

Allianz 



ALLIANZ

AROGYA

PROTECTING YOU THROUGHOUT

Allianz Insurance Lanka Ltd and Allianz Life Insurance Lanka Ltd (known together as 'Allianz Lanka') are fully owned subsidiaries of Allianz Group, a global financial services provider with services predominantly in insurance and asset management business, headquartered in Munich, Germany.

With around 150,000 employees worldwide, Allianz serves approximately 126 million retail and corporate clients in more than 70 countries across the world. In 2021, Allianz was ranked as the number 01 insurance brand and moved to 39th place in the top 100 best global brands by

ALLIANZ AROGYA

Your life is precious to you and your loved ones. If you are equipped with a comprehensive critical illness insurance plan, you and your family will be free from financial burden which may arise at critical situations .

Recognizing the need for enhanced protection and peace of mind, Allianz Arogya is the right plan which provides coverage for 26 conditions of critical illnesses and also for injuries at 3 different stages from minor to critical to ensure our customers have a better chance of recovery .

With this cover, you have the opportunity to seek medical treatment before a critical illness / injury progresses to a major/critical stage.

EASING YOUR ROAD TO RECOVERY

MAIN FEATURES

- Claims for three stages of severity
- 150% Coverage for illnesses / injuries at critical stage
- Waiver of premiums upon diagnosis of critical illnesses / injuries at major level
- Comprehensive coverage for death and hospitalization
- Lump sum on maturity
- Child Critical Illness cover - optional
- Daily Hospital Cash Benefit due to an illness and accident for covered critical illness

MULTIPLE CLAIMS WITH NO WAITING PERIOD IN BETWEEN

Allianz Arogya allows the insured to make multiple claims on the policy. These claims may be on the same critical illness / injury or on different critical illness / injury or different severity levels subject to the cap of total face amount purchased.

There is no waiting period between first claim and the next claim provided the initial waiting period is satisfied.

Upon payment of critical stage benefit or death which occurs earlier, the policy will terminate.



Illness / Injury Stage	Payment amount	Covered	
		Illnesses	Injuries
Critical Stage	Upto 150% payout	Cancer, Coronary artery bypass surgery, Heart attack, Multiple sclerosis, Stroke, Heart valve surgery, Paralysis, Coma, Muscular dystrophy	Paralysis, Coma, Stroke
Major stage	Upto 100% payout	Cancer, Coronary artery bypass surgery, Heart attack, Multiple sclerosis, Stroke, Heart valve surgery, Paralysis, Kidney failure, Major organ transplant, Benign brain tumor, Cardiomyopathy, Bacterial meningitis, Apallic syndrome, Fulminant Viral Hepatitis (Acute Liver Failure), Motor neuron disease, Paralysis, Coma, Total blindness, Surgery of the aorta, End stage liver disease, End stage lung disease, Deafness, Loss of speech, Pulmonary arterial hypertension	Paralysis, Coma, Total blindness, Third degree burns, Major head trauma, Deafness, Loss of speech
Minor stage	Upto 25% payout limited to LKR 500,000	Cancer, Coronary artery bypass surgery, Heart attack, Multiple sclerosis, Stroke, Heart valve surgery, Kidney failure, Major organ transplant, Paralysis, Coma	Paralysis, Coma, Stroke

WAIVER OF PREMIUM BENEFITS (UPON DIAGNOSIS OF CRITICAL ILLNESS)

On the first diagnosis of a critical illness at major satage, the plan will waive all future premiums off so that you can concentrate on getting your health back on track without any additional worry.

CHILD CRITICAL ILLNESS

With this plan you can now cover your child with the following critical illnesses but the cover is limited to one child.

- Cancer (only major benefits)
- Bacterial meningitis
- Paralysis (only major benefit)
- Third degree burns
- Traumatic head injury

Conditions

- Cover is limited to 25% of the cover opted by the primary insured
- Death cover is not available
- Cover will terminate when the main policy terminate due to critical stage or death or maturity of the policy

ELIGIBILITY REQUIREMENTS

Child	: Minimum age at entry - 3 months Maximum age of exit - 18 years
Primary insured	: Minimum age at entry - 18 years Maximum age of exit - 65 years
Sum assured	: Minimum Rs. 100,000 Maximum Rs. 5,000,000
Policy Term	: Minimum - 5 years Maximum - 30 years

This is a regular premium non-participating plan which not only provides you with the financial support to pursue suitable treatment but also allows you to focus fully on your recovery.



Allianz Life Insurance Lanka Ltd

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Disclaimer

This product brochure gives salient and indicative features contained in the policy document. Please refer Allianz Arogya policy for all other terms, conditions and exemptions.