

## Your wellbeing is our priority!

### **AIA Insurance offers COVID-19 cover for Hospital Expense Cover (HEC), Quarantine, Hospital Income Benefit (HIB) and Death.**

This cover is applicable for relevant policies issued, renewed or reinstated on or before 30<sup>th</sup> June 2021, where the cover will be available till the next Policy Anniversary Date.

#### **Hospital Expenses Cover (HEC) extended for COVID-19 related hospitalizations.**

- Under normal circumstances, this benefit is excluded in policies where the HEC has been taken. But, as a special consideration till 30<sup>th</sup> June 2021, COVID-19 related HEC claims are covered for private hospital treatment. (Government permission should have been granted for the hospital to treat COVID-19 through 'in patient' treatment.)
- This also applies to hotel-based 'in patient' treatment by hospitals with government permission for COVID-19 treatment at permitted hotels for the same period. (till 30<sup>th</sup> June 2021.)
- Life Assured/s must have tested positive for COVID-19.
- Cover is applicable till the next Policy Anniversary Date (one policy year). Some examples are given below:
  - If a policy is accepted on 31st March 2021, the next anniversary date will be 31st March 2022.
  - If the policy is issued on 07th July 2018 and if it was reinstated (through normal revival) on 15th February 2021, then the next anniversary date will be 07th July 2021, after the policy has lapsed
  - If the cover is renewed on 25th December 2020, the next anniversary date will be 25th December 2021.
  - If a policy is issued on 01st July 2021, then the special COVID-19 cover will not be applicable, as the policy issuance will be after 30th June 2021.
  - If a policy is issued on 01st January 2021 and if the Policy is reinstated on 05 August 2021 after the policy was lapsed, then special COVID 19 cover will not applicable as the policy reinstatement date will be after 30 June 2021.
  - If the cover is taken on 05th July 2020 and after a policy year, the cover is renewed on 05th July 2021 and the special COVID-19 cover is not applicable as the renewal date of the cover is after 30th June 2021.

The same terms and conditions will be applicable to the normal Hospital Expenses Cover and will continue in relation to COVID-19 HEC claims. Some examples for this are also given below:

- The per day room charge is capped as per the applicable benefit eligibility of the policy.
- Room charges are paid at the price of a corresponding hospital room category.  
*Example: If the hospital room charge is LKR 10,000, then the corresponding room charge of the hotel will be capped at same price during the time of the claim. Any amount in excess of the benefit eligibility will be the responsibility of the policyholder.*
- Applicable only for payable medical expenses and not for non-medical expenses such as transport, meals, laundry, service charges, etc.
- COVID-19 related 'outpatient' PCR tests, COVID-19 related vaccinations and / or complications related to COVID-19 related vaccinations are not covered.
- The maximum period of the cover is 14 days and a medical certificate that is issued by health authorities is mandatory to make the claim.
- Whether the claims are settled via cashless payment options will depend on whether the hospitals will allow cashless payment options. Therefore, till allowed by the hospitals, these will be settled as reimbursements.

### **Hospital Income Benefit (HIB) cover extended for COVID-19 related hospitalizations.**

The HIB cover will be available for COVID-19 related hospitalizations. However, claims are subject to the terms, conditions, limitations and the coverage applicable to the policy. Also, the Life Assured/s must have tested positive for COVID-19 and should be hospitalized at a government approved hospital or hotel to avail this benefit.

### **Hospital Income Benefit (HIB) cover for COVID-19 related quarantine period.**

- Under normal circumstances, this is an exclusion in the policy. But, as a special consideration till 30th June 2021, if the Life Assured/s are requested by government authorities to isolate and quarantine themselves in a government facility (under suspicion of having COVID-19) and is later tested positive for COVID-19 while in the government quarantine facility, then the quarantine period is still covered, **subject to the following:**
- Home quarantine in Sri Lanka, whether tested positive or negative for COVID-19 is not covered.
- Quarantining outside of Sri Lanka is not covered, whether tested positive or negative for COVID-19.
- The maximum period of the cover is 14 days and a medical certificate that is issued by health authorities is mandatory to make the claim.
- The cover is applicable till the next Policy Anniversary Date (one policy year).

### **Coverage for COVID-19 related deaths.**

- COVID-19 related Death (Basic & Additional Life Cover) is covered subject to other policy. Terms and conditions).
- COVID-19 related Death is not covered for policies issued, revived or renewed where the policyholders are working abroad and have signed CLAs agreeing to the exclusion of the COVID-19 cover.
- COVID-19 related Death is not covered if the death is contributed to by an illness/es not disclosed at the point of acceptance, revival or renewal of the policy.

Most of these extensions and exceptions under normal circumstances are excluded in our policies because COVID-19 has been recognised as a pandemic / epidemic by the World Health Organization (WHO) and the Sri Lankan Government. Pandemics / epidemics are usually not covered by Life Insurer.

However, the Company (AIA Insurance Lanka Limited) has negotiated special terms with reinsurers to provide additional protection to our valued policyholders.

Some of these extensions and exceptions have a time limitation because COVID-19 is a new risk and there is still insufficient mortality / morbidity data to justify longer cover extensions. Therefore, these extensions and exceptions are subject to review from time to time. As mentioned above, all other terms and conditions remain applicable in relation to waiting periods, pre-existing diseases, benefit sub limits, etc.