

Terms and Conditions

1. Commencement of the benefit starts after deducting the monthly premium from the subscriber and the cover will be applicable from the following calendar month.
2. The Cover shall be valid only for one calendar month and the Customer is required to subscribe on a daily basis to continue with the Service.
3. In an event where full monthly premium is not settled by the subscriber, the cover shall be limited to the number of days paid on prorated cover.
4. Scope of Cover

CRITICAL ILLNESS COVER - Payment in the event of the following conditions or surgeries as defined in the policy document.

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

In the case of Angioplasty 50% of the Critical Illness benefit shall be paid.

5. The Insurance shall include the following benefits to the Customer who subscribe subject to the other terms and conditions mentioned herein.

Type of Cover	Value of the Cover
Critical illness cover	LKR 800,000

6. Age Limit:
 - Minimum age at entry: 19 years (next birthday)
 - Maximum age at entry: 65 years (next birthday), benefits cease on attaining age 65 (Next birthday)
7. In the event of Natural death of the member or diagnosed of one of the above Critical Illnesses whichever comes first, the sum assured mentioned above shall become payable

under the respective Scheme and the particular member will be deleted from the master policy.

8. The below waiting periods shall apply from the date of enrollment or re-entry to the policy.
 - Life Cover: No waiting period
 - Critical Illness Cover: 30 days

9. Any claim pertains to pre-existing ailment/s, disability, abnormality, deformity or congenital condition and their consequences, is excluded.

10. Claims Procedure

The claim should be intimated to JIPLC through an email/letter indicating the following details.

- Respective Policy/Mobile/NIC no.
- Reference number along with the name of the member
- Type of claim (Eg. Death, critical illness or Total Permanent Disability)
- Date of Risk (Event date)
- The details should be e-mailed to: lifecclaimshd@janashakthi.com
- Letter should be sent to:

Claims Manager

Janashakthi Insurance PLC

No. 75,

Kumaran Ratnam Road,

Colombo 02.

10.1 Death Claim

- A duly completed claim form
- A certified copy of the death certificate (certified by the respective Mobitel branch authorized officer)
- If required, JIPLC shall call for any other supporting document in relation to the claim such as;
 - Post Mortem Report
 - Inquest Report
 - Past Medical Reports
 - Last Medical Attendants Report
 - Hospital Certificate
- Claim Intimation period within 90 days from the date of risk.
- On fulfillment of all requirements, the claim cheque will be released within 7 working days

10.2 Critical Illness Claim

- Duly completed claim form
- For Critical illness claims – all supporting medical documents from the attending physician doctor
- Other documents as may be necessary and required
- On fulfillment of all requirements, the claim cheque will be released within 7 working days

11. The insurance cover will cease at the earliest of;

- Member attaining cover ceasing age
- Death of life assured during the term of the policy
- Policy renewal date, if not renewed
- Once the Pre-paid or Post-paid connection is discontinued
- Misrepresentation or fraud

12. Policy is activated to the NIC bearer of the Mobile number