

Company Name : Dialog Axiata PLC
Address : No.475, Union Place, Colombo 02.
Policy No : GLP-00259

Dear Policyholder,

Thank you for choosing Softlogic Life as your trusted life Insurance partner.

We will ensure that our service will always enable your employees/members to live life to the fullest by proactively serving you to our best. We take pleasure in enclosing the policy document along with the invoice pertaining to the Group Life Assurance Policy for Dialog Pre-Paid And Post-Paid Customers.

In order for you to be well-aware of the benefits under the obtained plan, we kindly urge you to read and understand the Terms and Conditions set out in the Policy Document. Below are the few tips to remember; so that we can serve you better,

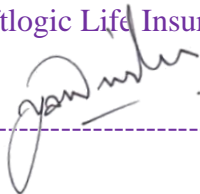
- Remember to state your policy number in all your correspondence with us so that we can track your transactions and any other documents without any delays.
- If you change any of your Personal data, including contact details and your address mentioned in your life insurance policy, do inform us of your new details at your earliest.

As per the Insurance Regulatory Commission of Sri Lanka's Direction #02 of 13.03.2020, Insurance companies are authorized to deliver the Policy Documents electronically and a Copy of the said direction is also attached herewith for your information.

Therefore, kindly treat this e-policy document as the original and final Policy Document regarding the Insurance contract between you and Softlogic Life Insurance PLC and appreciate if you could acknowledge the receipt of same.

Once again, thank you for choosing us and if you have any clarifications in this regard please contact our Life Care Center on 1312 for further assistance.

Your Partner in Well-being
Softlogic Life Insurance PLC,



Pranama Perera
Chief Technical Officer



Softlogic Life Insurance PLC
 Level 16, One Galle Face Tower,
 Colombo 02, Sri Lanka.
 Registration No. : PQ 31
 Care Center : 1312
 Tel : (+94) 112 018 800
 Fax : (+94) 112 327 123
 Email : info@softlogiclife.lk
 Web : www.softlogiclife.lk

Whereas this policy has been effected with the Softlogic Life Insurance PLC (herein after called “the company”) by the Assured named in the first schedule hereto, and whereas the Assured has 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 which shall form 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 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.

22-Nov-2023

.....

Date

.....

Authorized Signatory

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First Schedule

POLICY NO	BRANCH	BUSINESS CLASS	PERIOD FROM	PERIOD TO	GEN DATE
GLP-00259	Head Office	Group Life	18-Oct-2023	17-Oct-2024	01-Oct-2023
NAME OF THE PRODUCT		GROUP LIFE ASSURANCE POLICY FOR DIALOG PRE-PAID AND POST-PAID CUSTOMERS			
NAME OF INSURED		Dialog Axiata PLC			
ADDRESS		No.475, Union Place, Colombo 2			
CURRENCY CODE	BROKER CODE	SALES CODE	INVOICE NO	AUTHORIZE BY	U/W YEAR
LKR	DR0028	NIL000	As per monthly invoices	Pranama P	2023

01. Covered Members

Coverage is granted for the Pre-paid and Post-paid customers of Dialog Axiata PLC, who are contacted by BIMA Lanka Insurance Brokers (PVT) Ltd and enrolling for insurance coverage and giving consent through SMS to Dialog Axiata PLC to deduct Monthly premium and declared monthly by BIMA Lanka Insurance Brokers (Pvt) Ltd

02. Benefits Payable & Monthly Subscription fee per registered member

Scheme	Basic Life Cover (LKR)	Monthly Premium including Service Fee – LKR (Excluding taxes)	
		Life Assured Below 50 Years	Life Assured 50 and above
Option 1	1,100,000	461.0592	712.6010
Option 2	600,000	249.7404	385.9975
Option 3	300,000	128.0720	197.9447
Option 4	120,000	51.2288	79.1779

- Subscription Fee: shall mean the amount that shall be deducted from the customer's mobile bill by Dialog which shall consist of the insurance Service fee and Dialog service fee.

Basic Life Cover A lump sum amount as indicated above will be payable at the unfortunate event of death due to accident or sickness of the Prepaid or Postpaid account holder of Dialog Axiata PLC, who enrolled by BIMA Lanka Insurance Brokers (Pvt) Ltd. In order to be eligible for the Basic Life Cover stipulated above, the respective full premiums for the preceding month in which the date of death falls should have been reached and accepted prior to due date.

