration provided in this regard are true and correct in every respect. Incorrect information will result in repudiating of liability and making the contract void.

#### **2. Amendment or Alteration of This Policy**

This Policy may be amended or changed at any time, without the consent of the Asiri Customer or Dependent assured hereunder, upon written request made by the Life Proposed and agreement by The Company. Any amendment or change to this Policy shall be binding on all Asiri Customers or Dependents whether Life Proposed under this Policy prior to or on or after the date such amendment or change becomes effective.

The Company reserves the right to amend the terms and provisions of this policy by giving a 30 days' prior notice in writing by ordinary post to the Life Proposed's last known address in The Company's records.

The Life Proposed shall give notice in writing to The Company of any change in address, business or occupation, or of the trade or occupation.

### **3. Records**

The Company shall keep a record of the Asiri Customer and Dependents, which contains, for each person, the essential particulars of the assurance.

This Policy gives The Company, through its duly authorized representative, the right at reasonable times to inspect all books and records of the Assured relating to the individual assurances effected hereunder.

### **4. Payment of Premiums**

Cover Starts on the 01<sup>st</sup> of the Next Month after the First Premium Payment. Thirty days of grace period will be offered for the payment of second and subsequent premiums under this Policy. If, The Company does not receive a premium within the grace period the cover for such unpaid Asiri Customer will be terminated from the premiums due date, the cover may be reinstated after The Company received monthly premium due. If any Asiri Customer fails to pay premiums for a period of three (03) months consecutively, such Asiri Customer ceases to be an existing Asiri Customer, however such Asiri Customer can be re included as a new Asiri Customer subject to all applicable conditions for a new Asiri Customer including the waiting period. Further as per the section 2 of the first schedule the amount of the cover always will depend on the monthly premium receive by The Company.

### **5. Claims**

The Life Proposed/Nominee shall notify The Company of the death of any Asiri Customer within 90 days from the date of death and furnish The Company with all information necessary to determine whether the sum assured is payable in respect of that Asiri Customer and the amount of that sum assured.

Should death of an Asiri Customer occur during the days of grace, the claim will be paid after deduction of the unpaid premium and also the unpaid premium if any of the current Policy year, from the sum assured.

#### **Claims Procedure**

Following documents are required to be submitted in an event of a death claim within 90 days from the date of death.

- 1) Completed claims form.
- 2) Age and Identity proof (Copy of NIC)
- 3) Death certificate
- 4) Medical reports/ Diagnosis card
- 5) Post Mortem/ Inquest report (if required)
- 6) Any other requirements requested by Softlogic Life Insurance PLC

Following documents are required to be submitted in an event of a hospitalization claim within 45 days from the date of hospitalization.

- 1) Completed claims form.
- 2) Medical reports/ Diagnosis card
- 3) Original Paid Bills
- 4) Any other requirements requested by Softlogic Life Insurance PLC



## **6. Change of Ownership**

If the business of the Life Proposed is transferred to or taken over by any person or corporation, then, subject to the consent of The Company, the payment of premiums under this Policy may at the option of such person or corporation be continued, in which case such person or cooperation shall as from the date of such transfer or succession take the place of and be treated for all purposes of this Policy as being the Life Proposed hereof.

## **7. Renewal Privilege**

This Policy is issued for one year as from the commencement date specified in the First Schedule and may be renewed by the Life Proposed on any subsequent renewal date subject to the conditions hereof. Renewal of the Policy is automatically effected by the payment of the required premium when due. The Company shall give renewal notice to the Life Proposed 30 days in advance in writing.

## **8. Termination of This Policy**

This Policy will be terminated upon non-payment of premium as provided for under Condition 4 hereof.

Notwithstanding anything to the contrary in this Policy, the termination of this Policy shall have the following effects:

- a) No sum assured shall be payable under this Policy on the death of any person after the time of termination.
- b) No premium shall be payable under this Policy after the time of termination and any adjustment of the premium for the final policy year of this Policy, or part thereof, in terms of Condition 8 of the Second Schedule and Condition 4 of the Third Schedule shall take the form of a single amount payable by or to the Life Assured, as the case may be, on the date the adjustment is calculated.

