

## Life Insurance Cover FAQ

### What is “Allianz Life Araksha 365”?

- This is an insurance cover which can be obtained by Allianz Life Insurance Lanka Ltd for Mobitel prepaid and post-paid customers.
- Cover can be obtained through Allianz agents or by self subscribing sending an SMS to 226.
- There are two Schemes to choose from and will be as follows.

Type of Cover	Value of the Cover per Unit	
	Scheme 1	Scheme 2
Natural Death	400,000.00	500,000.00
Accidental Death Cover	1,000,000.00	1,000,000.00
Total Permanent Disablement Cover	1,000,000.00	-
Partial Permanent Disablement Cover	500,000.00	-
Critical Illness - 40 Illnesses	300,000.00	100,000.00
Funeral Expenses Cover	10,000.00	10,000.00
Hospital Cash Daily Benefit *	1,750.00	1,250.00
Dengue Cash Benefit**	10,000.00	10,000.00

\* Maximum up to 20 days.

\*\*The Company shall pay the Dengue cash grant benefit or the Hospitalization benefit which ever is higher.

### How to self subscribe by 226?

- If subscribing to Scheme 1 – REG1 send to 226
- If subscribing to Scheme 2 – REG2 send to 226

### Cover period?

- For both prepaid and post paid subscribers commencing from next calendar month.
- For post paid customers – the cover will be for the next whole month after successful premium deduction
- For prepaid customers – the cover will be on pro rata basis if the daily premium is not deducted for the whole month,

### How is the fee deducted?

- Once a customer registered to the insurance cover the premium will be automatically deducted.
- For prepaid daily deductions will take place while for post paid customers one time monthly premium will be deducted.

### Who can subscribe?

- Any post/pre paid Mobitel customer who owns a connection under their name whose age is between 18 to 64 years with a Valid NIC.

**How many covers to be subscribed per person?**

- Only one per NIC no. (NIC No is essential when subscribing the cover)

**Can switch between packages?**

- Can switch between packages. However, if customer wants to switch they can deactivate the existing cover and can register for the new cover by sending an SMS to 226. Usual Waiting period will be applicable when switched the package.

**How can a customer deactivate existing cover?**

- Type DREG1 or DREG2 and send an SMS to 226
- Call Mobitel call Centre and ask to deactivate the cover

**Who is the insurance provider?**

- Allianz Life Insurance Lanka Limited.

**What are the Premiums?**

	<b>Post Paid</b>	<b>Prepaid</b>
<b>Package 1</b>	306.12 with Taxes	10.20 with Taxes
<b>Package 2</b>	203.10 with Taxes	6.80 with Taxes

**How to nominate the nominee?**

- Except for death claims all other claims will be paid to the subscriber. However, death claims will be settled to subscribers legal heirs.

**How to claim?**

Customers can notify claims on the following in following manner;

- Calling Allianz Life Call Center -0112317988/89

**What is Natural Death Cover?**

- In the event of death due to a Natural cause, a lump sum payment will be made.
- The Agreed lump sum will be paid under the scheme,
  - Scheme 1 - LKR 400,000.00
  - Scheme 2 - LKR 500,000.00

### **What is Accidental Death Cover?**

- In the event of death due to an Accident, the agreed lump sum payment will be paid under the each scheme,
  - Scheme 1 - LKR 1,000,000.00
  - Scheme 2 - LKR 1,000,000.00

### **What is Funeral Expenses Cover?**

- Upon production of death certificate, the agreed lump sum payment will be paid immediately under the each scheme,
  - Scheme 1 - LKR 10,000.00
  - Scheme 2 - LKR 10,000.00

### **If a Subscriber dies due to an accident, the natural death claim will be paid?**

- No. Only the accident death claim will be paid.

### **Does Funeral Expenses cover pays to the both Natural and Accident deaths?**

- Yes.

