

## **Travel Insurance – Insurance Product Information Document**

**Type of Policy:** Travel Insurance

### **Scope of cover:**

This travel insurance policy provides financial protection and assistance for unexpected events occurring while travelling outside your usual country of residence. Only the covers mentioned in Your Policy Schedule are applicable to your Travel Insurance Scheme, up to the limits specified in the Schedule. The maximum coverage includes:

- 1) Medical, Hospitalization, Pharmaceutical Expenses, and surgical expenses abroad, due to accident / sudden illness
  - 2) Emergency dental care abroad
  - 3) Transport to a properly equipped medical facility/ repatriation in case of accident / sudden illness (medical evacuation & repatriation)
  - 4) Repatriation of mortal remains to the country of residence and two return air tickets for family members to accompany the deceased
  - 5) Emergency return home to the country of residence following death of a close family member
  - 6) Travel and stay of one immediate family member to stay with the insured in case of Accident/ Sudden Illness (Compassionate Visit)
  - 7) Escort of minor child in case of accident/ sudden illness of the insured
  - 8) Outpatient visit/treatment:
  - 9) Sea And mountain rescue expenses
  - 10) Winter sports (ski)/ summer sports extension
  - 11) Travel assistance services
  - 12) Trip cancellation & curtailment - (trip is canceled due to unexpected events like illness or death)
  - 13) Delayed departure abroad - (Covers expenses for delays in scheduled departures abroad)
  - 14) Missed flight connection - (Covers costs for missed connecting flights due to unforeseen delays)
  - 15) Compensation for in-flight loss of checked-in luggage
  - 16) Compensation for delay in the arrival of checked-in luggage abroad
  - 17) Locating and forwarding of delayed baggage and personal effects
  - 18) Loss of credit card abroad - (cost of unauthorized transactions)
  - 19) Loss of passport, driving license, national identity card abroad
  - 20) Loss of personal luggage &/or money abroad
  - 21) Personal accident - (Accidental death and Permanent disability)
  - 22) Personal liability
  - 23) Advance of bail bond
  - 24) Legal assistance
  - 25) Hijack/ kidnap - (over 12 hours) – fixed allowance for every 24 hours
- (For more details about the basic cover, please refer page no. 07 to 11 of the policy wording)*

**Additional Covers (which can be obtained by payment of an additional premium):**

1. Winter Sports / Summer Sports Extension - *Please refer page no 09*
2. Terrorism Extension - *Please refer page no 20*
3. Extended Age Limit Cover

**Key feature(s):**

This is a multi-benefit travel insurance policy designed to protect against medical emergencies, travel disruptions, accidents, liabilities, and loss of personal belongings while abroad

**A person is not eligible to be covered under the Policy in below circumstances:**

- a) Insured intending to travel more than the maximum number of days set in the premiums table shall not exceed at any case 180 days consecutive days except for policies issued under the Students Plan, up to 1 year.
- b) Persons of less than 30 days old.
- c) Persons aged from 80 years old and above, except in case a specific Plan including such Cover for persons aged from 80 years and above are contracted.
- d) Non-residents in the country where the policy is issued.
- e) Those who have initiated the trip prior to the insurance underwriting.
- f) Insured travelling for work reasons (paid or otherwise), when undertaking physical or manual hazardous activities such as: use of machinery, loading and unloading, working at heights or in confined spaces, assembly of machinery, working on floating or underwater platforms, mines or quarries, use of chemical substances, laboratory work of any kind and any other hazardous activities. This does not apply to Employment Plans.

**A person in below circumstances are considered as Not Fit For Travel and therefore not covered by the Policy:**

Insured persons who have conditions which may serious consequences or require Medical Supervision prior the trip such as the following cases:

- Infants less than 48 hours old (longer after premature births).
- Women after the 36th week of pregnancy (32nd week for multiple pregnancy).
- Those suffering from:
  - ✓ An unstable medical condition.
  - ✓ Angina or chest pain at rest.
  - ✓ Any active infectious disease
  - ✓ Increased intracranial pressure.
  - ✓ Recent heart attack (Past 1 – 8 Weeks)
  - ✓ Recent stroke (Past 1 – 8 Weeks)
  - ✓ Recent surgery or injury where trapped air or gas may be present (e.g. abdominal trauma, gastrointestinal surgery, craniofacial and ocular injuries, brain surgery or eye operations) (Past 1 – 8 Weeks).

- ✓ Severe chronic respiratory disease
- ✓ Breathlessness at rest
- ✓ Unresolved pneumothorax
- ✓ Psychotic illness, except where fully controlled.

