

CRITICAL ILLNESS & DEATH BENEFIT FOR MOBTEL CUSTOMERS

COVER INTRODUCTION

Insurance cover will be provided through Mobitel for their Pre-paid & post-paid individual customers where the premium is deducted on a daily basis for pre -paid customers and on a monthly basis from the post-paid customers.

COVER LIMITS

Options	Daily Deduction – Rs (Pre paid customer) X 30 days	Monthly Deduction- Rs (Post Paid Customers)	Critical Illness Cover/Death Cover – Sum Insured (Rs.)
Option 01	8.00 per day	240.00 per month	800,000/-
Option 02	To be Finalized		

The above life cover and critical illness cover shall apply if full monthly premium is received from the customer, and if the full monthly premium is not received; the above cover shall be limited to the number of days paid on a prorated basis for a reduced cover. After completing the payment of a full calendar month the Insurance cover will be made effective on the following month which is considered as the cover commencement month.

Any complete discontinuation of premium payments in any month for both pre and post-paid, shall lead to no cover being provided. In the event of the customer decides re-enter to the insurance scheme by paying the monthly dues, it will be considered as a new enrolment.

The Sum insured indicated above shall become payable in the event of a death or on diagnosis of a critical illness listed below, limited to whichever occurs first.

List of Critical Illnesses

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| 1. Heart Attack | 2. Coronary Artery By-Pass Surgery |
| 3. Aorta Surgery | 4. Heart Valve Replacement or Repair |
| 5. Cancer | 6. Kidney Failure |
| 7. Paralysis (Paraplegia, Tetraplegia) | 8. Pulmonary Hypertension |
| 9. Fulminant Hepatitis | 10. Major Organ Transplantation |
| 11. Multiple Sclerosis | 12. Blindness |
| 13. Deafness | 14. Loss of Speech |
| 15. Alzheimer’s Disease | 16. Major Burns |
| 17. Coma | 18. Parkinson’s Disease |
| 19. Brain Surgery | 20. Motor Neurone Disease |
| 21. HIV Infection from Blood Transfusion | 22. Chronic Lung Disease |
| 23. Stroke | 24. Muscular Dystrophy |
| 25. Angioplasty | |

WAITING PERIOD

A waiting period for claims will be as follows;

- For a Critical Illness- 30 Days (one Calendar month)
- For a Death Cover – No waiting period

This will come into effect at the initial cover commencement or at each reinstatement/ Re enrolment of policy after discontinuation of premium payments.

ENROLMENTS

Eligible Applicants are individual Mobitel subscribers in the pre-paid or post-paid category. Such person must be above 18 years of age or below 64 years of age at next birthday at the time of enrolment. This insurance cover shall be NON assignable.

TERMINATION

The insurance cover shall be automatically terminated as stated below:

1. The Insured Person reaches the age of 65 years.
2. On the payment of a claim Upon Death or Critical illness whichever occurs first.
3. Upon cancellation of cover by the subscriber or withdrawal of premium.
4. For non-contribution of premium as agreed.

CLAIMS PROCESS

The claim should be intimated to **JIPLC** indicating the following details / documents as required below for the claim, within the 90 days of the date of incident.

REQUIRED DOCUMENTS FOR CLAIM

DEATH CLAIM	CRITICAL ILLNESS CLAIM
1.Duly completed Claim form	1.Duly completed Claim Form
2.Certified copy of the death certificate (Certified by the respective Janashakthi branch Manager/ Authorized Officer)	2.Doctor's Report
3.Post Mortem Report	3.Past Medical Reports'
4.Inquest Report	
5.Past Medical Reports	
6.Last Medical Attendants Report	
7.Hospital Certificate	

You may able to send the claims documents by using one of the following methods.

Via registered Post to:	At any Janashakthi Branch which convenient to you.	Email to:
Claims Manager Janashakthi Insurance PLC No 75, Kumaran Ratnam Road, Colombo 02	Island wide branch network indicated in the www.janashakthi.com	Scan all claim documents and email to: Lifecclaimshd@janashakthi.com Janashakthi , we have right to call for any original documents pertaining to claim if required.

For more details, you can contact our call centre on 0112-636636 ,or email to lifecustomer@janashakthi.com or visit any one of our branch network.