

Insurance Product Information Document (IPID)

Workmen Compensation Insurance

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

This policy covers the Insured's legal liability to pay compensation to employees for personal injury by accident or disease arising out of and in the course of employment in Sri Lanka. Compensation is payable under the Workmen's Compensation Ordinance or at Common Law, or on the Enhanced Scale of Benefits, whichever is greater. Includes costs and expenses incurred with insurer's consent in defending claims.

Please refer to page no. 01- 04 of the policy document for more details on all benefits under this Policy and other benefits

2. Summary of Insurance Cover.

Covers the employer's legal liability under statute or common law for employee injury or death arising during working hours

Please refer to page no. 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,

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

Exclusions,

Injury or disease directly attributable to war, invasion, civil commotion, rebellion, revolution, or military power.

- Liability to employees of contractors.
- Persons not considered workmen under the law.
- Liability arising solely by virtue of an agreement.
- Any sum recoverable from another party.
- Benefits to persons not classified as workmen.
- Hazardous work (woodworking machinery, toddy tapping, stone crushers, demolition, blasting, quarrying, tunneling, well sinking, powered machinery, mining, buildings over 30 ft, racing, tree felling, work on ships, lead poisoning).

Please refer to page no. 02- 04 of the policy document for more details on all benefits under this Policy and other benefits.

Terms and Conditions,

- Policy and schedule form one contract; defined terms apply throughout.
- Notice of any occurrence likely to give rise to a claim must be given immediately and not later than one month.
- Provide full particulars of claims and forward all letters, writs, and summons immediately.
- No admission, offer, promise, or payment without insurer's consent.
- Insurer may take over and conduct defenses or settlement of claims.
- Maintain proper wages records; allow insurer inspection.
- Premiums adjustable based on actual wages.
- Cancellation by insurer with 7 days' notice; premium adjusted accordingly.
- Arbitration applies for disputes before legal action.
- Fraudulent claims void all benefits.

Please refer to page no. 02- 04 of the policy document for more details on all benefits under this Policy and other benefits

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

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.

You must notify the insurer immediately and no later than one month from the date of occurrence. Provide full claim details and all required documentation, and assist the insurer in any defense or recovery actions. Please note that any fraudulent claim will result in the forfeiture of all benefits under the policy.

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 or complete the feedback form on the website at 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

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@irsl.gov.lk / info@irsl.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 · 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/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.