

# Insurance Product Information Document (IPID)

## Allianz Personal Accident 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.

Allianz PAB Premier Insurance offers comprehensive personal accident coverage with benefits of up to LKR 800,000 annually. Tailored to support individuals through every stage of accident-related care, the plan includes financial protection for accidental death, total and permanent disablement and funeral expenses. It also covers medical costs incurred from treatment at both private and government hospitals, helping to ease the financial burden on policyholders in times of unexpected accidents.

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

### 2. Summary of Insurance Cover.

	What is Covered?
Main Limit	The sum insured under the policy is LKR 800,000.
Accidental Death	<ul style="list-style-type: none"> <li>In the event of loss of life of the insured person due to an accident up to the sum insured.</li> <li>In the event of loss of life due to an accident as a passenger in a car or as a pillion rider on a bike up to the sum insured.</li> </ul>
Total and Permanent Disablement	In the event of loss of eyesight, hand, feet, or any other organ due to an accident up to the sum insured.
Medical Expenses (applicable within the main limit)	<ul style="list-style-type: none"> <li>Medical expenses incurred during the hospitalization of the insured due to an accident in a private hospital are reimbursed up to limit mentioned in the schedule.</li> <li>If the insured is injured and requires government hospitalization, a daily cash allowance will be paid as specified in the schedule.</li> </ul>
Additional Benefits	In the event of the death of the insured person due to an accident, a funeral benefit of LKR 50,000 is provided.

*Please refer to page no. 01 of the policy document for more details on all benefits under this Policy and other benefits.*

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

### Key Features,

- Provides Rs. 800,000/- financial protection for accidental death or permanent disability.
- Covers individuals aged 18–75 years based on last birthday.
- Provides an additional Rs. 50,000/- for funeral costs in case of accidental death

### Exclusions,

- Any pre-existing physical weakness, defect or disease or by any injury sustained prior to commencement of the Insurance.
- Hazardous sports - Racing of any kind other than on foot and any practice thereof.
- Self-inflicted injury - An act or attempted act of self-injury, suicide or participation in any criminal act.
- Alcohol and drugs - Being under the influence of alcohol or drugs other than medicine prescribed by a registered medical practitioner.
- Riot and strike.
- Terrorism.
- War, Civil War (war of any kind).
- Radio-active Contamination.
- This policy does not cover people who are aged more than 75 years and less than 18 years.

*Please refer to page no.01 of the policy document for more details about Exclusions.*

### Terms and Conditions,

- Policy and the Schedule shall be read together as one contract.
- Notification of claim shall be given to the Company within 15 days of the accident.
- We may cancel this Policy by sending you 07 days written notice, and the premium will be refunded on pro-rate. You may cancel this Policy by giving us 07 days' notice, and the premium will be refunded on short period scales.
- This policy is governed and enforced under the laws of the Republic of Sri Lanka.

*Please refer to page no.02 of the policy document for more details about terms and conditions.*

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

This is a cash-before-delivery policy; no credit terms will be allowed.

#### 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, original medical bills, and doctor's reports, 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)

Basic Information Required: To process a claim, all required supporting documents, such as completed claim forms, original medical bills, and doctor's reports, must be submitted

## 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@ircs.gov.lk](mailto:investigation@ircs.gov.lk) / [info@ircs.gov.lk](mailto:info@ircs.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.

*Please refer to page no.02 of the policy document for more details about wording.*

### **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.