## **9. Exclusions**

Active Participation or any attempted participation of the Life Assured in any war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not) civil war, mutiny, riots, strike, civil commotion assuming proportion of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any acts of any person acting on behalf of or in connection with any acts of any person acting on behalf of or in connection with any organization directed towards the overthrow by force of any government or to the influencing of it by terrorism or violence.

If the Life Assured commits suicide, whether sane or insane, within one year from the date of the Policy the liability of The Company shall not exceed the unearned premium on the date of death.

This Policy excludes the Government Taxes or Levis which is falling under current period or future period.

If the death or Hospitalization occurs during the first year from the date of registration of the cover or date of reinstatement whichever is later, due to following condition(s) the company shall not be liable for any claim.

- Heart Disease
- Cancer
- Kidney Disease

1 Year waiting period is applicable from the date of registration of the cover or date of reinstatement whichever is later for Pre-existing and recurring conditions, injuries and ailments.

90 days waiting period from the date of registration will be applicable for Deaths and Hospitalizations due to non-accidental causes except Deaths and Hospitalizations due to Accidental Causes.

## **10. Law**

This Policy shall be governed by and interpreted according to the laws of Democratic Socialist Republic of Sri Lanka.

## **11. Cancellation**

This policy either in its entirety or in respect of any particular Asiri Customer or Dependent may be canceled by The Company at any time by registered letter sent to the Life Proposed/Life Assured at the last known address, provided that such cancellation shall be without prejudice to the rights of the Life Assured in respect or prior loss consequent upon injury or sickness to any Asiri Customer or Dependent, either in its entirety or in respect of the said Asiri Customer whichever the case may be.

By like notice to The Company the Life Proposed may at any time cancel this policy, either in its entirety or in respect of the said Asiri Customer whichever the case may be.

No premium will be refunded at an event of a cancellation.

## **12. Alterations to the policy**

The Company reserves the right to amend the terms and provisions of this policy by giving a 30 days' prior notice in writing by ordinary post to the Life Proposed's last known address in The Company's records. The Life Proposed shall give notice in writing to The Company of any change in address, business or occupation, or of the trade or occupation.

## **13. Certification, information and evidence**

All certificates, information, evidence, break ups as required by The Company shall be furnished at the expense of the Life Proposed and in such a form that The Company may require.

## **14. Arbitration**

All differences arising out of this policy shall be referred to the decision of an arbitrator or two arbitrators, one to be appointed in writing, within one calendar month, in case the arbitrator does not agree the arbitrators shall apply for decision of the insurance ombudsman. If The Company shall disclaim liability to the Asiri Customer or Dependent for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contain, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

## **15. Receipts**

No payment in respect of any premium shall be deemed to be payment to The Company unless a system generated SMS have been sent to the member on confirmation of premium.

## **16. Notice**

Every notice or communication to The Company shall be in writing and sent to The Company's address. Notice to Life Proposed shall be sent to last known address or to the e- mail address of Life Proposed or to a person specified by Life Proposed.

## **17. Nominations**

'An immediate family member'\* of the member is a person or persons to whom the benefits of the Policy shall be paid in the event of his death made by an endorsement placed on the Policy shall, by notice in writing, be communicated to the Company which will register such endorsement in the record relating to the Policy. The Company will issue an acknowledgment of having registered a nomination or of any cancellation or change thereof. The Company shall not be liable for any payment made under the policy, bona fide, to a nominee mentioned in the text of the policy or registered in the records or register of the company unless notice in writing of any cancellation or change has given to the Company.

\* An immediate family member means Spouse, Children, Parents, Own Brothers and Sisters of the customer.

## **18. Minimizing Accidents**

During the policy period, the Asiri Customer or Dependent shall take all reasonable precautions to prevent accidents.

## **19. Presumption of Death**

Where the death of the Life Assured is sought to be established on the basis of a presumption generated in circumstances where he had not been heard of for a period of one year by those who would have naturally heard of him if he had been alive, no money shall become due under this policy until the effluxion of a period of seven (7) years computed from the time when the Life Assured had ceased to be heard of, and this fact notified to the Company.

## Ancillary Benefit Endorsement:

### Hospitalization Benefit Bill Cover

The hospitalization Benefit Bill Cover is applicable if such cover is included and appeared in the First schedule.

#### 1. General Conditions

Following privileges and conditions are applied for the entire policy in addition to specific conditions and restrictions referred to each cover.

