#### **Policy Conditions**

All terms/ conditions/ exclusions are as per the Master Policy which is issued to Hatton National Bank Card Center and will be available for perusal.

#### **Details of our Service Provider**

Paramount Healthcare Management Pvt. Ltd. 401 - 402, Sumer Plaza, Marol Maroshi Road, Marol, Andheri (East) Mumbai 400 059, INDIA

Contact Nos. +91 22 40004219 / 40004207 Dedicated Helpline No. for HNB: +91 22 40908356 Email id: travelhealth@paramount.healthcare WhatsApp No. +91 7718806681 Toll Free No. from USA: 866 978 5205

The general phone number will have to be called if cardholder is in any other country not listed above.

Should you wish to obtain any further details, you may contact the HNB Contact Centre on 0094 112 462 462 or

The Manager- Non Motor Claims, HNB General Insurance Limited, 2<sup>nd</sup> Floor, Iceland Business Centre, Sri Uttarananda Mawatha, Colombo 03. Hot line: 1303

Email: info@hnbgeneral.com









# **Overseas Travel Insurance Cover**



### HNB General Insurance Ltd (PB 5167)

2<sup>nd</sup> Floor, Iceland Business Centre, No. 30, Sri Uttarananda Mawatha, Colombo 03. E mail: info@hnbgeneral.com Web: www.hnbgeneral.com

Hotline:1303



Dear HNB Cardholder

We are pleased to inform you that HNB Card Center and HNB General Insurance have formulated an overseas travel insurance scheme with many benefits for HNB credit cardholders, who purchase their tickets for foreign travel using their HNB credit card. The value of cover will depend on your card category. The details are given for your information.

#### The terms and conditions are as follows:

- 1. Worldwide coverage
- 2. Maximum coverage per trip: 180 days

Commencement of the insurance cover begins from the date of departure from Sri Lanka

- 3. Insured persons:
- a) Card holder/Spouse below 80 years of age
- b) Legal dependent unmarried children- above 06 months and below 26 years of age. (Legal documents to be produced to HNB General Insurance Limited on submission of a claim if required)
- 4. Cardholders are kindly requested to inform HNB contact center on 0094 2462462, prior to travelling abroad.
- 5. In case of all hospitalization claims, it is compulsory to notify the service provider, M/S Paramount Healthcare Management (Pvt) Ltd, whilst abroad. Service provider could arrange payment of hospital bills direct to the hospitals up to the limits less the deductible. Please contact our service provider in time for this facility.
- 6. Reasonable precautions should be taken at all times during the overseas trip.
- 7. Persons not insurable: Professional & Semi-professional sportsmen/sportswomen.
- 8. The origin of journey should be from Sri Lanka and pre booked /pre planned travel out and back to Sri Lanka.
- 9. At the time of a claim, any additional documents requested by the Insurer for verification purposes should be forwarded at their request.
- 10. The bill of the common carrier related to the particular trip is paid by the eligible credit card holder by his/her credit card for full value of a single trip.
- 11. One way ticket coverage is limited for maximum 60 days.
- 12. Travel on dual passport/dual citizen Cover in country of domicile is limited to 60 days.
- 13. Travel on foreign passport- Coverage subject to purchase of return ticket to Sri Lanka and within Visa validity period but excluding country of domicile.

- A specimen policy stating the terms and conditions in full could be obtained on request.
- 15. Commencement of the insurance cover begins from the date of departure from Sri Lanka.

#### 1. Brief note on coverage

(i) Emergency Medical Expenses

Cover provided is for the immediate medical assistance required for falling ill whilst in travel or an accident sustained during travel.

(ii) Dental Treatment

In principle for only acute anesthetic treatment of the natural tooth or teeth.

(iii) Loss of Baggage

In case of total loss of baggage from an airline, coach operator or ferry company, a report is required from the carrier. For items valued in excess of US\$ 100, proof of ownership is required for settlement of any claim.

(iv) Loss of passport

In the event of a loss of passport actual expenses necessarily and reasonable incurred in obtaining a duplicate or fresh passport will be paid up to the limit indicated less the deductible. Theft of passport should be reported to police within 24 hours and a written police report should be obtained. Loss of passport due to it being unattended or forgotten in a public place, public transport, hotel or apartment is not covered.

