***SCHEME -I*** ***Annual Premium***

**01. BASIC COVER FOR DOCTORS (Personal Accident Cover)**

Accident Death Cover Rs. **1,000,000**/-

Total & permanent Disability Cover (details 3rd page) Rs. **1,000,000**/-

Partial permanent Disability Cover Rs. **500,000**/- Rs.**5, 000/**-

\* Funeral Expenses Cover Rs. **300,000**/-

\* Critical Illness Cover (details 3rd page) Rs. **1,000,000**/-

 (Liability commence after 3 months of the cover)

**02. ADDITIONAL COVER FOR DOCTORS (OPTIONAL**)

The Increase of personal Accident Cover From Rs. **1M to 2 M**

Total & Permanent Disability Cover From Rs. **1M to 2M** Rs.**1, 500/-**

Partial Permanent Disability Cover From Rs. **500,000/- to 1M**

**03. ADDITIONAL COVER FOR SPOUSE**

Accident Death Cover Rs.**1, 000,000**/-

Total & permanent Disability Cover (details 3rd page) Rs.**1, 000,000**/-

Partial Permanent Disability Cover Rs. **500,000**/-

\* Funeral Expenses Cover Rs. **100, 000/-**  Rs.**4, 000/-**

\* Critical Illness Cover (details 3rd page) Rs.**1, 000,000**/-

 (Liability commence after 3 months of the cover)

**04.(I) SURGICAL AND HOSPITALZATION COVER (INDOOR FAMILY COVER**

For private Hospital (details 3rd page) Rs. **300,000**/-

Room charges Rs.**6,000/-**

For Government Hospital Allowance (for 30 days only) Rs.**1, 000/- per day**

 (Liability commence after 1 month of the cover)

**(If you do Annual payment, we issue the health Plus Card)** Rs.**19, 000/-**

**CHILD BIRTH COVER FOR FEMALE MEMBERS OR SPOUSE OF THE MALE MEMBERS**

Caesarian or Forceps Delivery Rs.**150, 000**/-

Room Charges (For private Hospitals) - (details 3rd page) Rs. **6,000/-**

Normal Child Birth (For private Hospital) Rs. **30,000**/-

Above two category (For Government Hospital) Rs. **1,000/- per Day**

(Liability commence after 10 months of the Cover)

**05. CRITICAL ILLNESS COVER FOR UNEMPLOYED CHILDREN**

 Below 21 year – one children (optional) Rs.**1, 000,000**/- Rs.**2, 400**/-

 (Liability commence after 1 month of the cover)

**LOSS OF INCOME INSURANCE COVER**

**Scope of Cover:**

Refrain from attending for official practice and/or private practice and/or consultation in private Hospitals and /or treating patients and/or attending for surgery due to an Accident and/or Critical Illness Surgery. (Critical Illnesses as Stated in the policy)

**Person to be covered**: I. General Physician (Qualification MBBS)

 II.Consultant Physician/Surgeon (Irrespective of any Specialized Area)

**Indemnity Period**: Maximum 06 Months only

**Indemnity Limit**: I. General Physician: **Rs.400, 000**/- per month (a month considering 30 days)

 II.Consultant Physician/Surgeon:**Rs.700, 000**/- per month (a month considering 30 days)

**Premium:** I. General Physician: **Rs.6, 000**/-**+Taxes**

II.Consultant Physician/Surgeon: **Rs.8, 000**/-**+Taxes**

  ***SCHEME –II Annual Premium***

**01. BASIC COVER FOR DOCTORS (Personal Accident Cover)**

Accident Death Cover Rs.**1, 500,000**/-

Total & permanent Disability Cover (details 3rd page) Rs. **1,500,000**/-

Partial Permanent Disability Cover Rs**. 750,000**/- Rs.**9, 275/-**

 \* Funeral Expenses Cover Rs. **300,000**/-

 \* Critical Illness Cover (details 3rd page) Rs. **1,500,000**/-

 (Liability commence after 3 months of the cover)

**02. ADDITIONAL COVER FOR DOCTORS (OPTIONAL**)

The Increase of personal Accident Cover from Rs. **1.5M to 3M**

Total & permanent Disability Cover from Rs.**1.5M to 3M** Rs.**4, 000/-**

Partial permanent Disability Cover from Rs.**750, 000/- to1.5M**

**03.** **ADDITIONAL COVER FOR SPOUSE**

Accident Death Cover Rs.**1,500.000**/-

Total & permanent Disability Cover (details 3rd page) Rs.**1, 500,000**/-

Partial Permanent Disability Cover Rs. **750,000**/- Rs.**8, 875/-**

\* Funeral Expenses Cover Rs. **300, 000**/-

\* Critical Illness Cover (details 3rd page) Rs.**1, 500,000**/-

 (Liability commence after 3 months of the cover)

**04.(II)SURGICAL AND HOSPITALZATION COVER (INDOOR FAMILY COVER)**

For private Hospital (details 3rd page) Rs. **400,000**/-

Room charges Rs. **10, 000/-**

For Government Hospital Allowance (for 30 days only) Rs. **2,500/-(Non paying ward Max.15 days**)

 (Liability commence after 1 month of the cover)

**(If you do Annual payment, we issue the health Plus Card)** Rs.**44, 000/-**

**CHILD BIRTH COVER FOR FEMALE MEMBERS OR SPOUSE OF THE MALE MEMBERS**

Caesarian or Forceps Delivery Rs.**175, 000**/-

Room Charges (For private Hospitals) - (details 3rd page) Rs. **10, 000/-**

Normal Child Birth (For private Hospital) Rs. **40,000/-**

Above two category (For Government Hospital) Rs. **2,500/-(Non paying ward Max.15 days)**