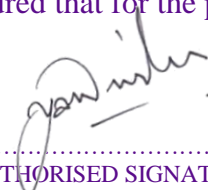
03. Benefits Payable & Monthly Subscription fee per registered member on Additional benefit – Spouse Cover.

Scheme	Basic Life Cover (LKR)	Monthly Premium including Service Fee - LKR (Excluding taxes)	
		Spouse Below 50 Years	Spouse 50 and above
Option 1	500,000	185.7043	287.0251
Option 2	250,000	103.7383	160.3299
Option 3	100,000	43.5445	67.3013
Option 4	50,000	21.7722	33.6559

It is expressly declared and agreed between the company and the Assured that for the purpose of this policy.

22-Nov-2023

.....
Date


.....
AUTHORISED SIGNATORY

Second Schedule – Key Definitions

- Policy Year** - The period of one year from the commencement date or any renewal date.
- Renewal Date** - Any subsequent anniversary of the commencement date.
- Registered Member** - “Registered Member” shall mean an individual customer of Dialog Axiata PLC, who has opened and maintains a Pre-Paid or Post-Paid account and contacted by BIMA Lanka Insurance Brokers (PVT) Ltd to enroll for insurance cover and given consent through SMS to Dialog to deduct Monthly premium and declared on monthly basis by BIMA Lanka Insurance Brokers (PVT) Ltd to Softlogic Life PLC.
- Registration Date** - The date on which a company registered the member for this Insurance Scheme
- Commencement Date** - The benefits effective date.
- Waiting Period** - The period during which the company is not liable for the cover.
- Monthly Earned Cover** - A nominal value calculated monthly, based on the premium paid day count.
If the monthly premium received in full; it is the amount of Sum Assured specified in the First Schedule issued to the member.
In a case where the monthly premium not fully paid, it is the pro-rated Sum Assured based on the paid premium subject to minimum of LKR 10,000/-.

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.

Third Schedule – Conditions

1. BIMA Lanka Insurance Brokers (PVT) Ltd will submit customers' details (Full name, D.O.B., NIC No, Gender, Date of activation & Nominee) on Monthly basis.

2. **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 as from declared by monthly.

3. **Particulars to be furnished** - The Assured shall furnish the Company with the following.
 - a) Full name
 - b) Date of Birth
 - c) Gender
 - d) National Identity Card no
 - e) Date of activation
 - f) Nominee details (name and relationship)

4. **Amount payable for Basic Life Cover**

The sum assured in respect of each member shall, subject to the conditions of this Policy be as per First Schedule issued to the assured. In a case where the monthly premium not fully paid, the amount of Sum Assured shall be 75% of the Monthly Earned Cover (Refer "section 1" under Second Schedule for the definition of Monthly Earned Cover.)

5. **Amount of Premium**

The Company reserves the right to modify its premiums based on actual claims experience after duly notifying to the assured and such modification shall take effect from the next renewal date of this Policy.

6. **Age Limit: Applicable for Members Registered on or before September 30, 2020**

Minimum age at entry - 18 years (Exact birthday)
Maximum age at entry - 70 years (Age next birthday)
Cover Ceasing Age – 70 years (Exact birthday)

Age Limit: Applicable for Members Registered on or after October 01, 2020

Minimum age at entry - 18 years (Exact birthday)
Maximum age at entry - 55 years (Age next birthday)
Cover Ceasing Age - 65 years (Exact birthday)

7. **Geographical Limits** - Worldwide.

8. The insurance cover will cease at the earliest of
 - a) Member attaining cover ceasing age.
 - b) Death of life assured during the term of policy.
 - c) Policy renewal date, if not renewed.
 - d) Once the Pre-Paid or Post-Paid connection discontinued
 - e) Termination of the Agreement between Assured and the Company.

- f) Misrepresentation or fraud.
9. This Policy shall be governed by and interpreted according to the laws of Democratic Socialist Republic of Sri Lanka.
10. **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 a Pre-Paid or Post-Paid customer of the Assured (Dialog Axiata PLC).
 - c) The date on which he attains his age 65 or as stipulated in the first schedule.
 - d) Any other date on which he ceases to be eligible for assurance.
 - e) Misrepresentation or Fraud
 - f) Termination of the agreement between the Assured (Dialog Axiata PLC) and the Company

11. **Beneficiaries**

Any eligible member may, subject to the laws and regulations governing such matters, on becoming a member 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.