### **What is Total Permanent Disablement (TPD) & Partial Permanent Disablement (PPD)?**

- The loss of both arms, or of both legs, or of one arm and one leg, or of both eyes, shall be considered as TPD (Due to Accident or Sickness)
- The loss of a Finger, or an Arm, or an eye, shall be considered as PPD (due to an accident)
- The Agreed % of below lump sum will be paid under the scheme,
  - TPD LKR 1,000,000.00
  - PPD LKR 500,000.00

### **What is Critical Illness Cover?**

- Under this cover 40 Critical Illnesses will be covered. If the Subscriber has been diagnosed or has undergone a surgery, the lump sum of cash will be paid.
- The Agreed lump sum will be paid under the each scheme and the benefit will be removed.
  - Scheme 1 - LKR 300,000.00
  - Scheme 2 -LKR 100,000.00

### **What is Hospitalization Benefit?**

- Due to hospitalization of the Subscriber, this benefit provides as a per day benefit mentioned under the each scheme. This amount will be doubled if it is ICU. Benefit will be paid maximum up to 20 days.
  - Scheme 1 - LKR 1,750.00
  - Scheme 2 -LKR 1,250.00

### **What are the conditions of Dengue Cash Benefit?**

- patient's admission to the hospital is mandatory(A government or registered private hospital)
- A positive result from NS1 antigen test is mandatory.(Report should contain the name & age of the patient)
- Date of NS1 antigen test showing "positive" result for dengue should be during the hospitalization or not more than 72 hours prior to time of admission to the hospital.(NS1 report is not compulsory for government Hospitalization)
- The Agreed lump sum will be paid under the each scheme and the benefit will be removed.
  - Scheme 1 - LKR 10,000.00
  - Scheme 2 –LKR 10,000.00

### **How many times a member could claim dengue cash benefit?**

- One time only. For the second hospitalisation for Dengue fever will not be paid.

### **Any forms to be submitted to obtain claims?**

- Notification claim along with the death certificate/DT card is sufficient.
  - Below mentioned documents are needed under each cover.
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- Natural Death
    - I. Death Certificate
  
  - Accidental Death
    - I. Death Certificate
  
  - Funeral Expenses Benefit
    - I. Death Certificate
  
  - Permanent and /or total disability
    - I. Diagnosis Card
  
  - Critical Illness benefit
    - I. Diagnosis card
  
  - Hospitalization benefit
    - I. Diagnosis card
  
  - Dengue Cash benefit
    - I. Diagnosis card
    - II. NS1 Antigen Test report

### **What are the details to be submitted at a claim / inquiry?**

- NIC no
- Mobile no
- Name of the claimant.
- Documents to prove the relationship to the deceased when it is a death claim.

### **What are Terms and conditions?**

- Terms and condition can be accessed by visiting [www.Allianz.lk](http://www.Allianz.lk) or [www.mobitel.lk](http://www.mobitel.lk)

### **What are the Common Exclusions?**

- Pre-existing conditions
- Ayurvedic Treatments
- Engaging in Hazardous sports
- Flying except as passenger
- Self-inflicted injury attempted suicide, while sane or insane;
- Under the influence of Alcohol and drugs.
- Any congenital condition.
- Failure to seek or follow medical advice
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
- Service (including peace time training) in any naval, military, police, air force or similar service;
- Participation by the insured person in a criminal or unlawful act;
- Any injury incurred before the effective date of the cover
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;
- For more details pls visit [www.Allianz.lk](http://www.Allianz.lk) or [www.mobitel.lk](http://www.mobitel.lk)

### **How to know the claim is settled?**

- A SMS will be sent to the customer confirming the transfer of the claim payment to the customer's bank account.

### **How the monthly premium will be shown in the post-paid and Pre-paid Subscribers?**

- For Post paid - will be mentioned in the bill as Allianz Life Araksha 365
- For Pre paid - will be informed by a SMS .
- For both subscribers a SMS will be sent after the premium deduction as well.