**04**.**(III) SURGICAL AND HOSPITALZATION COVER (INDOOR FAMILY COVER)**

For private Hospital (details 3rd page) Rs. **500,000**/-

Room charges Rs. **15, 000/-**

For Government Hospital Allowance (for 30 days only) Rs. **3,000/- (Non paying ward Max.15 days)**

 (Liability commence after 1 month of the cover)

**(If you do Annual payment, we issue you the health Plus Card)** Rs**.56, 000/-**

**CHILD BIRTH COVER FOR FEMALE MEMBERS OR SPOUSE OF THE MALE MEMBERS**

Caesarian Delivery Rs.**200, 000**/-

Room Charges (For private Hospitals) - (details 3rd page) Rs. **15, 000/-**

Normal Child Birth (For private Hospital) Rs. **50,000/-**

Above two category (For Government Hospital) Rs. **3,000/- (Non paying ward Max.15 days)**

**05**. **CRITICAL ILLNESS COVER FOR UNEMPLOYED CHILDREN**

 Below 21 year – one children (optional) Rs.**1, 000,000** Rs.**2, 400**/-

 (Liability commence after 1 month of the cover)

**07**. **PROFESTONAL INDEMNITY INSURANCE COVER** Rs.**1, 000,000/-** Rs**.6, 000**/-

 (There may be omission an errors, negligence in your medical, where carrier where you will be held by law to pay damages .arising out of bodily injury or mental injury to or death of any patient .Therefore this calamity or the risk can be covered under this policy .Sum insured of Rs.1, 000,000/-covers is available specially designed for doctors where only Rs.12.64 (with taxes) is cost day (private practice & Government)

 **DETAILS OF CRITICAL ILLNESS COVER**

Reimbursement of payment with regard to medical/Surgical Treatments for the under mentioned Critical illness for maximum limit Rs.1, 000,000/- which effective after completion of 90 days from commencement of the cover and no liability for any sickness which occurred before the commencement of this cover.

**i.**Heart Attack – (Myocardial Infarction)

**ii.**Coronary Artery Disease Surgery (Coronary By –pass Surgery)

**iii**.Stroke (Cerebra Vascular Accident)

**iv**.Cancer

**v.**Renal Failure

**vi.** Major Organ transplant such as lung or bone marrow(However this benefit will not be paid to a donor of a major organ)

**vii.**Paralysis

**viii.** Multiple Sclerosis Primary

**ix.** Pulmonary Arterial Hypertension

**x.** Any other Critical Illness: Maximum limit:-Rs.500, 000/- : Any other Life Threatening Critical Illness which necessitate prompt Surgical Treatments.(Any other Critical Illness will be evaluated on individual and reimbursement basis which counts under the International Standards for Critical Illnesses).

**SURGICAL & HOSPITALIZATION (INDOOR) FAMILY COVER INCLUDING CHILD BIRTH COVER**

 **Scheme I Scheme II Scheme III**

|  |  |  |  |
| --- | --- | --- | --- |
| **Any One Event****Any Year Limit** | **240,000****300,000** | **320,000****400,000** | **400,000****500,000** |
| Hospital & Nursing Home Maintenance Charges includingRoom Charges Limit  | 100,0006,000 | 125,00010,000 | 140,00015,000 |
| Consultant’s and Specialist’s Fees Surgeons and Anesthetist’s Fees  | 60,000 | 90,000 | 110,000 |
| Medical and Operational Expenses, Nursing Charges  including Use of Operation Theatre | 100,000 | 125,000 | 150,000 |
| Investigations & Special Treatments on the Recommendation Consultant Specialist on Hospitalization | 40,000 | 60,000 | 100,000 |
| Government Hospital Allowance per day over two(02) days stay***(One Night considered a day/Non-paying wards Max.30 days for member/Family Member)*** | 1,000 | 2,500 | 3,000 |
| Expenses incurred on Drugs Purchased & Tests, Scans & X-Ray Undergone whilst being an inpatient in a non-paying ward of a Government Hospital ***(Subject to Bill being produced)***  | 50,000 | 75,000 | 100,000 |
| Birth of Twin (within indoor limits)***(Liability effects after 10 Months waiting period)*** | 10,000 | 10,000 | 10,000 |
| Vaginal Child Birth Cover (within indoor limits) ***(Normal child birth Cover)*** ***(Liability effects after 10 Months waiting period)*** | 30,000 | 40,000 | 50,000 |
| Cesarean Child Birth Cover (within indoor limits)***(Liability effects after 10 Months waiting period)*** | 150,000 | 175,000 | 200,000 |
| Maximum amount payable for Instrumental Child Birth (within indoor Limits) ***(Forceps and Vacuum Delivery)*** ***(Liability effects after 10 Months waiting period)***  | 50,000 | 75,000 | 100,000 |
| Cost of Lens Kit for Cataract Surgery (Maximum Limit) | 45,000 | 65,000 | 75,000 |
| Emergency Traveling allowance within Sri Lanka to obtain emergency treatment for which benefits are payable Within indoor limits. ***(Subject to Bills Being produced)***  | 1,500 | 2,000 | 2,500 |
| Routine Health Checkups- Insured only.Where there is no claim for consecutive two years. | 10,000 | 15,000 | 20,000 |