##### 1.1. Maximum claimable amount

Maximum claimable amount refers to the balance limit shown as at the commencement of the event and only such limit is available for claiming. Any late or backdated amendments on the limits shall not applicable for such payments.

##### 1.2. Definitions

The definitions under Appendix I shall be applicable to the benefit.

##### 1.3. Cover eligibility

Cover eligibility and the limitations are as stipulated in the second schedule.

#### 2. General Exclusions

Company shall not be liable to make any payment as specified in the schedule on any cover for an event occurred under following circumstances:

- 2.1. Congenital Internal and /or external illness/Disease/defect or Genetic disorders.
- 2.2. Injuries or Illness arising directly or indirectly as a result of breach of law, participating in attempted performance of any criminal act, resisting arrest or any provoked assault and Domestic violation.
- 2.3. Illness or injury due to suicide or attempted suicide or self-inflicted injuries or disabilities or deliberate exposure to exceptional danger except in an effort to save human life.
- 2.4. Illness or injury due to abuse of any illegal substance, drug or alcohol and alcohol induced diseases and injuries under influence of alcohol.
- 2.5. Psychiatric mental or neuroses disorders.
- 2.6. Participation in any professional sports, any bodily contact sport or any other hazardous or potentially dangerous sports.
- 2.7. Venereal disease or any sexually transmitted disease or sickness, any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.

#### 3. The Cover

During the policy period mentioned in the schedule if an Asiri Customer or Dependent hospitalized due to bodily injury or sickness and injury or sickness shall necessitate medical and/or surgical treatment which necessitate hospital admission then the company shall indemnify to the Asiri Customer Various Expenses up to the limits listed in the policy schedule.

##### 3.1. Specific conditions and privileges

###### 3.1.1. Hospitalization recommendations

All Hospitalization and discharge shall be done upon recommendation of a medical doctor. Leave from the Hospital against medical advice shall not be considered for payment.

- 3.1.2. Claim submission under reimbursement basis  
Hospitalization claim documents shall submit Within 45 days or as stipulated in the schedule of the discharge date.
- 3.1.3. Claim settlement under reimbursement basis  
Eligible expenses shall reimburse to the Asiri Customer within 7 working days as company receives complete documentation and the payment shall be done in cheques or slip transfer as agreed by the Assured.
- 3.1.4. Claim settlement directly to the Hospital  
Claim settlement directly to the Hospital for eligible hospitalization claims shall be done by the company if such facility is stipulated in the schedule as available. List of hospitals providing such facility is attached under appendix 3. Claimant shall inform the Company within 4 hours of the Admission and upon the discharge in order to be eligible for the payment settlement.
- 3.1.5. Claim Document  
Claims shall submit with a copy of diagnosis card, original final bill and the claim form. Additionally, the payment receipt mandatory for reimbursement claims. Diagnosis cards shall be completed with admission complaints, medical and surgical history, investigations done, treatment including drugs, discharge treatment plan, patient name, age, gender, consultants' signature, consultant's rubber stamp, admission date and discharge date. Incomplete documentation is subject to payment rejection.
- 3.1.6. Claim eligibility  
Loss date of a hospitalization claim is referred to the admission date. Claims with loss date fallen out of policy effective period shall not be entertained for payment.
- 3.1.7. Waiting Period
  - a. 90 Days Waiting Period applicable from the date of registration of the cover or date of reinstatement whichever is later except when hospitalization arises from an accident.
  - b. 1 Year waiting period is applicable from the date of registration of the cover or date of reinstatement whichever is later for Cancer, Heart Disease and Kidney Disease.
  - c. 1 Year waiting period is applicable from the date of registration of the cover or date of reinstatement whichever is later for Pre-existing and recurring conditions, injuries and ailments

### **3.2. Exclusions**

The company does not liable to pay any expenses incurred due to or directly related to following unless specifically stipulated in the schedule:

