

QUOTATION

Participant	: Dr. /Mr. /Mrs. /Ms.
Takaful Certificate	: Surgical and Hospitalisation Plan.
Period of Certificate	: One year.
Geographical Limits	: Within Sri Lanka only.
Waiting Period	: Due to illness / sickness - 30 days Due to accident - NIL
Age limit	: 18 to 55 years (Children unmarried/unemployed up to 21 years)
Coverage	: Settlement of Hospital bills incurred, treatment of an ailment as an indoor patient in hospital, where the treatment require hospitalization

Details	Plan : 1	Plan : 2	Plan : 3
Limit per Annum (Individual / Family)	100,000	200,000	300,000
Medical specialist fee per event for non surgical treatment (Specialist consultant, Physicians & Ect)	15,000	20,000	30,000
Medical specialist fee per event for surgical treatment (Surgeons, Anesthesiologist & Ect)	30,000	50,000	75,000
Maximum room charges per day (only 15 days for the period of cover)	6,000	7,500	9,000
Emergency traveling expenses within Sri Lanka - use of Ambulance to hospital	5,000	5,000	5,000
Specialized services such as X-rays, Scanning and ect whilst admitted (for treatment of an ailment)	10,000	25,000	45,000
Hospitalization in a non paying ward (government hospital) (only 21 days for the period of cover)	2,000	2,000	2,000
Annual Contribution per Adult	10,290	20,579	30,869
Annual Contribution per Proposer, Spouse & 2 children (Additional Child 10% of the premium)	18,293	36,586	54,878

The above Contributions are inclusive of all Taxes.

CLAIM PROCEDURE

1. Cashless service – Amana Takaful will issue identification cards to each member
2. Re-imburement – Insured could pay the bill in full and could get it reimbursed from Amana Takaful on submission of following documents within 21 days of discharge from Hospital
 - Completed claim form
 - Original Diagnosis Card
 - Original Bills & Payment receipts (Detailed bill for Medication & Drugs / Detailed bill for Investigations & Lab charges are a requirement for payment of the claim)

SUMMARY OF EXCLUSIONS

Benefits will not be paid for the following.

1. If treatment has not been obtained from a Registered Medical Practitioner (MBBS / MD) at a Registered Hospital and if treatment is not in keeping with the Diagnosis for which hospitalization was required.
2. Treatment obtained outside the geographical limits of Sri Lanka.
3. Treatment for children under one year of age.
4. Outpatient treatment, procurement or use of special braces.
5. Expenses on child birth.
6. Treatment relating to child birth, birth control or infertility, sub fertility, pregnancy, abortion miscarriage or any complications resulting from pregnancy.
7. Ayurvedic treatment.
8. Injuries or sickness arising directly or indirectly from War (whether declared or not), Riot, Strike and Civil commotion, while on active duty in any military naval or air force direct participation.
9. For injuries due to insanity or self-infliction.
10. Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC).
11. Hernia and womb related ailments (excluded for two years only)
12. Admission to hospital for investigations, preventive care including routine physical examinations , any circumcision whether or not due to illness or infection, voluntary sterilization of either sex such as castration, vasectomy and tubectomy.
13. Dental examinations, filling, extractions including removal impacted tooth and general dental care except dental operation resulting from an accidental injury.

14. For determining the refractive errors of the eye and their correction by glasses, contact lens or surgeries and cataract operations. (if the Certificate is in it's third consecutive year expenses for cataract surgery will be included subject to a maximum payment of Rs.30, 000/- including cost of lenses)
15. Acquisition of prosthetics such as artificial limbs, hearing aids and others.
16. Pre-existing conditions and congenital ailments.
17. Treatment obtained for alcoholism, drug or substance abuse.
18. Treatment to improve psychological , mental or emotional well-being
19. Physiotherapy Treatment.
20. Treatment for obesity, weight reduction or weight improvement.
21. Cosmetic surgery for purpose of beautification or plastic surgery
22. Discharge drugs, non medical personal services such as extra meals, telephone, television charges and the like.
23. Treatment for recuperative purpose as a result of mental fatigue, rest care or sanitararia care, drug addiction or alcoholism, communicable diseases requiring isolation by law or quarantine in the event of an epidemic and special nursing care.
24. Sickness or injuries arising from any kind of racing (except on foot), sky diving, scuba diving, mountaineering or any hazardous sport.

"Terms provided hereon are subject to receipt of a satisfactory duly completed proposal. Acceptance of risk and confirmation of cover is subject to Underwriters discretion."

I / We hereby accept the above quotation and agree to abide by the terms and conditions laid down by the company.

Signature

Date