The Insured person may be considered fit for travel even if he/she suffers from any of the following medical conditions / illnesses provided his/her condition or injury is stable and he/she generally feels well:

- Paralysis.
- Motor Neurone Disease.
- Multiple Sclerosis.
- Parkinson.
- Allergies to certain food.
- High blood pressure or high cholesterol.
- Diabetes.
- Blood disorders such as anaemia (provided no oxygen is required).
- Epilepsy (only if you have not had a seizure within 24 hours prior to your flight departure time).
- Arthritis.
- Insect bites.
- Minor injuries such as toe and finger injuries, twisted ankles, pulled muscles or small cuts.
- Sunburn.
- Hepatitis B or C.
- Dengue fever.
- Viral Meningitis.
- Malaria.
- Cholera (as long as the symptoms have settled, you are well enough to travel and the public health authority in the destination country allows travel).
- Hepatitis A (as long as you feel well enough to travel).
- Shingles (as long as the rash is not weeping or is covered).
- Yellow Fever (as long as you feel well enough to travel and the public authority in the destination country allows travel).
- Flu (as long as the symptoms have settled).
- A heart attack or angioplasty.
- Deep Vein Thrombosis (DVT) or Pulmonary Embolism (PE).
- Stroke (CVA) or head injury.
- Surgery on the heart, chest or abdomen.
- Joint replacement or amputation.
- Does not require oxygen during the Trip due to an existing condition.

*(For more details about the exclusion, please refer page no.03 to 04 of the policy wording)*

## **GENERAL EXCLUSIONS**

- 1) Loss, damage, Illness and/or Injury directly or indirectly caused by, arising out of, and/or during, and/or in consequence of the following are excluded from the guarantee/Cover granted under this Policy:**
  - a) The bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions including those actions of the**
  - b) Insured in a state of derangement or under psychiatric treatment costs for which are themselves excluded.**
  - c) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon any other type of natural disaster.**
  - d) Events arising from terrorism, mutiny or crowd disturbances.**
  - e) Events or actions of the Armed Forces or Security Forces in peacetime.**
  - f) Wars, with or without prior declaration, and any conflicts or international interventions using force or duress or military operations of whatever type with the exception of indoor training programs and conferences.**
  - g) Those caused by or resulting from radioactive materials and nuclear energy.**
  - h) Those caused when the Insured takes part in bets, challenges or brawls, save in the case of legitimate defence or necessity.**
  - i) Illness or Injuries existing prior to the claim, unless expressly included in the Private or Special Conditions and subject to payment of the relevant surcharge Premium.**
  - j) Those that occur as a result of the participation by the Insured in competitions, sports, and preparatory or training tests.**
  - k) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European Territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is known to be dangerous.**
  - l) Participation in competitions or tournaments organised by sporting federations or similar organisations.**
  - m) Hazardous winter and/or summer sports such as skiing and/or similar sports.**
  - n) Permanent resident and students (excluding Insured students under the Students plan) outside of resident country**

- o)** The use, as a passenger or crew, of means of air navigation not authorized for the public transport of travellers.
- p)** Work or labor accidents, resulting from risks inherent to the work performed by the Insured. Does not apply to Insured persons under the Employment Plan.
- q)** Internationally and locally recognized epidemics.
- r)** Illnesses or Injuries arising from chronic ailments or from those that existed prior to the inception date of the policy.
- r)** Death as a result of suicide and the Injuries or after-effects brought about by suicide and/or attempted suicide or any self-inflicted Injuries.
- s)** Illness, Injuries or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental Illness or mental imbalance.
- t)** Illness or Injuries resulting from refusal and/or delay, on the part of the Insured or persons responsible for him/her, in the transfer proposed by The Assistance Company and agreed by its medical Service.
- u)** Illness or Injuries caused by pregnancy and childbirth or any complication therefore or voluntary termination of pregnancy.
- v)** Mental Health diseases including stress, anxiety, depression and nervous disorder.
- w)** Venereal sexually transmitted diseases.
- x)** Gynaecological diseases.
- y)** All pre-existing, congenital, psychiatric and/or Chronic Medical Conditions.
- z)** Any cardiac or cardio vascular or vascular or cerebral vascular Illness or conditions or after-effects thereof or complications that, in the opinion of a medical practitioner appointed by The Assistance Company, can reasonably be related thereto, if the Insured Person has received medical advice or treatment (including medication) for hypertension 2 years prior to the commencement of the Protected Journey.
- aa)** Diagnosis and treatment services for complication of excluded illnesses.
  - Travelling to seek medical treatment or waiting for an operation, post operation check-up or any other hospital treatment, or any medical investigations, tests or test results.
  - Travelling against the advice of a doctor or considered not fit to travel by The Assistance Company.
  - Travelling to seek immigration or political asylum.
- ab)** Consequential loss of any kind.