- 3.2.1. General debility, treatment or Surgery for change of life/gender, Menopause, Puberty, Child development issues and Hormonal replacement therapy other than thyroxin and insulin.
- 3.2.2. Any Circumcision and vaginal membrane repairs.
- 3.2.3. Cosmetic or aesthetic treatment of any description, Electro-cauterization, varicose laser treatment, Lasik treatment for refractive error. Any form of plastic Surgery unless necessary for the treatment of an accidental Bodily Injury, surgery to correct deviated nasal septum and hypertrophied turbinate unless necessitated by an accidental bodily Injury.
- 3.2.4. Dental treatment or surgery of any kind unless Injury to natural teeth as a result of an accident requiring hospitalized treatment.
- 3.2.5. Vision and hearing tests, cost of spectacles, contact lenses, hearing aids and squint surgeries of

- any description.
- 3.2.6. Hearing aids, crutches, wheelchairs, artificial limbs, dentures, artificial teeth and any internal and External appliances and fittings such as prosthesis, inhalers and inhalation devices, reusable items, disposable camera and endoscopic units or medical equipment of any kind used at home as post hospitalization care, including cardiac phase makers and studies.
  - 3.2.7. Expenses incurred on Items for personal comfort like television, telephone, etc. Incurred during hospitalization and which have been specifically charged for in the hospitalization bills issued by the hospital /nursing home, any kind of service charges, surcharges levied by the hospital, non-prescribed drugs /medical supplies and patient's drugs of routine use.
  - 3.2.8. Stem cell implantation / Surgery/storage and costs of donor screening or treatment.
  - 3.2.9. Any child birth, miscarriages and pregnancy related ailments.
  - 3.2.10. Any fertility, sub fertility treatment or assisted conception operation or sterilization procedure, birth control related treatment, treatment for sexual dysfunction or difficulties in sexual intercourse and voluntary termination of pregnancy.
  - 3.2.11. Tonics, nutritional supplements, vaccinations or inoculations of any kind, vitamins and minerals of discharge plan and any discharge drugs /treatment exceeding 14 days of the discharge date.
  - 3.2.12. Epilepsy, tension type headaches, Psychological conditions/ diseases and sleep/ snoring disorders including sleep apnea test.
  - 3.2.13. Non allopathic methods, Naturotherapy, acupuncture, aromatherapy. Treatments in health hydro, spas, diet therapy, speech or language therapy, advanced payments nature care clinics and the like, Treatments taken at any institution which is primarily a rest home or convalescent facility, a place for custodial care, a facility for the aged or alcoholic or drug addicts even if the institution has been registered as a Hospital or nursing home.
  - 3.2.14. OPD, Day care and ETU treatment not evident in a hospitalization including surgical intervention done under local anesthesia or OPD/ Day surgery which does not associated with post-surgical complications such as removal of lymphoma, sebaceous cysts, carbuncles, hematoma, callosities, keloids, warts, skin lesions, skin/sub cutaneous lumps or lymph nodes, application of POP (Plaster of Paris) or casts, wound toileting and suturing of lacerations.
  - 3.2.15. Expenses incurred at Hospital or Nursing Home primarily for diagnosis, this is including stay in a hospital without undertaking any treatment or where there is no other than patient's routine drugs, but it is not applicable for patients kept under observation (KUO) after completed 6 hours' initial observation period at Emergency Treatment Unit (ETU).
  - 3.2.16. Diagnostics tests, investigation, procedures or treatments not relevant or incidental to cause of admission and or final diagnosis or an emergency condition occurred while in the hospital.
  - 3.2.17. Screening tests including cancer screenings, mammogram, allergens screenings, Holter monitoring VMA studies etc. And routine tests and investigation which does not urge to do during the hospitalization.
  - 3.2.18. Treatment for obesity, weight reduction or weight management, issues of Appetite, liposuction and Gynecomastia treatment.
  - 3.2.19. Treatment at institutes other than Asiri Group of Hospitals.
  - 3.2.20. Skin care and treatment for skin Diseases unless of allergic or cancer manifestation.

