

# Insurance Product Information Document (IPID)

## Personal Accident Insurance

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

This document provides a summary and may not be personalized to your insurance coverage requirements. The policy terms, conditions and warranties stated in the policy document and schedule prevail over this document.

### 1. Type of Insurance Cover.

Insurance against accidental death and permanent disability (total or partial), payable as per the sums insured in accordance with the policy schedule.

### 2. Summary of Insurance Cover.

This policy covers bodily injury caused solely by violent, accidental, external, and visible means resulting in:

- Death within 90 days of the accident.
- Total and permanent disablement
- Permanent partial disablement (specific percentages apply for loss of limbs, sight, hearing, etc.).
- Temporary total disablement (weekly benefit up to 52 weeks).

Benefits are payable as per the schedule and conditions stated in the policy.

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

#### Key Features,

This has been outlined in the Coverage Summary and may be customized in accordance with the customer's specific requirements

#### Exclusions,

- Pre-existing conditions or prior injuries.
- Suicide or self-injury.
- Influence of alcohol or drugs (unless prescribed).
- Criminal acts or breach of law.
- Hazardous activities (motor racing, mountaineering, parachuting, underwater diving, etc.).
- Military or naval operations, war, terrorism, civil commotion.
- Pregnancy, childbirth, miscarriage, abortion.

- Air travel except as a passenger in a licensed aircraft.
- Nuclear risks, radioactive contamination.
- Persons over 60 years of age.

### Terms and Conditions,

- Prompt notification of claims within 15 days; immediate notice in case of death.
- Provide all certificates, information, and evidence as required by the insurer.
- Insurer may require medical examination or post-mortem.
- Notify insurer of any alteration increasing risk; cover applies only if agreed in writing.
- Premium adjustments may apply based on wages or other factors.
- Arbitration applies for disputes before legal action.
- Fraudulent claims void all benefits.
- Policy can be cancelled by either party with 7 days' notice; refund rules apply

### Limits:

- Weekly benefits payable at end of disability period; interim payments possible.
- Maximum 52 weeks for temporary total disablement.
- Only one benefit payable per accident.
- Death must occur within 90 days; disablement within 12 months of injury.

### Optional Covers:

- Riot & Strike: Covers death or injury caused by riot and strike (limits apply).
- Terrorism: Covers death or injury caused by terrorism (limits apply).
- Motor Cycling Inclusion: Covers motorcycling with safety helmet (excludes racing).
- The policy will cover injuries arising from playing Rugby Union, provided the insured participates only socially or as an amateur. However, the policy will not provide coverage if the insured plays professionally, receives any payment for playing, or competes against professional or paid teams.
- Employment Accidents Only: Applies only during employment.
- Assault Only: Applies when carrying money during employment

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

No insurance will be in force until the proposal form has been accepted by the company and premium paid. Cheques should be drawn in favor of Allianz Insurance Lanka Limited and crossed A/C payee only. Online payments can be made by visiting our web page [www.allianz.lk](http://www.allianz.lk)

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

Policyholders must disclose all material facts truthfully and completely 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.**

- Notify insurer within 15 days of accident; immediate notice in case of death.
- Submit required documents and evidence promptly.
- Insurer may require medical examination or post-mortem.
- Fraudulent claims void all benefits.

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

Refer Obligation of the Policyholder When Making a Claim.

## **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

(IRC SL).

Director Investigations.

Insurance Regulatory Commission of Sri Lanka.

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

Telephone – 0112396184-9 / 0112335167

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