

Life Insurance

DFCC Bank has exclusively partnered with AIA Insurance Sri Lanka (AIA) to offer Life Insurance related products to the bank customers.

Retirement

AIA Easy Pensions Plus

A comprehensive plan for the retirement with simple steps.

AIA Easy Pensions Plus offers you

- Ability to select from 6 pension packages at your convenience.
- The option of receiving the Maturity Benefit as a lump sum or as a monthly pension or as a combination of both.
- An attractive boost to your pension fund with a Loyalty Reward of up to 8 times (800%) of your Annualised Basic Premium.
- A Life Benefit for your family if you pass away.
- An Accident Benefit for your family in the event of your death or becoming totally/partially disabled due to an accident.
- Premium Protection Benefit – AIA will continue your policy by paying premiums on your behalf, if you pass away or become totally and permanently disabled.
- Flexibility to withdraw up to 15% of your funds in an emergency.
- A monthly pension enriched with a dividend booster by paying 30% more than the Annual Dividend Rate each year.
- A daily cash income of up to LKR 6,000 per day if you get hospitalized for over 3 days, so that you can cover your daily expenses.
- Critical Illness Benefit to protect yourself financially against 22 Critical Illnesses including cancer, heart attack, stroke and kidney failure.
- Issue age 19-61 years [Next birthday]. Maximum maturity age up to age 76.

AIA Smart Pensions Plus

A pensions plan guaranteeing an increasing income in retirement to combat inflation.

AIA Smart Pensions Plus offers you

- A professionally managed pension fund increased further by a large loyalty reward up to 1,650% of your annual premium.
- The choice of selecting a pension fund at maturity as a lump sum or as a monthly income or as a combination of both.

- A monthly pension enriched with a dividend booster by paying 30% more than the Annual Dividend Rate each year.
- Premium Protection Benefit – AIA will continue your policy by paying premiums on your behalf, if you pass away or become totally and permanently disabled.
- A Life Benefit for your loved ones with the option of receiving it as a lump sum or as a monthly income or as a combination of both.
- An increasing family income for your loved ones even in your absence.
- Flexibility to withdraw up to 15% of your funds in an emergency.
- Accident Benefit, Critical Illness Benefit, Permanent Disability Benefit, Adult Surgery Benefits, Hospitalization Benefit and Health Expense Cover as optional benefits.
- Issue age 19-61 years [Next birthday]. Maximum maturity age up to age 76.
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Protection

AIA Super Protector

A personalized solution with affordable premiums for your protection needs.

AIA Super Protector offers you

- Ability to select a Life Benefit between Rs. 1 million to Rs. 500 million.
- A Life Benefit that increases by 5% at each Policy Anniversary (on a simple straight-line basis) until the end of the Policy Term or until a death claim is made.
- An increasing family income for your loved ones even in your absence.
- The ability to receive all the premiums paid, if you do not make a death claim.
- 6 optional benefits for you to select in order customize your protection solution (Accident Death Benefit, Permanent Disability Benefit, Family Income Benefit, Critical Illness Benefit, Returning of Premiums Paid Benefit and Premium Protection Benefit)
- Issue age: age 19 – 66. Maximum maturity age up to age 75.

Savings

AIA Education Plan

A life insurance product specifically designed to safeguard your child's education plans.

AIA Education Plan offers you

- A fund that will earn dividends each year so that your child's education fund continues to grow over time.
- An education fund for your child even if you are not around or become totally permanently disabled during the policy term.
- A life insurance benefit for your family if you pass away.

- Loyalty rewards up to 400% of your Annual Basic Premium on the 10th policy anniversary.
- An Accident Benefit for your family in the event of your death or becoming totally/partially disabled due to an accident.
- Freedom to decide your payment frequency – Monthly, Quarterly, Half Yearly or Annually.
- Issued till age 19 – 61 [Next Birthday]. Maximum maturity age up to age 75

AIA Smart Wealth

A life insurance product specifically designed to create, manage and protect your wealth.

AIA Smart Wealth offers you

- A long-term protection for a short premium paying term or a Single Premium.
- A unique dividend system that ensures continuous growth of your fund each year.
- Ability to claim the fund at maturity as a lump sum or as a monthly income or as a combination of both.
- The Dividend Booster feature boosting your monthly income by paying 30% more of the Annual Dividend Rate.
- An attractive Loyalty Reward at 15th and 20th year for 20 year Policy Terms and at maturity for 15 year Policy Terms.
- A Life Benefit of up to 50 times your Total Annualised Premium.
- An Accident Benefit in the unfortunate event of death due to an accident*.
- Coverage for Total Permanent Disability and Permanent Partial Disability due to an accident*.
- Flexibility to withdraw up to 15% of your funds in an emergency*.
- Premium Protection Benefit – AIA will continue your policy by paying premiums on your behalf, if you pass away or become totally and permanently disabled*.
- Issue age 19-61 years [Next birthday]. Maximum maturity age up to age 76.
- * Not applicable for the Single Premium Paying option.

Health

AIA Health Protector

A comprehensive health cover that allows to afford the best healthcare anywhere in the world.

AIA Health Protector offers you

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- Worldwide* coverage on hospitalisation expenses up to Rs. 50 million.
- Convenience of cashless hospitalisation at over 60 hospitals in Sri Lanka and overseas.
- Coverage for 37 illnesses including cancer, stroke, heart attack and kidney failure.

- Daily cash income up to Rs. 20,000 per day, to deal with any unexpected expenses due to hospitalization.
- A large health fund at maturity so you can continue to afford quality healthcare even after age 70.
- Ability to withdraw up to 15% of your health fund during any emergency.
- With the Self-Pay option, you can opt to bear the initial hospitalisation expenses and enjoy discounts up to 76% on your annual premium each year.
- Worldwide* coverage for 250 surgeries and 136 one-day surgeries.
- Inbuilt benefits such as coverage for wellness, dental, maternity and hospitalization in ayurvedic hospitals.
- Issue age: age 19 – 61. Maximum maturity age up to age 70.
- *Excluding US and Canada

AIA Suwa Diriya

A plan to mitigate any financial strain caused by a critical illness.

AIA Suwa Diriya offers you

A life insurance plan which provides you with a coverage for 4 major common critical illnesses (Heart, Cancer, Kidney Failure and Stroke).

Covers you for a specific set of minor heart related illnesses / surgeries and early-stage cancer. Waiving off the premiums for the next 3 years in the event of a claim due to a minor stage heart disease or early-stage cancer.

Waiving off the premiums for the rest of the policy term in the event of a claim due to a major heart disease, major stage cancer, stroke or kidney failure, depending on the package you select.

'Recovery Benefit', which provides a monthly income during the recovery phase of a critical illness (In the event of a claim due to major heart disease, major stage cancer, stroke or kidney failure).

A Life Benefit to help your loved ones in the unfortunate event of your death.

'No Claim Privilege' which increases your Critical Illness Benefit and Life Benefit in each policy anniversary.

'Returning of Premiums Paid' option – If you do not make any claim during the policy term, you will receive all the premiums paid back when the policy matures.

Issue age: age 19 – 60. Maximum maturity age up to age 70.