## Appendix I

1. Accident shall mean a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, in dependently of any other cause and leading to an Injury.
2. Annual limit shall mean maximum limit available for the Asiri Customer and Dependents to utilize for Hospitalizations from the date of registration during the policy period stipulated in the First Schedule.
3. Congenital condition shall mean any physical defect or functional abnormality existing since birth as well as neonatal physical abnormalities developing within 6 months from the time of birth including hernias of all types and epilepsy except when caused by an accident.
4. Dental treatment shall mean a treatment done by a doctor having initial B.D.S. (bachelor of dental Surgery) qualification with or without or further specialization.
5. Disease shall mean a physical condition marked by a pathological deviation from the normal healthy state.
6. Doctor charge shall mean reimbursement of the reasonable and customary charges by a consultant or Surgeon and anesthetist for medically or surgically necessary treatment.
7. Drugs shall mean medications duly registered by Drug Regulatory Authority of Sri Lanka and authorized to use in Sri Lanka Drug regulatory authority website (<http://www.cdda.gov.lk>). Preparations registered under category of cosmetics shall consider as cosmetics.
8. Eligible expenses shall mean Medically necessary expenses incurred due to a covered disease or illness and falls under the liability of the company in accordance with Policy terms, conditions, definitions and Limitations.
9. Event limit shall mean maximum limit available to utilize during a single Event.
10. Event shall mean hospitalization for a single Injury or disease during policy period.
11. Family limit shall mean maximum limit available to utilize by the Asiri Customer together with dependents.
12. Fertility treatment shall mean correction of sexual dysfunctions, revised birth controlling or any treatments to improve conceiving by sexual intercourse and artificial fertilizations.
13. Hospital room and board/ intensive care unit fee shall mean reasonable and customary charges medically necessary for room accommodation or intensive care unit bed and regular patient meals.
14. Hospital shall mean only an establishment duly constituted and registered at ministry of health care and nutrition as a Hospital for the care of sick and injured persons and which, has facilities for diagnosis and major surgery, and provides 24 hour a day nursing services by registered and graduated nurses.
15. Hospitalization means confinement to a hospital for a treatment as a registered inpatient for treatment of a disease which necessitate to have full time doctors' observation and hospitalized management after the initial surgical or medical treatment.
16. Injury shall mean bodily damage caused solely by an accident.
17. In-patient shall mean a person confined to overnight stay in the Hospital for clinical management of a disease or an Injury.
18. Investigation charges shall mean fee for radiological imaginations such as X-ray, laboratory examinations, instrumental investigations such as electrocardiograms and investigatory procedures to diagnose or exclude a particular disease or set of diseases.
19. Medical doctor shall mean a registered medical practitioner with M.B.B.S. degree or equivalent qualification, qualified and licensed to practice western medicine and is practicing within the scope of his licensing in the geographical area in Sri Lanka such practitioner shall registered and listed under Sri Lanka medical council, but doctor who is the Insured himself shall not be considered.
20. Medical or surgical treatment necessitated Hospitalization shall mean Medical or surgical treatment which is not available at Outpatient setups or otherwise associated with a significant risk to treat as an Outpatient. Such treatment shall require physically stay in the hospital for the whole period of confinement.
21. Medical specialist shall mean a medical practitioner registered and licensed as such in the geographical

area of his practice where treatment takes place and who is classified by the appropriate health authorities as a person with superior and special expertise in specified fields of medicine with further specializations following MBBS Qualification and registered under postgraduate institute of medicine Sri Lanka (<http://www.cmb.ac.lk/pgim/boc/index.php>) or private health service regulatory council of Sri Lanka (<http://www.phsrc.lk/membersearch.html>) as a specialist but excluding a specialists or surgeon who is the insured himself.

22. Medically necessary shall mean a medical service which is consistent with the diagnosis and customary medical treatment for a covered disease or illness and In accordance with standards of good medical practice, consistent with current standard of professional medical care and of proven medical benefits and not for the convenience of the Asiri Customer or Dependent, specialist, Surgeon or the general practitioner and not of an experimental, investigational or research nature, preventive or screening nature for which the charges are fair and reasonable and customary for the disease or illness.
23. Ophthalmologist or eye surgeon shall mean a medical practitioner registered and licensed as such in the geographical area of his practice where treatment takes place and who is classified by post graduate institute of medicine and listed at ([www.Pgim.ac.uoc.lk.edu](http://www.Pgim.ac.uoc.lk.edu)) as a person with superior and special expertise in eye treatment and surgeries with further specialized degree following MBBS Qualification.
24. Outpatient shall mean the person receiving medical care or treatment without being hospitalized including the treatments in a day care center, day surgery units or emergency treatment unit(ETU).
25. Life Proposed shall mean the corporate to which the policy has been issued and which has paid or agreed to pay the premium to cover persons specifically identified as Asiri Customer and or Dependents in this policy.
26. Pregnancy related ailments shall mean the diseases and conditions induced by pregnancy, disturbs continuation of pregnancy or caused by termination of pregnancy.
27. Surgeon shall mean a medical specialist specialized in Surgery.
28. Surgery shall mean any of the following medical procedures: To incise, excise or electro cauterize any organ or body part to repair, revise or reconstruct any organ or body part except for dental services.
29. Pre-existing conditions shall mean physical or mental defect existed prior to the commencement of the policy.



