

# Insurance Product Information Document (IPID)

## Hotelier’s Comprehensive Insurance Policy

To view the full policy document, please click [here](#) or visit [www.allianz.lk](http://www.allianz.lk)

### 1. Type of Insurance Cover

This policy offers a single, integrated solution for risk management in the hospitality sector. It covers property damage, Burglary, Public Liability, Money in Transit, Plate Glass, Personal Accident, Fidelity Guarantee, Workmen’s Compensation and Electronic Equipment. Optional extensions include Loss of Rent, Removal of Debris and Emergency services damage. This policy ensures financial security and operational continuity for hotels and resorts.

*Please refer to the policy document pg. no: 01 for further information.*

### 2. Summary of Insurance Cover

Cover Type	What is covered?	Reference
<b>Section 1</b>  <b>Fire and Allied Perils</b>	<p>This cover provides wide-ranging protection against events including Fire or Lightning, Explosion, Aircraft Damage, Malicious Damage, Cyclone, Storm and Tempest, Flood, Impact Damage, Bursting and/or overflowing of Water Tanks, Apparatus and Pipes, Natural Disaster Cover, Earthquake, Electrical Damage, Strike, Riot and Civil Commotion, Terrorism.</p> <p>It also includes benefits such as Removal of Debris, Architect's Surveyor’s Consultants Engineer's Fees, Loss of Rent, Alternative accommodation, Damage to service lines, Loan Repayment on your Mortgage Building, Damage to deeds and security documents due to an insured peril and Accidental Breakage of Glass cover.</p> <p>Clauses in this policy are designed to provide additional support and benefits beyond the basic cover such as Reinstatement Clause is included in this section.</p>	<p>Refer page no 02 – 11</p>

	<p>Warranties are designed to minimize risk and ensure the insurer's liability remains valid such as Buildings must be in good repair and maintained and Compliance with fire safety measures.</p>	
<p><b>Section 2</b> <b>Burglary</b></p>	<p>Coverage applies to loss of or damage to the insured property resulting directly from forcible or violent entry into the insured premises by any person or persons with the intent to commit burglary. This includes attempted entry, provided there is evidence of force or violence. Only property specifically described in the policy is covered under this provision.</p> <p>Warranties are designed to minimize risk and ensure the insurer's liability remains valid such as Watchmen/Security Warranty and First Loss Warranty are included in this section.</p>	<p>Refer page no 11-13</p>
<p><b>Section 3</b> <b>Public Liability</b></p>	<p>The Company will indemnify legal liability for,</p> <ul style="list-style-type: none"> <li>• Accidental Bodily injury</li> <li>• Accidental loss or damage to property</li> </ul> <p>Occurring during the period of insurance within the limit specified in the Schedule and in connection with the business carried on at the premises described in the Schedule.</p>	<p>Refer page no 13-15</p>
<p><b>Section 4</b> <b>Money In Transit</b></p>	<p>The Company will indemnify the loss of money in transit or on premises, personal accident benefits for handlers, damage to safes, occurring during the Period of Insurance, except for losses excluded by this policy.</p> <p>Warranties are designed to minimize risk and ensure the insurer's liability remains valid such as General Warranty and Transit Warranty are included in this section.</p>	<p>Refer page no 16-19</p>
<p><b>Section 5</b> <b>Plate Glass</b></p>	<p>Provides cover for accidental breakage of plate glass installed at the premises, including display windows and related costs for removal and reinstatement.</p>	<p>Refer page no 19-20</p>

