



**Sri Lanka Insurance**  
Like a father - Like a mother

# Tele Life CERTIFICATE

Connecting & Protecting



**Dear Member,**

You have made a wise decision in obtaining a Group Insurance scheme from Sri Lanka Insurance the largest and strongest composite insurance provider in Sri Lanka.

Sri Lanka Insurance is the only insurer to be rated AAA by RAM Ratings for its long term claims paying ability and is the first insurer to receive a global rating AA(Ika) Fitch Ratings, London which further affirms the organization's long-term financial sustainability. Sri Lanka Insurance was chosen as the "Insurance Company of The Year 2010 - Sri Lanka" at the World Finance Awards, London competing and winning against the best in the Insurance Industry in Sri Lanka. Further, Sri Lanka Insurance has been awarded the prestigious ISO 9001:2008 quality management system certification for the organization's commitment and execution of processors in line with international quality standards.

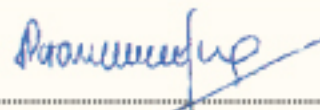
You can be rest assured that your group life insurance policy will not disappoint you when you need it most as we are committed to offering you continued protection and guaranteed benefits as per your policy conditions.

We welcome you to Sri Lanka Insurance and look forward to fostering a lifelong partnership with you.

**The Terms and Conditions of the scheme are given below for your information;**

1. We confirm that the legal owner of the SLT telephone line who has paid premiums and enrolled as a member, is now covered under Group Assurance Policy bearing No.GTLA/0235.
2. This policy is entered between Sri Lanka Telecom (hereinafter referred to as the Assured) and Sri Lanka Insurance Corporation (hereinafter referred to as the Company). The Assured and the Company have the sole right to make any amendments to the above mentioned policy.
3. This is a yearly renewable assurance.
4. Date of enrolment is the date of payment of the first premium by the member.
5. Irrespective of number of SLT telephone lines owned by the member, cover will be provided only for one telephone line. The monthly premium indicates in the following table, reflects the cover obtained by the SLT subscribers.
6. The benefits granted will cease on the member's 70th birthday.
7. There is no maturity benefit, refund of premium or surrender value under this policy.
8. Cover in respect of death due to an illness will commence only after 60 days from the date of first premium payment.
9. If the member is not in good health and is suffering from any illness or permanent disability at the time of enrolment the Company will not be liable to make any payment under this assurance. All claims must be notified within 03 months.
10. If it is proved that the death of a member of the Assured occurs as a result of his/her engaging in or participating in any way or manner, in any war or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, any terrorist activity, civil commotion, military or usurped power, martial law, riot, mutiny, invasion, act of foreign enemies or any act against any lawfully constituted authority, the Company will not be liable to make any payment whatsoever under the policy.
11. If a member of the Assured commits suicide while sane or insane, within one year from the date of enrolment, the Company will not be liable for any payment. If the member who was originally covered under this policy, ceased to be covered and the cover was re-commenced subsequently, the period of one year shall reckoned from the date of re-commencement of cover.
12. If at any time during the currency of this policy, including both before and after making of any claim or whilst any benefits are being paid, the member is found to be infected with any Human Immune Deficiency Virus (HIV), the policy will lapse in respect of that member.
13. Where the death of a member is sought to be established on the basis of a presumption generated in circumstances where he had not been heard of for a period of one (01) year by those who would have naturally heard of him if he had been alive, no money shall become due under the policy until the affluxion of a seven (07) year's computed from the time the member had ceased to be heard of and this fact notified to the Company.
14. The benefits will be payable to the nominee in the event of death of the member who's name is given by Sri Lanka Telecom PLC.
15. Cover will cease due to non-payment of premium for three consecutive months.
16. If a member opts-out of the Scheme or ceases to be member under point 15 above he or she will be permitted to rejoin the Scheme, after producing evidence of continued good health, at the cost of the member.

Natural Death Cover	Accidental Death Cover	Total Permanent Disability due to an Accident	Natural Death Cover	Accidental Death Cover	Total Permanent Disability due to an Accident	Monthly Premium Rs.
ස්වාභාවික මරණ සඳහා ආවරණය	හදිසි අනතුරකින් සිදුවන අනවසන් සඳහා ආවරණය	හදිසි අනතුරක් හේතුවෙන් සදාකාලික ආබාධිත තත්වයකට පත්වීම	ස්වාභාවික මරණ සඳහා ආවරණය	හදිසි අනතුරකින් සිදුවන අනවසන් සඳහා ආවරණය	හදිසි අනතුරක් හේතුවෙන් සදාකාලික ආබාධිත තත්වයකට පත්වීම	මාසික වාරිකය රු.
இயற்கை மரணக் காப்புறுதி	விபத்து மரணக் காப்புறுதி	விபத்து காரணமாக முழுமையான அங்கவீணம்	இயற்கை மரணக் காப்புறுதி	விபத்து மரணக் காப்புறுதி	விபத்து காரணமாக முழுமையான அங்கவீணம்	மாதாந்த கூட்டுப்பணம் ரூ.
Main Policyholder	ප්‍රධාන රක්ෂණ ඔප්පු හිමියා	විද්‍යාන කාப்புරුහි දැරීමෙහි	Spouse	සාමාන්‍ය	වෘත්තීය ජීවිතය	
100,000	100,000	100,000				60
200,000	200,000	200,000				90
300,000	300,000	300,000				120
400,000	400,000	400,000				150
100,000	100,000	100,000	100,000	100,000	100,000	100
200,000	200,000	200,000	200,000	200,000	200,000	150
300,000	300,000	300,000	300,000	300,000	300,000	200
400,000	400,000	400,000	400,000	400,000	400,000	250

  
Authorized Signatory

GTLA /0235/



