



# Annexure A

# Section I - Motor Insurance

**Policy Form** As per the Standard Comprehensive Motor Insurance Policy of HNBGI

## Additional Covers

- 1) Riot & Strike
- 2) Terrorism
- 3) Flood & Natural Disasters
- 4) No Claim Bonus Protection Cover  
(Only if one claim during the insurance period subject to the claim is less than 50% of the GWP premium)
- 5) Towing Charges (Up to Rs.10,000/-)
- 6) Air Bag Replacement Cover

**Brand New Vehicles:** 100% of the air bag value up to 3 years from the year of manufacture.

**Re-Condition Vehicles:** 100% of the air bag value up to 2 years from the year of manufacture.

Used Air Bags can be replaced to recondition vehicles

- 7) Personal Accident Cover for Passengers Including Driver (Rs.250,000/- each)
- 8) Special Windscreen Cover (Limited to Rs.25,000/-)
- 9) Hire Purchase

**Usage** - Private & Pleasure Purpose

**Vehicle Type** - Motor Car & Dual Purpose

**Age Excess** - 15 - 20 Years 1,000  
Over 20 Years 2,000

## Special Condition

Liability of the insurer is limited to 10% of the sum insured in respect of Hybrid Battery and all its related accessories

- i. The company shall indemnify the Insured for damage to the battery and /or inverter as a result of accidental external means only, provided the vehicle also sustains other damage at the same time.
- ii. The liability of the company in respect of the battery and/or inverter shall be limited to 10% of the insured value of the vehicle or 10% of the estimated market value of the vehicle at the time of accident/damage or the current market value of a similar battery and/or inverter, or the cost of restoring the damaged battery and/or inverter to its pre-damage condition, whichever is the less.





## Perils Covered

- 1) Fire & Lightning
- 2) Explosion
- 3) Aircraft Damage
- 4) Impact Damage
- 5) Electrical Inclusion
- 6) Flood
- 7) Cyclone, Storm and Tempest
- 8) Natural Perils (specified natural perils consisting of and limited to Earthquake, Tsunami, Tidal-wave, Volcanic eruption, Hurricane, Typhoon and Tornado).
- 9) Earthquake
- 10) Bursting & Overflowing of Water Tanks
- 11) Removal of Debris (Maximum up to Rs. 300,000/- or 0.5% from the Sum insured whichever is less)
- 12) Malicious Damage (Applicable only with SRCC)
- 13) Riot & Strike
- 14) Terrorism

**Policy Form** As per the Standard My Home policy wording of HNBGI

**Occupation** Private Dwelling House

**Maximum Sum Insured** Building Value (up to Rs. 250 million)  
Furniture Fixtures & Fittings (up to Rs. 1 million)

## Special Condition

- If Insured does not have any insurable interest on his dwelling, furniture fixtures & fittings which is owned by him will be considered under this policy
- If the insured does not insure buildings or furniture, fixtures, and fittings under Section II, other subsections of Section II shall not apply.
- The customer should declare that there has been no loss suffered due to natural perils, especially floods. Natural perils will not be applicable for flood-prone areas unless the risk is confirmed after analysing the risk

## Items Covered

- Only building including permanent fixtures and fittings and including boundary wall, parapet wall & gate for a maximum of 5% on the building value or Rs. 250,000/- whichever is less.
- Furniture Fixtures & fittings in the event insured does not own any building.

## Excess

- SRCC - 10% but maximum of Rs. 100,000/-
- Terrorism - 10% but maximum of Rs. 100,000/- All Other Claims - 10% with a minimum of Rs. 25,000/-



## Section III Personal Liability Insurance

### Policy Form

As per the Standard Public Liability Insurance Policy of HNBGI

### Territory

Restricted to location of residence

### Maximum Limit of Indemnity

Rs. 500,000/- (Per Event/ In the Aggregate)

### Excess

Property Damage - 10% with a minimum of Rs. 15,000/-



## Section IV Personal Accident for Domestic Staff

### \* Policy Form

As per the Standard PAB Insurance Policy of HNBGI

### \* Geographical Limits

Island wide

### \* Covered Employees

Domestic Servant & Driver (Maximum 2 number of Domestic Staff)

### \* Maximum Limit of Indemnity

Per person Rs. 500,000/- or the 60 times from the basic salary whichever is less

### \* Extensions

Permanent Total Disability



## Section V Personal Accident Insurance for Insured

### ● Policy Form

As per the Standard PAB Insurance Policy of HNBGI

### ● Geographical Limits

Worldwide

### ● Maximum Sum Insured

Rs. 1,000,000/-

### ● Availability of Cover

Insured Only

### ● Extensions

Permanent Total Disability

### ● Age Limit

18 - 65 Years

## Section V - I Personal Accident Insurance for Loan / Leas Holders

### ● Policy Form

As per the Standard PAB Insurance Policy of HNBGI

### ● Geographical Limits

Worldwide

### ● Maximum Sum Insured

Rs. 1,000,000/- or outstanding loan amount whichever is less during the policy

### ● Age limit

18 to 65 years

### ● Extensions

Permanent Total Disability



## Medical Expense Cover: -

Cost incurred for treatments of your pet dog or cat from registered veterinary practitioner including prescribe medicines

## Exclusions

1. Treatments that are aimed at preventing a condition e.g.-neutering/flea treatment/ vaccinations / nail clipping
2. Behavioral problems
3. Illness arising within the first 30 days of cover
4. Home visit, unless veterinary practitioner feels this absolutely necessary for the pet's welfare
5. Congenital or hereditary conditions
6. Pets used for work, racing or commercial rain
7. Dental treatments
8. Diet food
9. Routing/ annual vaccination



# Section VII Surgical & Hospitalization Insurance

<b>Policy Form</b>	As per the Standard Surgical & Hospitalization Insurance Policy of HNBGI
<b>Geographical Limits</b>	Sri Lanka
<b>Maximum Sum Insured</b>	Rs. 50,000/-
<b>Availability of Cover</b>	Insured Only
<b>Age Limit</b>	18 - 65 Years
<b>List of Benefit</b>	As Follows;
<b>Annual Limit</b>	50,000/-
<b>Event Limit</b>	40,000/-

Room Charges/ ICU Charges (Per Day)  
Hospital/ Nursing/ Home Maintenance-  
Charges Expenses for Treatments/  
Surgery/ Investigations/ Cost of Medicine  
Specialist Fees/ Consultant Charges/  
Surgeons Charges

**Within the  
Event Limit**

**Daily Allowance for Being Admitted in Non-Paying Ward of Government Hospital  
Rs. 1,000/- Per Day and Maximum of 20 Days**

**Excess - 10% on Each & Every Claim**

## Special Conditions

- Payments are made on reimbursement basis
- One month waiting period for new policies
- No cover for childbirth and complications of pregnancy
- No cover for Preexisting Conditions
- No cover for hospitalization below 24 hours
- No cover for epidemic and pandemic related expenses
- All other terms & conditions as per HNBGI Medical Expense Policy Wording