<p><b>Section 6</b> <b>Personal Accident Cover</b></p>	<p>Offers financial compensation for <b>death or disability</b> (total or partial) resulting from accidental bodily injury to insured persons. Also includes weekly benefits for temporary total disablement.</p>	<p>Refer page no 21-24</p>
<p><b>Section 7</b> <b>Fidelity Guarantee Cover</b></p>	<p>Protects against financial loss caused by fraudulent or dishonest acts committed by employees during their service period.</p>	<p>Refer page no 25-27</p>
<p><b>Section 8</b> <b>Workmen's Compensation</b></p>	<p>Covers the insured's <b>legal liability to employees</b> for injury or disease arising out of and in the course of employment, as per statutory requirements or common law.</p>	<p>Refer page no 28-31</p>
<p><b>Section 9</b> <b>Electronic Equipment Cover</b></p>	<p>The policy includes protection for <b>loss or damage caused by electrical faults</b> such as short-circuiting, arcing, over-running, excessive pressure, self-heating, or leakage of electricity. Coverage applies only when these faults result in <b>fire or lightning damage</b> to insured electrical appliances and installations.</p>	<p>Refer page no 33-36</p>
<p><b>General clauses applicable to all above sections</b></p>	<p>Clauses included in this cover ensure additional support such as Mortgage Clause, Bank Clause, Pro-Rata Clause and Identification Clause are applicable to all sections.</p>	<p>Refer page no 36-38</p>
<p><b>General warranties applicable to all above sections</b></p>	<p>Premium Payment Warranty</p>	<p>Refer page no 39</p>

### 3. Key Features, Exclusions and Terms & conditions

Key Features are as follows,

Cover Type	Key Features	Reference
<p><b>Section 1</b> <b>Material Damage</b></p>	<p>Covers loss/damage to insured property caused by perils such as:</p> <ul style="list-style-type: none"> <li>• Fire, Lightning, Riot &amp; Strike, Explosion/Implosion, Aircraft Damage, Malicious Damage</li> <li>• Cyclone, Storm, Tempest, Flood, Impact Damage</li> <li>• Bursting/Overflowing of water tanks/pipes</li> <li>• Natural disasters (Tsunami, Tidal Waves, Volcanic Eruption, Tornado, Hurricane, Typhoon, etc.)</li> <li>• Earthquake</li> </ul> <p><b>Additional Features:</b></p> <ul style="list-style-type: none"> <li>• Electrical inclusion (fire due to electrical faults)</li> <li>• Removal of debris costs</li> <li>• Architects', Surveyors', Engineers' fees</li> <li>• Loss of rent and alternative accommodation</li> <li>• Damage to service lines</li> <li>• Loan repayment on mortgage building</li> <li>• Damage to deeds and security documents</li> <li>• Accidental breakage of glass</li> <li>• Optional Terrorism extension under Riot &amp; Strike endorsement</li> </ul>	<p>Refer page no 02 – 11</p>
<p><b>Section 2</b> <b>Burglary</b></p>	<ul style="list-style-type: none"> <li>• Covers loss or damage to property inside premises due to burglary involving forcible and violent entry/exit.</li> <li>• Includes damage to premises during burglary or attempted burglary.</li> <li>• Covers theft involving assault or threat to insured or employees</li> </ul>	<p>Refer page no 11 – 13</p>

<p><b>Section 3</b> <b>Public Liability</b></p>	<ul style="list-style-type: none"> <li>• Covers legal liability for bodily injury, disease, or property damage caused by accidents during policy period.</li> <li>• Includes defense costs and expenses with insurer's consent.</li> <li>• <b>Extensions:</b> Indemnity to Principals, Cross Liabilities, Overseas Visits, Liability for lifts/hoists, Liability for food or drink poisoning.</li> </ul>	<p>Refer page no 13 – 15</p>
<p><b>Section 4</b> <b>Money In Transit</b></p>	<ul style="list-style-type: none"> <li>• Covers loss of money in transit or on premises (open or closed for business).</li> <li>• Includes damage to safes/strong rooms during theft.</li> <li>• Provides personal accident benefits for employees carrying money.</li> <li>• Covers damage to clothing during assault while handling money.</li> </ul>	<p>Refer page no 16-18</p>
<p><b>Section 5</b> <b>Plate Glass</b></p>	<ul style="list-style-type: none"> <li>• Covers accidental breakage of glass (including boarding-up costs).</li> <li>• Includes damage to display window contents, frames, and removal/reinstatement costs (up to Rs.10,000).</li> </ul>	<p>Refer page no 19 – 20</p>
<p><b>Section 6</b> <b>Personal Accident</b></p>	<ul style="list-style-type: none"> <li>• Covers death, total permanent disablement, partial disablement, and temporary total disablement due to accidental bodily injury.</li> <li>• Weekly compensation for temporary total disablement (up to 52 weeks).</li> <li>• Maximum liability per person: Rs. 25,000,000.</li> </ul>	<p>Refer page no 21 – 24</p>
<p><b>Section 7</b> <b>Fidelity Guarantee</b></p>	<ul style="list-style-type: none"> <li>• Covers <b>direct loss of money or goods</b> due to fraud or dishonesty by employees during uninterrupted service.</li> <li>• Automatic reinstatement of sum insured after claim (with additional premium).</li> <li>• Applies only if loss is discovered within 6 months of policy expiry or employee termination.</li> </ul>	<p>Refer page no 25 – 27</p>