(v) Financial Emergency

In the event of insured person getting in to a financial emergency due to theft or robbery, a payment equivalent to the stated limit will be paid. However, such loss should be reported to the police immediately and a report to be obtained.

#### 2. Main exclusions

- 1. Pre existing conditions and their direct or indirect complications are excluded.
- 2. Deductibles/Excesses the amount reflected will be deducted from the claim and this amount to borne by the traveler.
- 3. Medical check ups.
- 4. Water sports, winter sports, Professional & semi professional sportsmen.
- 5. Money such as cash, bank drafts, coins, bank and currency, treasury notes, cheques, postal orders, postal stamps.
- 6. Valuables such as photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewellery, furs and articles made of precious stones and metals.

- 7. Partial loss of baggage. However, loss of individual units of baggage will be considered as total loss.
- 8. Country of domicile subject to terms and conditions enumerated under points.
- 9. Strike, Riot and civil commotion are excluded.
- 10. Expenses under Communicable Diseases (Direct or Indirect expenses related to COVID 19 are excluded)

#### 3. Conditions

Benefits cannot be availed/clubbed together under the credit card and travel card schemes

Benefits are payable only under one card, in case of a scenario wherein the credit card holder also option for a travel card or vice versa.

## 4. Special notes (applicable to corporate cards-General Corporate SME Business Card)

The eligible benefit package will be as per the relevant card limit range given overleaf.

Eg: If a Corporate Credit Card (CCC) limit is LKR 75,000 the benefits of the "Classic" category will be applicable.

If a Corporate Credit Card (CCC) limit is LKR 1Million, the benefits or the "Signature" category will be applicable.
Only Corporate/Business Cardholder is entitled to have the insurance cover.

#### 5. Claim procedure

Inquiries and assistance regarding the travel insurance claims and benefits, particularly hospitalization expenses should directly be addressed to 'M/S Paramount Healthcare Management" immediately on the toll free numbers given on the following page or on their general line numbers. Failure to do so may prejudice your claim.

#### Documents required for payment of claims

- In case of loss of baggage caused by airline, a Property Irregularity Report (PIR) should be obtained from the airline office and invoices to be submitted of the purchased items above US\$ 100.
- In the event of an accident or an illness, bills/vouchers/reports/ discharge summary must contain the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the pharmaceuticals prescribed, the price and the receipt stamp of the pharmacy.

Card Type	Class	Classic/Regular/Gold	gold	Platinum	unu	Signature/MC World	MC World	Infinite	iite	Excess
Ranges	000'66-0	100,000-	250,000 and above	Up to 70 years	70-80 years	Up to 70 years	70-80 years	Up to 70 years	70-80 years	
Coverage	\$SN	\$SN	\$SN	\$SN	\$SN	\$SN	\$SN	\$SN	\$SN	\$SN
Personal Accident	70,000	100,000	120,000	250,000	120,000	400,000	120,000	200,000	120,000	50
Emergency Medical Expenses (Pre existing conditions not covered)	35,000	20,000	000'09	000'09	000'09	65,000	000'09	75,000	60,000	20
Dental	250	250	250	250	200	250	200	250	200	50
Repatriation of Mortal Remains	2,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	2,000	NIL
Loss of Baggage	1,000	1,500	1,750	1,750	1,500	1,750	1,500	1,750	1,500	50
Delay of Baggage	200	200	200	200	200	200	200	200	200	24Hrs
Loss of Passport	200	200	200	200	250	200	250	200	250	25
Personal Liability	1,500	3,000	3,500	3,500	3,500	3,500	3,500	3,500	3,500	50
Financial Emergency	100	200	200	200	200	200	200	200	200	Nil
Hijack Delay Allowance	100	200	250	250	250	250	250	250	250	12Hrs
Trip Delay	15 Max 200	15 Max 200	25 Max 200	25 Max 200	25 Max 200	25 Max 200	25 Max 200	25 Max 200	25 Max 200	12Hrs
Trip Cancellation	100	200	200	200	200	200	200	200	200	10%