

ORIENT PERSONAL ACCIDENT INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT (IPID)

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1. WHAT IS THIS TYPE OF INSURANCE?

This policy provides financial compensation in the event the insured person sustains bodily injury caused solely and directly by accidental (external or violent) and visible means during the policy period.

The policy provides benefits in the event of;

- Accidental death
- Permanent total disability
- Permanent partial disability
- Temporary total disability (if applicable)

1. WHAT IS INSURED?

The Sum Insured stated in the Policy Schedule, the policy covers:

- **Accidental Death** - Payment of 100% of the Sum Insured in the event of death caused by an accident within the specified period stated in the policy
- **Permanent Total Disability (PTD)** - Payment of up to 100% of the Sum Insured, if the insured becomes permanently and totally disabled as defined in the policy.
- **Permanent Partial Disability (PPD)** - Payment of a percentage of the Sum Insured as per the disability scale mentioned in the policy (Eg:- loss of limb, loss of sight, etc.)
- **Temporary Total Disability (TTD)** - Weekly compensation for the period the insured is medically certified as temporarily unable to work due to accidental injury.
- **Extensions** - Riot's, Strike & Civil Commotion | Terrorism (at an additional premium)

Special Note - Perils listed above will only be covered, if specifically included in the policy Schedule.

2. WHERE DOES THE COVER BE APPLIED

24 hours a day, Islandwide or Worldwide (Incidental Foreign Travels Only) whichever is stated in the policy schedule, as applicable. (unless otherwise agreed in writing)

3. WHEN DOES THE COVER COMMENCE & END

- Cover begins on the date and time shown in the Policy Schedule
- The policy is usually valid for 12 months, unless otherwise specifically stated
- Cover ceases automatically at expiry unless the policy is renewed

4. WHAT IS NOT INSURED?

The policy does not cover:

Illness or disease not caused by an accident | pre-existing medical conditions | Suicide or intentional self-injury | Criminal or unlawful acts | Participation in hazardous sports (unless specifically covered) | War, civil war, rebellion, revolution | Nuclear risks | Influence of alcohol or drugs (unless prescribed by a medical practitioner) | Pregnancy and childbirth | HIV/AIDS (unless arising directly from a covered accident, if applicable under policy terms)

Special Note - Full exclusions are detailed in the Policy Document.

5. ARE THERE ANY RESTRICTIONS ON COVER?

The following conditions apply:

- Benefits are limited to the Sum Insured stated in the Schedule.
- Compensation for permanent partial disability is based on the policy disability scale.
- Weekly benefits (if applicable) are subject to a maximum number of weeks.
- Claims must arise directly and solely from accidental bodily injury.
- Age limits apply as stated in the Schedule.
- Claims must occur within the policy period.

6. WHAT ARE THE RESPONSIBILITIES OF A POLICY HOLDER

- Provide true and complete information at proposal stage.
- Pay premium before cover commences.
- Take reasonable care to avoid injury.
- Notify the insurer immediately of any accident.
- Provide medical reports and supporting documents.
- Submit claim within the timeframe specified in the policy.
- Undergo medical examination if required.
- Failure to comply may affect claim settlement.

7. HOW DO I CANCEL THE CONTRACT?

You may cancel the policy by giving written notice to the insurer.

- Refund of premium will be calculated on a short-period basis if cancelled mid-term.
- No refund will be given if a total loss claim has been paid.

The insurer may cancel the policy by giving written notice as per policy conditions.

8. HOW ARE CLAIMS SETTLED?

- Death and permanent disability claims are paid as a lump sum based on the Sum Insured or applicable percentage.
- Temporary disability claims are paid weekly as per policy limits.
- The insurer may require medical examination to proceed ahead with claims.
- All claims must be notified immediately and supported by required documentation.

9. PREMIUM PAYMENT WARRANTY

Full premiums must be paid within 60 days from the policy commencement. Failure to pay may result in claim denial or automatic policy cancellation.

10. COMPLAINTS & FEEDBACK

If you're not satisfied with our service, you can:

VISIT **any branch or outlet**	CALL OUR CUSTOMER RELATIONSHIP OFFICER **011 20 30 311**
SUBMIT ONLINE **www.orientinsurance.lk**	EMAIL **tellus@orientinsurance.lk**
WRITE TO **Vice President - MD's Office and Administration, Orient Insurance Ltd, JFI Tower 3, 10th Floor, No. 75 Piyadasa Sirisena Mawatha, Colombo 10.**	

What happens next?

- You'll receive an acknowledgment and reference number within 3 working days.
- Complaints are resolved within 14 days.
- Appeals are reviewed within 14 working days.

11. DISPUTE RESOLUTION

If you're still not satisfied:

1. Appeal to the Compliance Officer

EMAIL	TELEPHONE
tellus@orientinsurance.lk	+94 112 020 429

2. Further escalation to:

INSURANCE OMBUDSMAN	INSURANCE REGULATORY COMMISSION OF SRI LANKA (IRCSL)
143A Vajira Road, Colombo 05 +94 112 505 542 / 041 www.insuranceombudsman.lk	World Trade Centre, Colombo 01 +94 112 396 184-9 / 335 167 investigation@ircsl.gov.lk infor@ircsl.gov.lk

3. Final Option:

Arbitration or legal proceedings under Sri Lankan law.

12. OTHER IMPORTANT INFORMATION

- Make sure you signed the dully filled proposal form prior to obtain the Insurance cover
- Your ID no or Passport no and contact information need to be correctly updated with the company for future correspondence
- Vehicle usage should be correctly updated in the proposal form.
- Make sure your vehicle reflects its market value as a sum insured during the policy period.
- All the material changes (Changes of usage, Modification to vehicle, change of use etc.) should be informed to the company immediately.
- Your insurance cannot be transferred to the new owner, therefore, refrain from handing over the insurance certificate/card to new owner.

> *The IPID is intended to provide a summary of the main cover 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. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.*

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Orient Insurance LTD is Licensed by the Insurance Regulatory Commission Sri Lanka (IRCSL)