<b>Section 8</b> <b>Workmen Compensation</b>	<ul style="list-style-type: none"> <li>Covers employer's liability for compensation to employees for injury or disease arising out of and in the course of employment.</li> <li>Includes legal costs and expenses incurred with insurer's consent.</li> </ul>	Refer page no 28-32
<b>Section 9</b> <b>Electronic Equipment</b>	<ul style="list-style-type: none"> <li>Covers loss or damage to electronic equipment (computers, associated equipment) from accidental causes.</li> <li>Includes automatic cover for new equipment (up to 25% of sum insured).</li> <li>Covers expediting costs, consulting engineers' fees, and debris removal.</li> </ul>	Refer page no 33-36

### Exclusions,

*The following exclusions apply specifically to the covers listed below,*

Cover Type	What is not covered?	Reference
<b>Section 01</b> <b>Fire and Allied Perils</b>	<ul style="list-style-type: none"> <li>Loss/damage to boundary fences, neon signs, signboards, canopies, gates, property in open or transit.</li> <li>Loss caused by rain unless roof/walls damaged by cyclone/storm.</li> <li>Landslide, subsidence, inundation from sea.</li> <li>Consequential loss of any kind.</li> <li>Loss by theft during or after fire.</li> <li>Loss due to spontaneous combustion, subterranean fire.</li> <li>Nuclear risks, war, riot, civil commotion (unless endorsed).</li> <li>Electrical exclusion for machines/appliances unless caused by fire/lightning.</li> </ul>	Refer page no 04 – 06 Refer page no 41 – 43

<p><b>Section 2</b></p> <p><b>Burglary</b></p>	<ul style="list-style-type: none"> <li>• War, invasion, Riot, Strike, Terrorism.</li> <li>• Loss by fire or explosion.</li> <li>• Damage to plate glass.</li> <li>• Money stolen using keys (unless obtained by violence).</li> <li>• Deeds, bonds, securities, jewelry, works of art, property of guests (unless insured).</li> <li>• Loss if premises unoccupied for more than 7 days.</li> <li>• Inventory shortages.</li> <li>• Loss due to connivance of employees.</li> </ul>	<p>Refer page no 11-12</p>
<p><b>Section 03</b></p> <p><b>Public Liability</b></p>	<ul style="list-style-type: none"> <li>• Employee injury (covered under Workmen's Compensation).</li> <li>• Property owned/occupied by insured.</li> <li>• Vibration/removal of support.</li> <li>• Property worked upon.</li> <li>• Assumed liability under contract.</li> <li>• Liability from lifts, hoists, vehicles, vessels, aircraft.</li> <li>• Goods after leaving insured's control.</li> <li>• Food/drink poisoning (unless endorsed).</li> <li>• Pollution (unless accidental).</li> <li>• Unauthorized electronic transactions.</li> </ul>	<p>Refer page no 13-14</p>
<p><b>Section 4</b></p> <p><b>Money in Transit</b></p>	<ul style="list-style-type: none"> <li>• Dishonesty of employees (unless discovered within 3 days).</li> <li>• Shortages due to clerical errors or currency fluctuation.</li> <li>• Loss of unattended vehicles.</li> <li>• Theft without forcible entry.</li> <li>• Loss by use of key/security code unless obtained by violence.</li> <li>• Consequential loss.</li> <li>• Loss outside Sri Lanka.</li> <li>• Money in custody of security company (unless endorsed).</li> </ul>	<p>Refer page no 17-18</p>

