

1. DEFINITION FOR TOTAL & PERMANENT DISABILITY (ACCIDENT & SICKNESS) BENEFIT

1.1 ELIGIBILITY

This is made available to all holders of American Express Credit Cards ["Card-member(s)"] issued by Nations Trust Bank PLC (The Bank), excluding American Express Corporate cards and Explorer Cardmembers. This benefit can be availed of only if it has been provided for in the Policy Schedule or by an Endorsement on the Policy.

1.2 THE BENEFIT

If the Life Assured becomes Totally and Permanently Disabled as per the definition given herein, the Company will initially pay an amount equal to Sixty percent (60%) of the Sum Assured indicated against Total & Permanent Disability Benefit in the Policy Schedule and the balance Forty percent (40%), without interest, in four equal installments, subject to the Conditions and Exclusions stated hereunder. If death occurs before the full payment of benefits hereunder has been made, the balance portion of the benefit payable will be settled along with the Death Claim.

1.3 DEFINITIONS

- "Total and Permanent Disability" due to Accident or Sickness refers to a disability, which:
 - I) is caused by Bodily Injury resulting from an Accident or due to Sickness; and
 - II) occurs due to the said Bodily Injury or Sickness, directly; and
 - III) occurs within Ninety (90) days from the date of occurrence of such Accident or from the date of diagnosis of disease/ Sickness which triggered the disability, but before the expiry of the cover; and
 - IV) Completely, continuously and permanently prevents the Life Assured from engaging in any work, occupation or profession to earn or obtain any wages, compensation or profit, and such condition to persist for at least Six (6) months from the date of disability. For the purposes of this benefit,

The loss of both arms, or of both legs, or of one arm and one leg, or of both eyes, shall be considered total and permanent disability, without prejudice to other causes of total and permanent disability.

- "Accident" means an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury.
- "Bodily Injury" means injury must be evidenced by external signs such as contusion, bruise or wound except in cases of drowning and internal injury.
- "Loss of an arm or a leg" shall mean physical severance of the arm at or above The wrist or physical severance of the leg at or above the ankle which:
 - I) is caused by Bodily Injury resulting from an Accident or due to Sickness, and
 - II) occurs due to the said Bodily Injury or Sickness, directly, and
 - III) Occurs within Ninety (90) days of the occurrence of such Accident or date of diagnosis of disease/Sickness but before the expiry of the cover.

- “Loss of an eye” shall mean total and irrecoverable loss of sight of an eye which:
 - I) is caused by Bodily Injury resulting from an Accident or due to Sickness, and
 - II) occurs due to the said Bodily Injury or Sickness, directly, and
 - III) occurs within Ninety (90) days of the occurrence of such Accident or date of diagnosis of disease/Sickness but before the expiry of the cover

1.4 CONDITIONS

- Permanent Disability of the Life Assured should occur:
 - I) while the Policy is In Force for the full Sum Assured; and
 - II) prior to the Expiry Date of this benefit as stated in the Policy Schedule or before the Policy Anniversary preceding the Seventy Second (72nd) birthday of the Life Assured.
- A written notification of any Bodily Injury resulting from an Accident or due to Sickness upon which a claim may be based, must be given to the Head Office of the Company within thirty (30) days from the date of sustaining such injury. Failure to give notice within such time shall give the Company the right to repudiate such claim. The evidence for proof of disability should be submitted to the Company at the expense of the claimant. Similar proof must be given as and when required by the Company of the continuance of the disability at the expense of the claimant.
- Any medical examiner nominated by the Company shall be allowed to examine the Life Assured in respect of the disability claimed in such manner and at such times before or after the disability is accepted by the Company, as the Company may require.

2. FUNERAL EXPENSES BENEFIT

2.1 ELIGIBILITY

This Benefit can be availed of only if it has been provided for in the Policy Schedule or by an Endorsement on the Policy.

2.2 THE BENEFIT

If the death of the Life Assured occurs prior to the Expiry Date of this benefit, the Company will pay an amount equal to the Sum Assured indicated against this benefit in the Policy Schedule, subject to the following conditions and Exclusions.

2.3 CONDITIONS

a) Death of the Life Assured should occur: I. prior to the Expiry Date of this benefit as stated in the Policy Schedule or before the seventieth (70th) birthday of the Life Assured and the death of the Life assured should be notified in writing along with the evidence of proof of Death to the Insurance company immediately.

b) The Company's admission of liability under the Last Expenses Benefit does not bind the Company to undertake liability for any other claims/ benefits under this policy and is made without prejudice to the Company's liability.

3. ANCILLARY BENEFIT ENDORSEMENT:

3.1 REPATRIATION BENEFIT

This benefit will be paid in the event the corpse of the member insured is being transported to another country.

4. Allianz Insurance Claims procedure with the Nations Trust Bank NTB Card Holders.

4.1 Claims Process: -

1. Death, Total Permanent Disability, Funeral Expenses Benefit and Repatriation Cost covers are given.
2. Period of Intimation is within one month from the date of event.
3. A Claim form will be provided by Allianz Life Lanka based on the nature of request.
4. NTB will send a copy of the certified death certificate / medical reports with the relevant NTB branch's official Stamp.
5. Duly Filled Claim form should be submitted along with the following document at the time of a claim.
 - a. Death / Accidental Death– Death Certificate.
 - b. Medical Reports
6. NTB will inform the NIC No, Unique ABS No of the deceased / patient at the time of the intimation.
7. If there are no any adverse features, Allianz Life Lanka will settle the claim within 3 working days and the cheque will be delivered to NTB "Bancassurance division"
8. All other conditions will be remained as per the Policy Document.