

Insurance Product Information Document (IPID)

Allianz Travel Insurance

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

1. Type of Insurance Cover.

Allianz Travel insurance offers extensive protection for overseas travelers, with coverage of up to USD 200,000 per trip (limits may vary by plan). Designed to ensure peace of mind throughout your journey, it includes emergency medical care, trip-related protection, and worldwide assistance services.

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

2. Summary of Insurance Cover

	What is Covered
Overseas Emergency Accident and Sickness Medical Expenses	<p>Reasonable and necessary costs of emergency accident and sickness medical expenses (Excluding pre-existing conditions):</p> <ol style="list-style-type: none"> 1. OPD (Outpatient treatment). 2. Intensive care unit charges. 3. Physician's / Surgeon's / Anesthetist's or Physiotherapist's fees, operating theatre charges. 4. Emergency Transportation (Ambulance) Coverage includes local transportation by taxi or other suitable modes between airports, home, and hospitals for the purpose of receiving treatment.
Dental Coverage	<ul style="list-style-type: none"> • Immediate relief of dental pain (filling and extraction only). • Accidental Dental Treatment subject to the limit of emergency accident and sickness cover.
Emergency Medical Evacuation	<p>Emergency Medical Evacuation arrangements will only be covered if they are pre-approved and authorized by our 24-hour emergency assistance center.</p>
Repatriation of Mortal Remains	<p>Coverage for preparation and air transportation of mortal remains to the home country, or local burial if death occurs outside the home country.</p>

	"Local" refers to within the country where the insured person died.
Medical Continuation	In case of Medical Evacuation to hospital in Sri Lanka, cover for the medical expenses incurred by the Insured within Sri Lanka to continue medical treatment commenced by the Insured outside of Sri Lanka.
Personal Accident	Coverage only for in the event of the Insured's Accidental Bodily Injury results in the losses shown in the Table of losses in the policy wording.
Loss of Common Carrier Checked In Baggage	Coverage for permanent loss of an entire piece of checked baggage, held by a common carrier, caused by theft or misdirection. Excludes damage or partial loss of Baggage.
Delay of Common Carrier Checked in Baggage	Coverage includes the emergency purchases of toiletries, medication and clothing to replace those contained in checked baggage the arrival of which is delayed more than 6 hours.
Loss of Passport	Expenses necessarily incurred by the Insured in obtaining a duplicate or fresh passport outside the geographical limits of Sri Lanka.
Personal Liability	Coverage protects you overseas if you're legally required to pay compensation for third-party loss during your trip.
Hijacking	Coverage for every 24-hour period during which any Common Carrier in which You are traveling has been Hijacked.
Trip Delay	Reimburse the reasonable additional expenses if your international flight is delayed beyond 6 hours than the original scheduled departure time (Excluding domestic aircraft).
Missed Departure/Connection	Covers reasonable extra travel and accommodation costs if you arrive late at the international departure point and miss your trip.

Home Safety	Coverage for the Insured's household contents caused by burglary (forcible, violent and external means only).
Trip Cancellation	Reimburse unused, non-refundable hotel and ticket costs if the trip is canceled before the original departure date.
Trip Curtailment	Reimburse unused, non-refundable travel or accommodation costs or additional costs of accommodation or travel, if the Insured cuts the trip short.
Tuition Fee Coverage	Reimburse prepaid tuition fees if the Insured cannot continue the current semester due to a serious injury or sickness requiring hospitalization (student plan only).
Accident to Sponsor Coverage	Reimburse outstanding school fees if the insured's sponsor dies or is permanently totally disabled during the policy period due to an accident. (student plan only).
Family Visit Coverage	Reimburse the cost of economy-class travel for a close family member to attend the insured, if hospitalized due to a covered injury or illness, as recommended in writing by the attending physician. (student plan only).
Maximum Limits of the Plans	Individual - Up to USD 100,000 (Platinum) A/Multi Trip - Up to USD 200,000 (Premier) Student - Up to USD 200,000 (Student Premier)
Geographical Coverage	Your premium will depend on whether you choose 'Worldwide including USA/Canada' or 'Worldwide excluding USA/Canada' coverage.

Please refer to page no. 2 - 5 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

- Zero deductible on Emergency Accident and Sickness Medical Expenses Cover. (Excluding Senior Citizen Plan).
- Cashless settlements for hospitalization.
- Maximum age limit up to 85+364 days.

Exclusions

- Pre-existing conditions.
- Medical expenses incurred outside the covered geographical area.
- Losses arising directly or indirectly from manual work or hazardous occupations.
- Treatment for epidemic or pandemic diseases except Covid 19.
- Amateur sports involve physical contact and other sport activities in sports and leisure.

Please refer to page no.05- 22 of the policy document for more details about terms, conditions and exclusions.

Conditions

- The age at first enrolment must be 6 months.
- Insurance should be obtained prior to contracted departure date.
- Travel Policies are non-refundable policies.
- If the policy needs to be canceled due to Visa Rejection reason, a LKR 1,500 of cancellation fee charge.

Please refer to page no. 20 -22 of the policy document for more details about terms and conditions.

4. Mode of Payment of Premium

The insurance premium is based on four factors: your age, the travel region, the number of travel days, and the plan type you choose. Please note that payment must be made in advance before your policy can be issued.

5. Obligation to Disclose Material Facts

Policyholders are required to disclose all material facts (such as medical conditions/pre-existing conditions, travel dates, Destination, etc.) truthfully at the time of purchasing the policy.

Failure to disclose material facts may result in:

- Rejection or repudiation of claims
- Fails to ensure accurate assessment of risk
- Legal action for false declaration under applicable insurance regulations.

6. Obligation of the Policyholder When Making a Claim

Policyholders must notify Allianz Lanka Assistant immediately in case of overseas hospitalization. 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 Lanka Assistant immediately may result in:

- Claim rejection or denial
- Longer processing or investigation delays
- Requirement for the insured to bear expenses directly in absence of cashless authorization

Please refer to page no.23 - 27 of the policy document for more details about Claims Handling Procedure.

7. Steps to follow in an event of a claim

In case of a claim, notify Allianz immediately by calling +44 203 808 0090 (Overseas) or +94 11 2 303 300 (Local) or email ccnmclaims@allianz.lk. Submit the required documents, including the completed claim form, payment receipts, and doctor prescription.

The company shall process the payment on liability accepted claims within 3 working days, subject to the claimant accepting the payable amount offered and submitting all final requirements stated in the offer to the company.

Please refer to page no.23-27 of the policy document for more details about Claims Handling Procedure.

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 or complete the feedback form on the website at www.allianz.lk.

Please refer to page no.27 - 30 of the policy document for more details about Complaint & Grievance Handling Procedure.

- **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
Website – <https://insuranceombudsman.lk/>

Please refer to page no.30 of the policy document for more details about Complaint & Grievance Handling Procedure.

- **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 / info@ircs.gov.lk

9. Contact Information

For assistance, the following contact options are available:

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

- 24/7 Allianz Lanka Assist (Overseas): +44 203 808 0090
- Email: info@allianz.lk
- Website: 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/data-privacy-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 keep 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.

Sanctions Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under united nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

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.