<b>Section 5</b> <b>Plate Glass</b>	<ul style="list-style-type: none"> <li>• Breakage by workmen during alterations.</li> <li>• Fire and allied perils.</li> <li>• Scratches, manufacturing defects, heat cracks.</li> <li>• Dilapidated frames.</li> </ul>	Refer page no 20
<b>Section 6</b> <b>Personal Accident Cover</b>	<ul style="list-style-type: none"> <li>• Pre-existing conditions.</li> <li>• Hazardous sports.</li> <li>• Flying (except as passenger).</li> <li>• Self-inflicted injury, suicide.</li> <li>• Alcohol/drug influence.</li> <li>• War, riot, terrorism.</li> <li>• Military/naval service.</li> <li>• People are over 75 years.</li> </ul>	Refer page no 23-24
<b>Section 07</b> <b>Fidelity Guarantee</b>	<ul style="list-style-type: none"> <li>• Loss by unidentified employee or based outside Sri Lanka.</li> <li>• Loss discovered before policy inception or after expiry.</li> <li>• Breach of internal control requirements.</li> </ul>	Refer page no 25-26
<b>Section 08</b> <b>Workmen Compensation</b>	<ul style="list-style-type: none"> <li>• Injury due to war, invasion, civil commotion.</li> <li>• Contractors' employees.</li> <li>• Persons are not covered under law.</li> <li>• Liability under agreement beyond statutory requirement.</li> <li>• Sums waived by insured.</li> </ul>	Refer page no 28-29
<b>Section 09</b> <b>Electronic Equipment</b>	<ul style="list-style-type: none"> <li>• Loss covered under maintenance agreement.</li> <li>• Wear and tear, rust, corrosion.</li> <li>• Willful act or neglect.</li> <li>• Loss before commissioning.</li> <li>• Bulbs, valves, ribbons, fuses, belts, etc.</li> <li>• Damage by computer virus.</li> <li>• Pressure waves from aircraft.</li> </ul>	Refer page no 34-35

The following exclusions apply generally to the policy.

<ul style="list-style-type: none"> <li>• War and Kindred Risks</li> <li>• Radioactivity Exclusion Clause</li> <li>• Cyber And Electronic &amp; Digital Data Exclusion</li> </ul>	Refer page no 38-39
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**Terms and Conditions,**

The following conditions apply specifically to the covers listed below,

Cover Type	Terms & Conditions	Reference
<p><b>Section 01</b></p> <p><b>Fire and Allied Perils</b></p>	<ul style="list-style-type: none"> <li>• <b>Basis of Indemnity:</b> Value at time of loss or reinstatement option.</li> <li>• <b>Liability Limit:</b> Cannot exceed sum insured per item.</li> <li>• <b>Special Conditions for Extensions:</b> <ul style="list-style-type: none"> <li>• Buildings must be in good repair.</li> <li>• Average clause applies if underinsured.</li> </ul> </li> <li>• <b>Contribution Clause:</b> Applies if other insurance exists.</li> <li>• <b>Electrical Exclusion Condition:</b> Applies unless fire/lightning caused damage.</li> <li>• <b>Automatic Reduction/Reinstatement of Sum Insured</b> after claim.</li> <li>• <b>Excess applied.</b></li> </ul>	<p>Refer page no 02 – 11</p> <p>Refer page no 41 – 45</p>