**2) In addition to the foregoing General Exclusions, the following Benefits are not Covered by this insurance:**

- a) The Services arranged by the Insured on his/her own behalf, without prior communication or without the consent of The Assistance Company, except in the case of an extreme emergency/urgent necessity. In that event, the Insured shall furnish The Assistance Company with the vouchers and original copies of the invoices.
- b) Assistance or medical Services, which are not medically necessary and all Elective and/or non-Emergency medical condition and its complications.
- c) Rehabilitation treatments.
- d) Prostheses, orthopaedic material or thesis and osteosynthesis material, as well as spectacles.
- e) Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:
  - Before this insurance comes into force.
  - With the intention of receiving medical treatment.
  - After the diagnosis of a terminal Illness.
- f) Expenses that arise once the Insured is at his/her Usual Country of Residence, those incurred beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel object of the Agreement have elapsed or after 90 days has elapsed since the start thereof, notwithstanding what is provided for in the Additional Clauses or in the Private or Special Conditions.
- g) All expenses relating to dental treatment, dental prostheses, and orthodontic treatments unless the claim is eligible under the Emergency Dental Care Abroad benefit.
- h) Services that do not require continuous administration by specialized medical personnel.
- i) Personal comfort and convenience items (television, barber or beauty Service, guest Service and similar incidental Services and supplies).
- j) Medical Services that are not performed by Authorized Healthcare Service Providers, apart from medical Services rendered in a Medical Emergency.
- k) Prosthetic devices and consumed medical equipment's.
- l) Treatments and Services arising as a result of hazardous activities, including but not Limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
- m) Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.



- n) Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products, non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).
- o) Services rendered by any medical provider relative of a patient for example the Insured Person and the Insured member's family, including Spouse, brother, sister, parent or child.
- p) All Healthcare Services & Treatments for In-Vitro Fertilization (IVF), embryo transport, ovum and male sperms transport.
- q) Treatments and Services related to viral hepatitis and associated complications, except for treatment and Services related to Hepatitis A.
- r) Air or Terrestrial Medical evacuation except for Emergency cases or unauthorized transportation Services.
- s) Medical Services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or recipient.
- t) Any test or treatment not prescribed by a Doctor.
- u) Diagnosis and treatment Services for complications of excluded Illnesses.
- v) One way or open tickets (Return tickets should be purchased before commencing the trip and should end within the period of insurance). This does not apply to Student and Employment plans specifically.
- w) Incidents which may give rise to a claim not notified to The Assistance Company in writing within 31 days of the end of the trip.
- x) Operational duties as a member of the armed forces.
- y) Policies not declared to The Assistance Company within the agreed intervals.
- z) Policies commencing 150 days or more from the date of policy issuance.
- aa) Claims not submitted within a maximum of 30 days from the date of occurrence.

Note :Apart from the above, please refer the subsections in the policy wording for specific exclusions for each section.

### **Mode of Payment of Premium:**

The premium must be paid at the inception of the Policy, before the travel begins for the insured person to be covered.

### **Importance of having Nominees:**

It is essential to nominate beneficiaries at the time of policy issuance. Changes to nominations can be made during the policy term as per policy terms.

Facilitates faster claims processing - when a nominee is designated, the insurance company can directly process the claim and disburse the benefits to the nominee without waiting for lengthy legal procedures.

### **Claims Procedure and Required Documents:**

Upon occurrence of any event potentially covered under the schedule of benefits, the Beneficiary or their designated representative shall promptly contact The Assistance Company (operational 24 hours a day, 7 days a week) specified below. This centre stands ready to provide immediate assistance to anyone in need.

The liability of The Assistance Company shall be conditional on the Insured claiming indemnity or Benefit having complied with and continuing to comply with the terms of this Policy.

If a Benefit Covered by the policy or assistance is needed, the Insured shall:

- 1) Take all reasonable precautions to minimize the loss.
- 2) As soon as possible contact The Assistance Company (Swan International Assistance) to notify the claim stating the Benefits required:

Available 24 Hrs. / 7 days	
Country	Contact Numbers
USA / Canada	+1 514 448 4417
France/Europe	+33 9 75 18 52 99
International (For all countries other than USA/Canada, France, Europe)	+961 9 211 662
Email: request@swanassistance.com	

- 3) Freely provide all relevant information.
- 4) Make “NO” admission of liability or offer promise or payment of any kind.