12. **Formation of Contract of Insurance**

This policy and the proposal (a copy of which is attached hereto) and representations and statements declaration made or delivered to the company therefore, and the members' enrolment forms constitute the entire contract between the parties. All statements made by the Assured 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.

13. Amendment or Alteration of This Policy

This Policy may be amended or changed at any time, without the consent of the members hereunder, upon written request made by the Assured and agreement by the Company. Any amendment or change to this Policy shall be binding on all members whether covered 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 assured's last known address in the company's records.

The assured shall give notice in writing to the company of any change in address, business or occupation, or of the trade or occupation.

14. Records

The Company shall keep a record of the members, which contains, for each member, 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.

15. Payment of Premiums

The premium deduction for the prepaid/ postpaid customers will commence as soon as the customer provides the consent for registration. After being registered and deducted the first premium the cover commences from the first day of the following month.

For subsequent continuation of the monthly cover, the respective premium should reach the company within the preceding month. In the absence of premium within the period, the cover for such unpaid period will be deactivated. If a member wishes to reactivate a deactivated cover; the cover can be activated by paying the respective monthly premium for the following month; before the expiry of three (03) months from the last premium paid month. In the absence of consecutive three (03) months premium, such member ceases to be an existing member and the policy will be treated as null and void. Such member may recommence the contract by premium payment as a new member and acceptance by the company, subject to all applicable conditions at the recommencement date including the waiting period.

Further as per to the section 2 of the First Schedule the amount of the basic cover is subjected to the monthly premium received and accepted by the company.

16. Change of Ownership

If the business of the Assured 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 Assured hereof.

17. 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 Assured 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 policyholder 30 days in advance.

18. Termination of This Policy

This Policy will be terminated upon non-payment of premium as provided for under Condition 5 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 Assured, as the case may be, on the date the adjustment is calculated.

19. Cancellation

This policy either in its entirety or in respect of any particular life assured may be canceled by the company at any time by registered letter sent to the assured at his/her last known address, provided that such cancellation shall be without prejudice to the rights of the assured in respect or prior loss consequent upon injury or sickness to any life assured, either in its entirety or in respect of the said life assured whichever the case may be.

By like notice to the company the assured may at any time cancel this policy, either in its entirety or in respect of the said life assured, as the case may be.

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

20. Certification, information and evidence

All certificates, information, evidence, brake ups as required by the company shall be furnished at the expense of the assured and in such a form that the company may require.

21. Governing Law and Dispute Resolution

The parties to this Policy expressly agree that the Laws of the Democratic Socialist Republic of Sri Lanka shall govern the validity, construction, interpretation and effect of this Policy. Any dispute concerning the interpretation of the terms and conditions, limitations and/or exclusions contained herein is understood and agreed to by the Covered Member, Life Proposed and the Company and to be subject to Sri Lankan Law.

22. Arbitration

Any claim or dispute related to this policy may be resolved by arbitration upon mutual consent of the Parties. The arbitration shall be conducted by a panel of three arbitrators. The Covered Member, Policy Holder and the Company shall each appoint an arbitrator to constitute the panel of arbitrators and the seat of arbitration shall be Colombo. In the event the Parties fail to refer the dispute for arbitration within 12 months from the dispute, it shall be deemed that the Parties have abandoned the option for resolution of dispute by arbitration.

23. Receipts

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

24. Notice

Every notice or communication to the company shall be in writing and sent to the company address. Notice to policy holder shall be sent to last known address or to the e- mail address of policy holder or to a person specified by Policy holder.

25. Nominations

*An immediate family member, of the member of 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, be communicated to the Company which will register such endorsement in the record relating to the Policy. The Company shall not be liable for any payment made under the policy, bone 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.

26. Personal Data Protection

The Policy owner and/or Life Assured confirms that the Personal Data and Special Personal data (as defined under the Personal Data Protection Act of Sri Lanka) and provided in terms of this Policy is true and accurate and is not of any other third individual (fictitious or otherwise) and the Mobile number/Email address provided is registered under his/her name and he/she is the actual user thereof.