<p><b>Section 2</b> <b>Burglary</b></p>	<ul style="list-style-type: none"> <li>• <b>Indemnity Options:</b> Payment, replacement, or repair.</li> <li>• <b>Limits of Liability:</b> Per item and total sum insured.</li> <li>• <b>Pairs and Sets Condition:</b> Partial loss settlement.</li> <li>• <b>Temporary Removal Extension:</b> Limited to 10% of sum insured.</li> <li>• <b>Average Clause:</b> Applies if underinsured.</li> <li>• <b>Excess applied.</b></li> </ul>	<p>Refer page no 11-13</p>
<p><b>Section 03</b> <b>Public Liability</b></p>	<ul style="list-style-type: none"> <li>• <b>Indemnity:</b> Legal liability within territorial limits.</li> <li>• <b>Defense Costs:</b> Covered with insurer's consent.</li> <li>• <b>Limit of Liability:</b> As per schedule.</li> <li>• <b>Jurisdiction:</b> Sri Lanka only.</li> <li>• <b>Extensions:</b> Indemnity to Principals, Cross Liabilities, Overseas Visits.</li> <li>• <b>Excess applied.</b></li> </ul>	<p>Refer page no 13-15</p>
<p><b>Section 4</b> <b>Money in Transit</b></p>	<ul style="list-style-type: none"> <li>• Death or disablement benefits payable if injury occurs within 12 months.</li> <li>• Premium computation: Provisional premium adjusted based on actual transit amounts.</li> <li>• Transit warranty: Specific security arrangements based on amount.</li> <li>• Keys must be removed from premises when closed.</li> <li>• <b>Excess applied.</b></li> </ul>	<p>Refer page no 16-19</p>
<p><b>Section 5</b> <b>Plate Glass</b></p>	<ul style="list-style-type: none"> <li>• Liability for additional expenses was capped at Rs.10,000/-.</li> <li>• Alteration of premises must be notified immediately.</li> <li>• <b>Excess applied.</b></li> </ul>	<p>Refer page no 19-20</p>

<p><b>Section 6</b></p> <p><b>Personal Accident Cover</b></p>	<ul style="list-style-type: none"> <li>• Disablement must last at least 6 months for permanent total disablement.</li> <li>• Weekly compensation: 0.5% of sum insured (max Rs.5,000/week for 52 weeks).</li> <li>• Limit of liability: Rs.25,000,000/- per person across all policies.</li> <li>• Benefits payable only if death occurs within 90 days or disablement within 12 months.</li> <li>• Medical examination and post-mortem rights reserved by insurer.</li> </ul>	<p>Refer page no 21-24</p>
<p><b>Section 07</b></p> <p><b>Fidelity Guarantee</b></p>	<ul style="list-style-type: none"> <li>• Loss must be discovered within 6 months of policy expiry or employee termination.</li> <li>• Only one claim per employee.</li> <li>• Insured must maintain rule books, dual control, joint custody, and conduct annual audits.</li> <li>• Employees must take 2-week uninterrupted holiday annually.</li> <li>• Premium adjustment clause applies.</li> <li>• Excess applied.</li> </ul>	<p>Refer page no 25-27</p>
<p><b>Section 08</b></p> <p><b>Workmen Compensation</b></p>	<ul style="list-style-type: none"> <li>• Covers liability under Workmen's Compensation Ordinance or Common Law.</li> <li>• Insurer pays compensation and defense costs with consent.</li> <li>• Premium based on wages; adjustments made after policy expiry.</li> <li>• Notice of accidents and claims must be given immediately.</li> <li>• Arbitration for disputes; proceedings in Colombo under Sri Lankan law.</li> </ul>	<p>Refer page no 28-32</p>
<p><b>Section 09</b></p> <p><b>Electronic Equipment</b></p>	<ul style="list-style-type: none"> <li>• Includes automatic cover for new equipment (up to 25% of sum insured), expediting costs, consulting fees, debris removal.</li> <li>• Basis of settlement: Market value or insured value (whichever lower).</li> <li>• Servicing contract must be maintained during policy terms.</li> </ul>	<p>Refer page no 33-36</p>

