



Name of Bank : Bank of Ceylon
Code No : 780585

Policy No:

OVER DRAFT PROTECTION INSURANCE POLICY
[OD PROTECTION]

Insurer		:	SRI LANKA INSURANCE CORPORATION GENERAL LTD.(SLICGL)	
The Insured		:	M/S. Bank of Ceylon	
Covered person (Overdraft Facility Holder)		:		
NIC No		:		
Address		:		
Bank Details	Name	:	Bank of Ceylon [BOC]	
	Branch	:		
	OD Facility Limit	:		
Period of Insurance		:	From	To [One Year]
Renewal date :			<div><div>First Premium</div><div>Net PremiumRs.</div><div>Administrative FeeRs.</div><div>Policy FeeRs.</div><div>TaxRs.</div><div>Total PremiumRs.</div></div>	
Sum Insured [Rs.]				
[Maximum of OD liability obtained]				
Personal Accident	:			
Natural Death Cover	:			
Critical Illness	:			

Scope of Covers :

01 Personal Accident Cover

For Accidental Injuries only - Bodily injury, caused solely, by violent, Accidental, external and visible means which injury shall independently of any other cause be the sole cause of any of the results (1.1) to (1.4)

		<u>From the Sum Insured</u>
1.1	Death due to any cause (Liability after 30 days of the cover for natural death) (Subject to no liability due to Suicide, Self Inflicted Injuries, Insanity, Alcoholism, Drug Addiction, Aids and other sexually transmitted diseases.)	100%
1.2	Total and permanent loss of all sight in both eyes due to an accident	100%
1.3	Total loss by physical severance of both hands or both feet or of one hand and one foot due to an accident	100%
1.4	Total loss by physical severance of one hand or one foot together with the total and permanent loss of all sight in one eye due to an accident From 1.1 to 1.4 occurring within 03 months of the happening of the event <u>Additional Covers</u> ● Motorcycling Cover [Whether as a driver or pillion rider] ● 24 hours Cover & World Wide Cover	100%

02 Critical Illness Cover - [Only for Surgeries]

- Reimbursement basis only

Critical Illness List

1. Heart Attack – (Myocardial Infarction)
2. Coronary Artery Disease Surgery (Coronary By pass Surgery)
3. Stroke (Cerebro Vascular Accident)
4. Cancer (Tomotherapy, Radiotherapy and chemotherapy are covered other than surgeries)
5. Major Organ Transplant, such as lung or Bone marrow, However this benefit will not be paid to a donor of a major organ.
6. Paralysis.
7. Multiple Sclerosis
8. Angioplasty
9. Fulminate Viral Hepatitis
10. Blindness
11. Chronic Lung Diseases
12. Chronic Liver Diseases
13. Deafness
14. Heart Valve Surgery
15. Kidney Failure
16. Loss of Speech
17. Renal Failure
18. Muscular Dystrophy
19. Major Burns
20. Major Head Trauma
21. Primary Pulmonary Arterial Hypertension

Age limit : Between 18 – 65 Years

Conditions :

- This policy is issued to Bank of Ceylon covering persons who are facilitated with their Overdraft facility.
- This policy is issued subject to the standard Personal Accident & Surgical and Hospital Expenses Insurance policy terms, conditions and exclusions.
- The world wide cover provided for covering persons under restricted incidental travel to overseas .
- Death or accident caused engaging unlawful activities are not covered under this policy.
- Claims arising directly or indirectly due to pre-existing medical conditions & physical infirmity which are excluded for a period of one year from the date of enrollment.

Exclusion :

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot or commotion.
- Suicide (whether felonious or not) or attempt threat not to any of the events happening in the covered person while in Sane. Or under the influence of liquor, self-inflicted injuries, Insanity, and drug addiction, aids and other sexually transmitted diseases.
- Death or disablement occurring whilst the covered person is traveling in an aircraft other than as a ticket holding passenger in a fully licensed standard type of civil aircraft operated by a recognized Air Line on a regular route or in a fully licensed standard type of civil aircraft having two or more engines operated by a recognized Air Charter Company or owned by a commercial or industrial firm and piloted by pilot holding a commercial pilot's license.
- The covered person engaging in hunting ,mountaineering , racing of any kind and professional sports.
- The covered person being found guilty of violating the law of the Country.
- Communicable disease exclusion
- The covered person is engaged in any hazardous activities.

Benefit Payable :

- Liability to the bank is limited only for the outstanding balance of the Overdraft at the time of the covered incidents occurred .The Balance of the Total Sum Insured is payable directly to the bank account of the covered person.

Claim Process :

- Claims to be intimated and documents submitted within 60 days from the date of loss occurred .
- All certificates, information and evidence required by the Corporation shall be furnished at the expense of the Insured or any Claimant here under and shall be in such form and of such nature as the SLICGL shall prescribe.
- The medical officer or other representative of the SLICGL shall be allowed to see and examine the claimant at all reasonable times as often and in such manner as required.
- SLICGL shall in the case of the death of the covered person be entitled to have post mortem examination at its own expense if so required.
- All photocopied documents should be certified by Manager or Authorized officer of relevant bank upon providing the original for verification.
- Incomplete or inaccurate claim forms will be returned and will not be considered as a claim notification.
- Following documents need to be submitted

Death due to any cause

1. Duly completed claim form signed by an authorized officer of the relevant Bank
2. Death Certificate of the covered person
3. Postmortem report [For Accidental Death]
4. Medical reports
5. Police Report. [For Accidental Death]
6. Covering letter from Bank of Ceylon confirming outstanding overdraft amount.
7. Copy of National Identity Card
8. Any additional documents requested by SLICGL claims department based on available information.

Permanent Disability Cover

1. Duly filled claim form with the signature of the claimant
2. Medical Certificate / Diagnostic Card/Medical Report
3. Police Report
4. Covering letter from relevant bank
5. Medical examination report from consultant doctor with the declaration of disability
6. Any additional documents requested by SLICGL claims department based on available information.

Critical Illness Cover

1. Duly filled claim form with the signature of the claimant
2. Original Bills
3. Original Payment receipts
4. Diagnostic Card/ Prescription

Note :

- If the covered person his/her representative or the beneficiary were to submit fraudulent documents, **SLICGL** will reject to pay the claim & no appeals will be considered. Bank of Ceylon should be informed by the **SLICGL** of all such rejections.
- In witness where of the Undersigned being duly authorized by the Insurers and on behalf of the Insures has(have) hereunder set his(their) hands.

Declaration :

- Bank declares that in the event of the breach of utmost good faith on the part of insured including the Bank's Customer the insurer shall not be liable for any payment under the policy

**SRILANKA INSURANCE CORPORATION GENERAL LTD.
PERSONAL ACCIDENT DEPARTMENT**

Authorized Officer – PA