The Company shall process all personal data received in accordance with its Privacy Notice and the applicable laws.

Policy Owner and/or Life Assured also confirm and consents to have read, understood, and accepted the Privacy Notice of the Company located at <https://softlogiclifelk/privacy-notice/> and consents to be governed by the same.

Fourth Schedule – Exclusions

No benefit shall be payable in the event of death of the Life Assured arising directly or indirectly as a result of active participation or any attempted participation of Life Assured in any war, invasion, act of foreign enemy, hostilities, war like operations (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes or any act of any person acting on behalf of or in connection with any organization actively directed towards overthrow by force of any Government or to the influencing of it by terrorism or violence. Only any unearned premiums on the date of death shall be refunded.

If the member commits suicide, whether sane or insane, within one year from the date of the Policy the liability of the Company shall not be liable to any claim.

Specific conditions given below will be applicable only for the members, registered up to July 31, 2019.

1. If a death occurs during the first 90 days from the date of registration of the cover due to a pre-existing condition(s) the company shall not be liable for any claim.
2. 30 days waiting period from the new member registration date will be applicable for all the benefits including Accidental Death.

Specific conditions given below will be applicable only for the members, registered during the period of August 01, 2019 to September 14, 2019.

1. If a death occurs during the first 90 days from the registration date of the cover due to a non-accidental death, the company shall not be liable for any claim.
2. 30 days waiting period from the new member registration date will be applicable for all the benefits including Accidental Death.

Specific conditions given below will be applicable only for the members, registered during the period of September 15, 2019 to September 30, 2020.

1. If a claim occurs during the first 90 days from the registration date of the cover due to a non-accidental death, the company shall not be liable for any claim.
2. Death resulting due to pre-existing Cancer, Heart disease or Stroke will not be covered

Specific conditions given below will be applicable only for the members, registered during the period of October 01, 2020 to October 31, 2023.

1. If a claim occurs during the first 180 days from the registration date of the cover due to a non-accidental death, the company shall not be liable for any claim.
2. Death resulting due to pre-existing Cancer, Heart disease, Kidney Disease or Stroke will not be covered.

Specific conditions given below will be applicable only for the members, registered on or after November 01, 2023

1. There shall be no liability admitted on a non-accidental death occurred within the first six (06) months which the cover was active from the
 - a) date of commencement of the cover; or
 - b) date of reactivation of the cover whichever is later.

In order to determine the six-month waiting period, only the months during which the policy was active “(Cover Earned Months)” are considered.

2. Death resulting due to pre-existing Cancer, Heart disease, Kidney Disease or Stroke will not be covered.

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

Fifth Schedule – Additional Benefit - Spouse Cover

5.1 Benefit

Whilst the Basic Policy is in full force and provided premium in respect of Spouse benefit has been duly paid as per the 'First Schedule', If the death of the Spouse of the Life Assured occurs, the Company shall pay the benefit amount specified in the First schedule, subject to the following conditions applicable to this benefit.

5.2 Conditions

- 5.2.1 The Conditions as specified in '**Third Schedule - Conditions**' will be applicable to this benefit.
- 5.2.2 The premium applicable for this benefit is mentioned under the 'First Schedule' and the company reserves the right to revise the premium after due notification to the Policy Owner.
- 5.2.3 This benefit shall be paid if the death of the Spouse occurs prior to the cover ceasing age.
- 5.2.4 In the event of a death of the Spouse, the Sum Assured under this cover will become payable to the Life Assured, if alive otherwise to the nominee.
- 5.2.5 This benefit shall cease if the main policy is considered paid-up, lapsed, surrendered, or cancelled.




5.3 Exclusions

- 5.3.1 The policy exclusions as specified in the '**Fourth Schedule - Exclusions**' will be applicable to this benefit.
- 5.3.2 If the Main Life Assured reaches the ceasing age, spouse cover will also be ceased accordingly.

Sixth Schedule – Claims Handling Procedure

6.1 The Assured shall notify the Company of the death of any member 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 member and the amount of that sum assured.

6.2 In an event of a claim following documents are required to be submitted to the company within **180 days** from the date of death through BIMA Lanka Insurance Brokers (PVT) Ltd.