## Appendix 2

### Day Care Procedures – for Hospitalization Bill Reimbursement Benefit

Following are the listed Day care procedures and such other Surgical Operations that necessitate less than 24 hours Hospitalization due to medical/technological advancement/infrastructure facilities and the coverage of which is otherwise subject to the terms, conditions and exclusions of the policy.

<b>Microsurgical operations on the middle ear</b>	
1	Stapedectomy
2	Revision of a stapedectomy
3	Other operations on the auditory ossicles
4	Myringoplasty (Type -I Tympanoplasty)
5	Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
6	Revision of a tympanoplasty
7	Other microsurgical operations on the middle ear
<b>Other operations on the middle &amp; internal ear</b>	
8	Myringotomy
9	Removal of a tympanic drain
10	Incision of the mastoid process and middle ear
11	Mastoidectomy
12	Reconstruction of the middle ear
13	Other excisions of the middle and inner ear
14	Fenestration of the inner ear
15	Revision of a fenestration of the inner ear
16	Incision (opening) and destruction (elimination) of the inner ear
17	Other operations on the middle and inner ear
<b>Operations on the nose &amp; the nasal sinuses</b>	
18	Excision and destruction of diseased tissue of the nose
19	Operations on the turbinates (nasal concha)
20	Other operations on the nose
21	Nasal sinus aspiration
<b>Operations on the eyes</b>	
22	Incision of tear glands
23	Other operations on the tear ducts
24	Incision of diseased eyelids
25	Excision and destruction of diseased tissue of the eyelid
26	Incision of diseased eyelids
27	Operations on the canthus and epicanthus
28	Corrective surgery for entropion and ectropion
29	Corrective surgery for blepharoptosis
30	Removal of a foreign body from the conjunctiva

31	Removal of a foreign body from the cornea
32	Incision of the cornea
33	Operations for pterygium
34	Other operations on the cornea
35	Removal of a foreign body from the lens of the eye
36	Removal of a foreign body from the posterior chamber of the eye
37	Removal of a foreign body from the orbit and eyeball
38	Operation of cataract
<b>Operations on the skin &amp; subcutaneous tissues</b>	
39	Incision of a pilonidal sinus
40	Other incisions of the skin and subcutaneous tissues
41	Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
42	Local excision of diseased tissue of the skin and subcutaneous tissues
43	Other excisions of the skin and subcutaneous tissues
44	Simple restoration of surface continuity of the skin and subcutaneous tissues
45	Free skin transplantation, donor site
46	Free skin transplantation, recipient site
47	Revision of skin plasty
48	Other restoration and reconstruction of the skin and subcutaneous tissues
49	Chemosurgery to the skin
50	Destruction of diseased tissue in the skin and subcutaneous tissues
<b>Operations on the tongue</b>	
51	Incision, excision and destruction of diseased tissue of the tongue
52	Partial glossectomy
53	Glossectomy
54	Reconstruction of the tongue
55	Other operations on the tongue
<b>Operations on the salivary glands &amp; salivary ducts</b>	
56	Incision and lancing of a salivary gland and a salivary duct
57	Excision of diseased tissue of a salivary gland and a salivary duct
58	Resection of a salivary gland
59	Reconstruction of a salivary gland and a salivary duct
60	Other operations on the salivary glands and salivary ducts
<b>Other operations on the mouth &amp; face</b>	
61	External incision and drainage in the region of the mouth, jaw and face
62	Incision of the hard and soft palate
63	Excision and destruction of diseased hard and soft palate
64	Incision, excision and destruction in the mouth
65	Plastic surgery to the floor of the mouth

