

QUOTATION - MEDICAL & PERSONAL ACCIDENT EXPENSES INSURANCE POLICY

Institution of Engineers, Sri Lanka

			Option - (i) / LKR	Option - (ii) / LKR	Option - (iii) / LKR	Option - (iv) / LKR	Option - (v) / LKR	Option - (vi) / LKR
		Total Sum Assured	150,000.00	300,000.00	450,000.00	600,000.00	750,000.00	1,000,000.00
1	1.1	Private Hospital (For Family Unit)						
		Room charges Maximum 10 days only	1,500.00	3,000.00	4,500.00	6,000.00	7,500.00	10,000.00
		Hospital Charges Medical and operational expenses for special treatment and Nursing provide on the recommendation of consulting specialist, For operating theater and surgeon and anesthetic fee						
		Consulting and specialist fee obtained on the Recommendation of a recognized physician or a physician Registered under section 41 of the Medical Services Ordinance While receiving indoor treatment in a hospital or nursing home.						
		Specialist services including : Out door treatments are not allowed Deep therapy treatment, X-ray, Radio logical and radium Examination and treatment, electrical treatment and massage.						
	1.2	GOVERNMENT – HOSPITAL Government hospital or government Ayurvedic hospital Allowance. (Rs.750.00 per day Maximum 10 days in once)	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
		LIMITS Maximum for the Whole Year	150,000.00	300,000.00	450,000.00	600,000.00	750,000.00	1,000,000.00
		Maximum for a Single Case	100,000.00	250,000.00	375,000.00	500,000.00	625,000.00	850,000.00
2		Eye Operations (Only for Members) (In Government or private hospital the cost of the lens will be Reimburse if the prescription & the receipt is submitted.)	25,000.00 (Maximum)	25,000.00 (Maximum)	25,000.00 (Maximum)	25,000.00 (Maximum)	25,000.00 (Maximum)	25,000.00 (Maximum)
3		Child Birth (For two Childrens Only) Private Hospital - Cesarean Normal Child Birth (Liability Effects Aftr 10 Months Waiting Period)	40,000.00 20,000.00	75,000.00 37,500.00	112,500.00 56,250.00	150,000.00 75,000.00	187,500.00 93,750.00	250,000.00 125,000.00
4		Spectacles (Member Only Once a Three Year) After Catract Operation	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
5		Critical Illness Cover (Only for Members & Spouse)	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
6		Natural And Accidental Death (Only for Members) Natural Death Accidental Death	15,000.00 150,000.00	30,000.00 300,000.00	45,000.00 450,000.00	60,000.00 600,000.00	75,000.00 750,000.00	100,000.00 1,000,000.00
7		Personal Accident (Only for Members) Permanent Total Disablement Permanent Partial Disablement Temporary Total Disablement (Maximum 52 Weeks) Temporary Partial Disablement (Maximum 52 Weeks)	150,000.00 75,000.00 4,500.00 2,250.00	300,000.00 150,000.00 9,000.00 4,500.00	450,000.00 225,000.00 13,500.00 6,750.00	600,000.00 300,000.00 18,000.00 9,000.00	750,000.00 375,000.00 22,500.00 11,250.00	1,000,000.00 500,000.00 30,000.00 15,000.00
		Premium Age between 18 - 65 Age between 66 - 70 Age between 71 - 75 Age between 76 - 80 Age between 81 - 85	17,250.00 19,125.00 21,000.00 22,875.00 33,187.00	32,250.00 36,000.00 39,750.00 43,500.00 64,125.00	47,250.00 52,875.00 58,500.00 64,125.00 95,062.00	62,250.00 69,750.00 77,250.00 84,750.00 126,000.00	77,250.00 86,625.00 96,000.00 105,375.00 156,937.00	102,250.00 114,750.00 127,250.00 139,750.00 208,500.00

Subject to : 0.1% Stamp Duty, 2% NBT, 12% VAT, Rs.250.00 Group Policy Fee

Aligible Persons and Age Limit

Member 18 - 85

Spouse 18 - 80

Parents Up to 70 Years

Unmarried Children Up to 21 Years

Institution of Engineers Sri Lanka

Premium(Schedule - I)

		Option - (i)	Option - (ii)	Option - (iii)	Option - (iv)	Option - (v)	Option - (vi)
	Total Sum Assured	150,000.00	300,000.00	450,000.00	600,000.00	750,000.00	1,000,000.00
1	<u>Premium Age - 18 - 65 Years</u>						
	Premium (individual)	17,250.00	32,250.00	47,250.00	62,250.00	77,250.00	102,250.00
	Stamp Duty (0.01%)	17.25	32.25	47.25	62.25	77.25	102.25
	NBT 2%	345.35	645.65	945.95	1,246.25	1,546.55	2,047.05
	VAT 12%	2,113.51	3,951.35	5,789.18	7,627.02	9,464.86	12,527.92
	Total Premium	19,726.11	36,879.24	54,032.38	71,185.51	88,338.65	116,927.21
2	<u>Premium Age - 66 - 70 Years</u>	19,125.00	36,000.00	52,875.00	69,750.00	86,625.00	114,750.00
	Stamp Duty (0.01%)	19.13	36.00	52.88	69.75	86.63	114.75
	NBT 2%	382.88	720.72	1,058.56	1,396.40	1,734.23	2,297.30
	VAT 12%	2,343.24	4,410.81	6,478.37	8,545.94	10,613.50	14,059.45
	Total Premium	21,870.25	41,167.53	60,464.80	79,762.08	99,059.36	131,221.49
3	<u>Premium Age - 71 - 75 Years</u>						
	Premium (individual)	21,000.00	39,750.00	58,500.00	77,250.00	96,000.00	127,250.00
	Stamp Duty (0.01%)	21.00	39.75	58.50	77.25	96.00	127.25
	NBT 2%	420.42	795.80	1,171.17	1,546.55	1,921.92	2,547.55
	VAT 12%	2,572.97	4,870.27	7,167.56	9,464.86	11,762.15	15,590.98
	Total Premium	24,014.39	45,455.81	66,897.23	88,338.65	109,780.07	145,515.77
4	<u>Premium Age - 76 - 80 Years</u>	22,875.00	43,500.00	64,125.00	84,750.00	105,375.00	139,750.00
	Stamp Duty (0.01%)	22.88	43.50	64.13	84.75	105.38	139.75
	NBT 2%	457.96	870.87	1,283.78	1,696.70	2,109.61	2,797.80
	VAT 12%	2,802.70	5,329.72	7,856.75	10,383.77	12,910.80	17,122.51
	Total Premium	26,158.53	49,744.09	73,329.66	96,915.22	120,500.78	159,810.05
5	<u>Premium Age - 81 - 85 Years</u>						
	Premium (individual)	33,187.00	64,125.00	95,062.00	126,000.00	156,937.00	208,500.00
	Stamp Duty (0.01%)	33.19	64.13	95.06	126.00	156.94	208.50
	NBT 2%	664.40	1,283.78	1,903.14	2,522.52	3,141.88	4,174.17
	VAT 12%	4,066.15	7,856.75	11,647.22	15,437.82	19,228.30	25,545.92
	Total Premium	37,950.74	73,329.66	108,707.43	144,086.34	179,464.11	238,428.59