*(For more details about the exclusion, please refer page no. 24)*



### **Fraud:**

If any claim under this policy shall be in any respect fraudulent or if any fraudulent means, or devices be used by the Insured or anyone acting on his behalf or if any destruction, injury or damage be occasioned by the willful act or with the connivance of the Insured, all benefits under this policy shall be forfeited.

*(Please refer page no 20)*

### **Obligations of the Policyholder:**

#### **Obligations of the policyholder in disclosing material facts**

- At the time of purchase:- Disclose all material facts requested in the Proposal Form, truly and accurately, to avoid any claim rejection.

*(Please refer page no 20)*

#### **Obligations of the policyholder when a claim is made**

- When making a claim:- Provide all necessary documents and details as mentioned in the Claim Procedure along with the Claim Form.
- Payment of Premium:- Should be as per the Premium Payment Warranty in the Policy

### **Complaints Procedure:**

We are committed to serve you with passion and willing to receive your feedback. If you are not satisfied with our services, you can lodge a complaint by below methods;

- By telephone - Customer Care Officer - 011 2126136
- By email - [pilassist@peoplesinsurance.lk](mailto:pilassist@peoplesinsurance.lk)
- By WhatsApp - 0716230048
- By fax - 011 2126109
- By post - Customer Care Officer, People's Insurance PLC, No. 07, Havelock Road, Colombo 05
- Via online - Complaint Submission Form is available on our website  
[www.peoplesinsurance.lk](http://www.peoplesinsurance.lk) → Please click on the "Complaints" tab
- By visiting

Below information to be provided when lodging a complaint;

- I. Complaint in brief
- II. Your name and contact details

III. References: Policy No. / Vehicle No. / Claim No.

IV. Any supporting documents

The Trilingual Complaints Handling Procedure can be downloaded from our website - [www.peoplesinsurance.lk](http://www.peoplesinsurance.lk) → Please click on the "Complaints" tab

### **Dispute Resolution:**

If you are not satisfied with the resolution given by us for a complaint lodged, you have the option to use following Alternative Dispute Resolution (ADR) mechanisms.

I. Address your concerns to:- Insurance Ombudsman of Sri Lanka

No. 143A, Vajira Road, Colombo 05

[info@insuranceombudsman.lk](mailto:info@insuranceombudsman.lk)

011 2505542 / 011 250 5041

II. Arbitration:- As per the Arbitration Clause in the Policy

III. Address your concerns to:- Director Investigations

Insurance Regulatory Commission of Sri Lanka

Level 11, East Tower, World Trade Centre

Colombo 01

011 2396184-9 / 011 2335167

[investigation@irsl.gov.lk](mailto:investigation@irsl.gov.lk) / [info@irsl.gov.lk](mailto:info@irsl.gov.lk)

### **A Few Things to Remember**

All pre-existing, congenital, psychiatric and/or Chronic Medical Conditions stands excluded. Congenital disease means a disease that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy.

Pre-existing disease means a disease that the Insured suffered prior to the date of taking out this Policy, even if it wasn't diagnosed.

This Schedule of benefits represents a summary of the selected Travel Plan, Please see the policy wording for full details.

Cancellation of policy could be effected only if such request is made prior to inception date of the policy and passport is produced.

All the terms, conditions, warranties and exclusions are as per the standard People's Insurance PLC Travel Insurance Policy Wording

## 2. Cancellation of the Insurance:

There is no automatic right to cancel after travel starts, since cover applies only during the defined trip duration. If the trip is cancelled before departure, **Trip Cancellation/Curtailment cover** can reimburse irrecoverable travel/accommodation costs if the cancellation reason is covered under the policy.

### Important Notes:

1. This Insurance Product Information Document (IPID) is intended to provide a summary of the main cover and additional covers (if applicable) and key features of the Policy and is not personalized to your specific individual needs. Please note that all matters of whatever nature pertaining to this Insurance (including but not limited to claims, interpretation of terms and conditions and litigation etc.) shall be governed by the terms, conditions and exclusions of the Policy which shall prevail over the contents of this document.

### For Further Information:

If you require any further information, you can make a request via

- Telephone - 0112126126
- Email - pilassist@peoplesinsurance.lk
- Visiting any of our offices island wide