	<ul style="list-style-type: none"> <li>• Insurers have inspection rights and must be notified of material changes.</li> <li>• Excess applied.</li> </ul>	
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*The following exclusions apply commonly to all sections other than Section 09.*

Interpretation	The Policy and Schedule form one contract. Any defined word or expression applies throughout the Policy wherever it appears.
Mis-Description	The Company isn't liable if there's any material misdescription, misrepresentation, or omission affecting risk assessment.
Reasonable Care	The insured must take reasonable steps to protect the property and prevent accidents, including electronic equipment.
Receipts	Premium payment is only valid when the Insured receives a signed printed receipt from the Company.
Other Insurances	The Insured must notify the Company of any other insurance on the property/liability, or benefits under this Policy will be forfeited.
Fallen Buildings	Insurance ends immediately if the insured building or structure falls or shifts significantly, unless caused by a covered peril, which the Insured must prove.
Risks not Covered	Risks are excluded unless specifically stated.
Perils not Covered	Perils are excluded unless specifically stated in the Policy
Risks not covered unless expressly included	Risks are excluded unless specifically stated or otherwise mentioned under exclusions.
Alterations and removals	Coverage ends unless the Company approves if: <ul style="list-style-type: none"> <li>(a) the building's use or conditions increase risk,</li> <li>(b) the insured interest is transferred (except by will or law),</li> <li>(c) the property is moved, or</li> <li>(d) the building is unoccupied over 30 days</li> </ul>
Marine Clause	This insurance excludes loss covered by any Marine Policy, except for amounts exceeding what the Marine Policy would pay.
Electrical Exclusion Clause	No cover for damage to electrical machines or installations caused by electrical faults

Cancellation	The Insured can end the policy anytime, paying a short-period rate. The Insurers can terminate with 7 days' notice and refund the unused premium minus inspection fees.
Occurrence of Loss or Damage	Report loss immediately, submit claim details, preserve evidence, minimize damage, notify police.
Rights of the company regarding salvage	After a loss, the Company may control the property; non-compliance voids benefits.
Forfeiture	Any fraud, false declaration, willful damage, or failure to act within three months after claim rejection or arbitration will result in forfeiture of all policy benefits.
Reinstatement	The Company may repair, replace, or reinstate damaged property instead of paying cash, with liability subject to policy limits and legal restrictions.
Automatic Reduction / Reinstatement of Sum Insured	After a claim payment, the sum insured is reduced by the paid amount unless reinstated with extra premium.
Subrogation	The Insured and claimants must, at the Company's expense, assist in all actions needed to enforce rights or recover losses from others, before or after indemnification.
Contribution	If other insurance covers the same property, the Company will only pay its fair share of the loss.
Average	If the property's value exceeds the sum insured, the Insured bears the difference and a proportional share of the loss. This applies to each policy item separately.
Warranties	All warranties apply throughout the policy term. Non-compliance, even if risk isn't increased, bars claim except for damage during renewal if the warranty wasn't met before the renewal started.
Arbitration	Any dispute over loss or damage must be resolved through arbitration under Sri Lankan law before any legal action, except for matters under Sections 4 and 5, which follow different procedures.
Time limit for company's liability	The Company is not liable for any loss or damage if a claim is made more than twelve months after the event, unless it is under ongoing action or arbitration.
Notice	Every notice and other communication to the Company required by this Policy shall be in writing or printed.

Observance of terms and conditions	The insured's compliance with all policy terms and the truth of their statements are conditions precedent to the Company's liability to make any payment.
Local Jurisdiction	Any claim resulting from a suit, action, or judgment outside Sri Lanka's jurisdiction is not covered by this policy.

*Please refer to page no 40-48 of the policy document for more details about terms.*

#### 4. Mode of Payment of Premium.

The full premium due under this insurance must be paid to the Insurer (the Company) on or before the premium due date specified in the Policy Schedule.