Required Documents	Contact details of BIMA Lanka Insurance Brokers (Pvt) Ltd
a) Completed claims form. b) Age and Identity proof (Copy of the NIC) c) Death certificate d) Medical reports e) Postmortem / Inquest report (if required) f) Any other requirements requested by Softlogic Life Insurance PLC.	 1343 or 117 525 425  Web: https://bima.lk/ Email: info@bima.lk  BIMA Lanka Insurance Brokers (Pvt) Ltd No. 30-3/1 , Galle Road, Colombo 06.

- Further Documents can be requested as per the discretion of the company.

6.3 Time Period to Settle the Policyholder claim;

We, Softlogic Life Insurance PLC shall pay the claim amount due in respect of claims arising out of the policy; within (14) fourteen days from the time of the liability and the quantum of the claim being established and receipt of the discharge documents and upon establishment of the identity of the claimant.

6.4 How to Obtain a Claim Form:

You can request or obtain a claim form through BIMA Lanka Insurance Brokers (PVT) Ltd.

Seventh Schedule – Complaints Handling Procedure and Dispute Resolution Procedure

Any complaint relating to the policy should be referred to the Officer-in-Charge of Complaints or such other designated officer of the Company. Any such complaint shall be processed in accordance with the established complaint handling procedure of the Company and a resolution or response shall be provided by the Company.

However, in the event the complaint is not satisfactorily resolved, then the Insured shall have the right to refer such complaint to a Competent Courts of Sri Lanka or Insurance Ombudsman or Arbitration or Insurance Regulatory Commission of Sri Lanka.

7.1 If you wish to make a complaint concerning this policy, you can do the following.

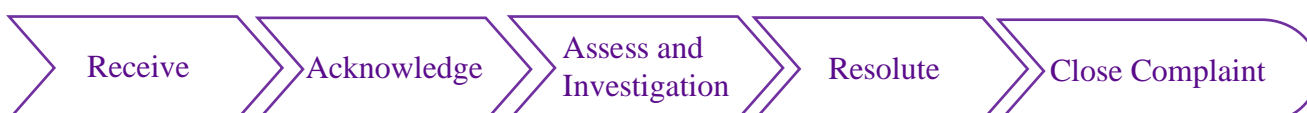
How to make a complaint;

• Address	: BIMA Lanka Insurance Brokers (Pvt) Ltd No. 30-3/1 , Galle Road, Colombo 06.
• Contact Details	: 1343 or 117 525 425
• Email	: info@bima.lk

Documents and Information to be produced along with a Complaint;

- Mandatory Information - Policy Number / Membership Number
- Other Information - Any valid evidences (if available) in order to support the Concern/complaint raised.

All complaints to be acknowledged within Three (3) working days via telephone followed by a letter/email.



- Resolution within 14 working days from the date of complaint received (Unless of a need for further investigations).
- Response to an appeal against a resolution provided within 30 days from the date of the appeal received.

7.2 On the rare occasion that we are not able to settle your complaint ourselves and you are not satisfied with our final response, you might be eligible to refer your complaint through following Dispute Resolution method.

a) Dispute Resolution Process at Softlogic Life Insurance PLC:

- Designation : Chief Corporate Services Officer
- Address : Softlogic Life Insurance PLC
Level 16, One Galle face Tower, Colombo 02, Sri Lanka.
- Contact : 011 201 8708
Details
- Email : Complaints@softlogiclifelk

b) Dispute Resolution Process by the Insurance Ombudsman:

- Address : The Sri Lanka Insurance Ombudsman
No. 143/A, Vajira Road, Colombo 05, Sri Lanka.
- Contact : 011 452 8671, 011 250 5542
Details
- Email : info@insuranceombudsman.lk

c) Dispute Resolution Process by the Insurance Regulatory Commission of Sri Lanka

- Designation : Director Investigations
- Address : Insurance Regulatory Commission of Sri Lanka
Level 11 East Tower, World Trade Center, Colombo 01,
Sri Lanka.
- Contact : 011 2396184-9 / 011 2335167
Details
- Email : investigation@ircsl.gov.lk / info@ircsl.gov.lk

d) Litigation through the Court System

The Parties irrevocably agree that in the event a dispute is not resolved pursuant to the complaint handling and alternative dispute resolution procedures set forth herein above, then it shall finally be resolved by reference to the applicable Court of Law in Sri Lanka.