66	Other operations in the mouth
<b>Operations on the tonsils &amp; adenoids</b>	
67	Transoral incision and drainage of a pharyngeal abscess
68	Tonsillectomy without adenoidectomy
69	Tonsillectomy with adenoidectomy
70	Excision and destruction of a lingual tonsil
71	Other operations on the tonsils and adenoids
72	Trauma surgery and orthopaedics
73	Incision on bone, septic and aseptic
74	Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
75	Suture and other operations on tendons and tendon sheath
76	Reduction of dislocation under GA
77	Arthroscopic knee aspiration
<b>Operations on the breast</b>	
78	Incision of the breast
79	Operations on the nipple
<b>Operations on the digestive tract</b>	
80	Incision and excision of tissue in the perianal region
81	Surgical treatment of anal fistulas
82	Surgical treatment of haemorrhoids
83	Division of the anal sphincter (sphincterotomy)
84	Other operations on the anus
85	Ultrasound guided aspirations
86	Sclerotherapy etc.
87	Laparoscopic cholecystectomy
<b>Operations on the female sexual organs</b>	
88	Incision of the ovary
89	Insufflation of the Fallopian tubes
90	Other operations on the Fallopian tube
91	Dilatation of the cervical canal
92	Conisation of the uterine cervix
93	Other operations on the uterine cervix
94	Incision of the uterus (hysterotomy)
95	Therapeutic curettage
96	Culdotomy
97	Incision of the vagina
98	Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
99	Incision of the vulva
100	Operations on Bartholin's glands (cyst)

<b>Operations on the prostate &amp; seminal vesicles</b>	
101	Incision of the prostate
102	Transurethral excision and destruction of prostate tissue
103	Transurethral and percutaneous destruction of prostate tissue
104	Open surgical excision and destruction of prostate tissue
105	Radical prostatovesiculectomy
106	Other excision and destruction of prostate tissue
107	Operations on the seminal vesicles
108	Incision and excision of periprostatic tissue
109	Other operations on the prostate
<b>Operations on the scrotum &amp; tunica vaginalis testis</b>	
110	Incision of the scrotum and tunica vaginalis testis
111	Operation on a testicular hydrocele
112	Excision and destruction of diseased scrotal tissue
113	Plastic reconstruction of the scrotum and tunica vaginalis testis
114	Other operations on the scrotum and tunica vaginalis testis
<b>Operations on the testes</b>	
115	Incision of the testes
116	Excision and destruction of diseased tissue of the testes
117	Reconstruction of the testis
118	Implantation, exchange and removal of a testicular prosthesis
119	Other operations on the penis
<b>Operations on the spermatic cord, epididymis und ductusdeferens</b>	
120	Surgical treatment of a varicocele and a hydrocele of the spermatic cord
121	Excision in the area of the epididymis
122	Epididymectomy
123	Reconstruction of the spermatic cord
124	Reconstruction of the ductus deferens and epidididymis
125	Other operations on the spermatic cord, epididymis and ductus deferens
<b>Operations on the penis</b>	
126	Operations on the foreskin
127	Local excision and destruction of diseased tissue of the penis
128	Amputation of the penis
129	Plastic reconstruction of the penis
130	Other operations on the penis
<b>Operations on the urinary system</b>	
131	Cystoscopic removal of stones
<b>Other Operations</b>	
132	Lithotripsy

133	Coronary angiography
134	Haemodialysis
135	Radiotherapy for Cancer
136	Cancer Chemotherapy

### Appendix 3

#### Approved Hospital List

Name of the Hospitals	Address of the Hospitals
Asiri Medical Hospital	➤ No. 181, Kirula Road, Narahenpita, Colombo 5, Sri Lanka.
Asiri Surgical Hospital	➤ No. 21, Kirimandala Mawatha, Narahenpita, Colombo 5, Sri Lanka
Asiri Central Hospital	➤ No.114, Norris Canal Road, Colombo 10, Sri Lanka
Asiri Hospital Matara	➤ No.191, Anagarika Dhamapala Mw, Matara, Sri Lanka. ➤ No.26, Esplanade Road, Uyanwatta, Matara, Sri Lanka
Asiri Hospital Galle	➤ No. 10, Wakwalla Road, Galle, Sri Lanka.
Asiri Hospital Kandy	➤ No. 907, Peradeniya Road, Kandy, Sri Lanka.