

## Allianz Life 'SMART PROTECTION' FAQ

### What is “SMART PROTECTION”?

- This is an insurance cover which can be obtained from Allianz Life Insurance Lanka Ltd for Hutch prepaid and post-paid customers.
- Cover can be obtained through Allianz call center agents or dialing 226 from your Hutch Mobile
- The scheme is as follows.

Benefits	Amount (Rs.)
Death benefit due to any cause	100,000
Hospitalization benefit (maximum up to 20 days)	1,000 (per day)
Dengue cash benefit	10,000

### Cover period?

- For both pre-paid and post-paid subscribers, commences from next calendar month.
- The cover will be on pro rata basis if the daily premium is not deducted for the whole month

### How is the Premium deducted?

- Once a customer is registered for the insurance cover the premium will be automatically deducted daily.

### Who can subscribe?

- Any post/pre paid Hutch customer who owns a connection under their name whose age is between 18 to 64 years with a Valid NIC.

### How many covers can be subscribed per person?

- Only one per NIC no. (NIC no. is essential to subscribe for the cover)

### How can a customer deactivate an existing cover?

- Call 226 on your Hutch connection and ask an Allianz agent to deactivate the cover.

### What is the Daily/Monthly Premium?

- LKR 4.50+ Taxes (per day)

### How can we assign a nominee?

- Except for death claims, all other claims will be paid to the subscriber. However, death claims will be settled to subscribers legal heirs.

### How can a claim be made?

Customers can nominate claims by

- Calling Allianz Life Call Center - 0112317988/89

**If a Subscriber dies due to an accident, will the death claim be paid?**

- Yes.

**What is Hospitalization Benefit?**

- Due to hospitalization of the Subscriber, this benefit provides- a per day benefit mentioned under the scheme. This amount will be doubled if it is ICU.
- Benefit will be paid maximum up to 20 days per year if it is Non ICU.
- Benefit will be paid maximum up to 10 days per year if it is ICU.
- Benefit will be paid after consecutive 48 hours of hospitalization.
- 90 days of waiting period will be applicable from the date of commencement.

**What are the conditions of Dengue Cash Benefit?**

- Patient's admission to the hospital is mandatory(A government or registered private hospital)
- A positive result from NS1 antigen test is mandatory.(Report should contain the name & age of the patient)
- Date of NS1 antigen test showing "positive" result for dengue should be during the hospitalization or not more than 72 hours prior to time of admission to the hospital. (NS1 report is not compulsory for government Hospitalization)
- 90 days of waiting period will be applicable from the date of commencement.
- The higher of the following will be paid.
  - The dengue cash grant amount (10,000)
  - The hospitalization benefit (1,000 per day) X the duration of the hospitalization (maximum up to 20 Days)

**How many times a member could claim the dengue cash benefit?**

- During one policy year, not more than one Dengue Cash benefit will be payable to any one insured.

**Any forms to be submitted to obtain claims?**

- Notification of the claim along with the death certificate/DT card is sufficient.
- Below mentioned documents are needed under each cover.
  - Death Benefit
    - I. Death Certificate
  - Hospitalization benefit
    - I. Diagnosis card
  - Dengue Cash benefit
    - I. Diagnosis card
    - II. NS1 Antigen Test report

### **What are the details to be submitted at a claim / inquiry?**

- NIC no.
- Mobile no.
- Name of the claimant
- Documents to prove the relationship to the deceased at a time of a death claim

### **What are the Terms and conditions?**

- Terms and conditions can be accessed by visiting [www.allianz.lk](http://www.allianz.lk) or [www.hutch.lk](http://www.hutch.lk)

### **What are the Common Exclusions?**

- Pre-existing conditions
- Ayurveda Treatments
- Engaging in Hazardous sports
- Flying except as a passenger
- Self-inflicted injury, attempted suicide, while sane or insane;
- Under the influence of alcohol and drugs.
- Any congenital condition.
- Failure to seek or follow medical advice
- War, invasion, act of foreign enemy, hostilities (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;
- Service (including peace time training) in any naval, military, police, air force or similar service;
- Participation by the insured person in a criminal or unlawful act;
- Any injury incurred before the effective date of the cover
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;
- For more details, please visit [www.allianz.lk](http://www.allianz.lk) or [www.hutch.lk](http://www.hutch.lk)

### **How to know when the claim is settled?**

- An SMS will be sent to the customer confirming the transfer of the claim payment to the customer's bank account.

### **How the monthly premium is illustrated in the post-paid and pre-paid subscribers' bills?**

- For Post paid - will be informed by an SMS and mentioned in the bill as Allianz Life SMART PROTECTION.
- For Pre paid - will be informed by an SMS.

In any contradiction, ambiguity and/or omission of this document please refer the English policy document uploaded on [www.allianz.lk](http://www.allianz.lk) or [www.hutch.lk](http://www.hutch.lk)