



Allianz Insurance Lanka Ltd.

Company No: PB 5179

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PERSONAL ACCIDENT INSURANCE POLICY

In consideration of having paid the premium for the policy period stated in the Schedule or for any further period of insurance for which we may accept the payment for this policy, we undertake that in the event of accidental bodily injury sustained by YOU during the policy period, we will make payment to you or your legal representative/nominee as per the Benefits in the policy provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by YOU have been met.

This policy is evidence of the contract between you and Allianz Insurance Lanka Limited. The information furnished by you in the proposal form and the declaration signed by you forms the basis of this contract.

WHAT THIS POLICY COVERS

1. **Accidental Death** :- Loss of life of the insured person due to an accident.
2. **Total and Permanent Disablement** :- Loss of eye sight/hand/feet or any of the organ due to an accident.

ADDITIONAL BENEFITS

1. **Loss of life of the insured person due to murder.**
2. **Loss of life due to an accident as a passenger in a car or as a pillion rider on a bike.**
3. **Funeral benefit in the event of the death of the Insured person due to an accident.**
4. **Medical Expenses :-**
 - a) Reimbursement of medical expenses incurred during the hospitalization of insured due to an accident shall be paid up to the limit stated in the schedule
 - b) If the insured is injured and requires government hospitalization, a daily cash allowance will be paid as specified in the schedule.

WHAT THIS POLICY DOES NOT COVER

This benefit does not cover injury or death resulting from such injury caused or aggravated directly or indirectly, in whole or in part by any one or more of the following :

1. **Pre-existing physical conditions** - any pre-existing physical weakness, defect or disease or by any injury sustained prior to commencement of the Insurance.
2. **Hazardous sports** - Racing of any kind other than on foot and any practice thereof.
3. **Self-inflicted injury** - An act or attempted act of self-injury, suicide or participation in any criminal act.
4. **Alcohol and drugs** - Being under the influence of alcohol or drugs other than medicine prescribed by a registered medical practitioner.
5. **Riot and Strike**
6. **Terrorism**
7. **War, Civil War (war of any kind)**
8. **Radio-active Contamination**
9. **This policy does not cover persons who are aged more than seventy-five years and less than 18 years.**

CONDITIONS

1. **Policy and Schedule to be read together** - This Policy and the Schedule shall be read together as one contract. .
2. **Prompt notification of claim** - Notice shall be given to the Company within 15 days of the accident.
3. **Cancellation** -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 .

DEFINITIONS

Accident: sudden, unintended and fortuitous external and visible event.

Accidental Death: Death resulting from Bodily Injury solely and independently of any other cause.

Total and Permanent Disablement: The bodily injury that totally, irrecoverably and absolutely prevents you from engaging in any kind of occupation.

Murder: Definition as per the criminal law of Sri Lanka

DATA PRIVACY

Please ensure to go through the Privacy Notice (i.e., which explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed etc.) which is available on the Allianz Insurance Lanka Limited official website <https://www.allianz.lk/data-privacy-notice.html> prior to signing of this form/ application/ document.