#### 5. Obligation to Disclose Material Facts.

Policyholders must disclose all material facts truthfully and completely in the proposal form (medical conditions /pre-existing conditions, claims history etc.) at the time of purchasing the policy and during the term of the insurance. A material fact refers to any information that could influence Allianz's decision to accept the risk and determine the terms of coverage.

##### **Importance of disclosure:**

- Ensures accurate underwriting and appropriate coverage
- Helps avoid disputes or complications during claims

##### **Failure to disclose material facts may result in:**

- **Cancellation** of the policy from inception
- **Denial of claims**, even if unrelated to the undisclosed information
- **Legal action** for false declaration under applicable insurance regulations

#### 6. Obligation of the Policyholder When Making a Claim.

Policyholders must inform Allianz immediately in case of hospitalization or any claim intimation. To process a claim, all required supporting documents, such as completed claim forms, Estimate/Quotation for the repair and copy of the first statement made to the police (if applicable) must be submitted.

Failure to notify Allianz in a timely manner may result in delays in claims processing or potential denial of the claim, especially if timely assessment or verification of medical treatment is compromised due to late notification.

#### 7. Steps to follow in the event of a claim.

Immediately notify Allianz through their hotline or email as well as in writing, giving an indication of the nature and extent of loss or damage.

Hotline No 0112 303 300 and Email [ccnmclaims@allianz.lk](mailto:ccnmclaims@allianz.lk)

## 8. Complaint & Grievance Handling Procedure.

- **Dispute resolution method at company level (internal process).**

If a customer is dissatisfied with the service received at any customer touchpoint or if a product does not meet expectations, there are several ways to file a complaint. Complaints can be submitted by visiting or writing to the Customer Experience Management Unit at Allianz Insurance Corporate Office, any branch office, or the Customer Care Centre at No 323, Union Place, Colombo 2.

Complaints can also be made by calling the Customer Experience/Complaints Management Unit at 0114 788 796 or 0114 788 814, or through the 24-hour hotline for General Insurance at 0112 303 300. Customers can send an email to [info@allianz.lk](mailto:info@allianz.lk) or complete the feedback form on the website at [www.allianz.lk](http://www.allianz.lk).

- **Dispute resolution by the Insurance Ombudsman.**

If the customer is not satisfied with the resolution, the complaint can be referred to the Insurance Ombudsman.

Office of Insurance Ombudsman.

No 143A, Vajira Road, Colombo 5.

Telephone – +94 11 250 5542 / +94 11 250 5041

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

Website – <https://insuranceombudsman.lk>

- **Dispute resolution by the IRCSL.**

Insurance Regulatory Commission of Sri Lanka (IRCSL).

Director Investigations.

Insurance Regulatory Commission of Sri Lanka.

Level 11 East Tower, World Trade Center, Colombo 01.

Telephone – 0112396184-9 / 0112335167

Email – [investigation@irsl.gov.lk](mailto:investigation@irsl.gov.lk) / [info@irsl.gov.lk](mailto:info@irsl.gov.lk)

## 9. Contact Information.

For assistance, the following contact options are available:

24/7 Customer Care (Sri Lanka): +94 11 2303300

Email: [info@allianz.lk](mailto:info@allianz.lk) · Website: [www.allianz.lk](http://www.allianz.lk)

Head Office: Levels 26-27, One Galle Face Tower, No. 1A,  
Centre Road, Galle Face, Colombo 02.

## **Data Privacy & Protection.**

The Insurer is strongly committed to conducting its business in full compliance, and in accordance with applicable Data Privacy protection laws and regulations. All privacy related matters are governed by Allianz Privacy Notice which is available on the Insurer's official website <https://www.allianz.lk/dataprivacy-notice.html>. The said privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Further, the Insurer is committed to keeping your Personal Data only so long as necessary to fulfill the purposes for which the data was collected for or to fulfill legal obligations.

Definition:

Personal Data - means any information relating to an individual pre-approved by the Claims Administrator of the Insurance Company.

## **10. Importance notice.**

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.