

Loss of Income policy with FairFirst FAQ's

1. What is this insurance cover?

- The loss of income is a product where, provide the support when the insured person suffers income loss due to physical disablement due to sickness or an accident & protection for loss of employment or accidental death benefit cover.

2. What are the benefits

PREMIUM TABLE		LOSS OF INCOME		LOSS OF JOB		ACCIDENTAL DEATH BENEFIT
Daily Reduction	Monthly Deduction (excl. Taxes)	Daily allowance layers	Annual cover	Cover	No of Salary times	Indemnity Amount
5.00	150.00	1,200.00	35,000.00	Monthly salary or Maximum of Rs 50,000 whichever is less	03 months	150,000.00
3.67	110.00	1,000.00	30,000.00			
3.13	94.00	800.00	24,000.00	Monthly salary or Maximum of Rs 50,000 whichever is less	02 months	100,000.00
2.60	78.00	600.00	18,000.00			
2.07	62.00	400.00	12,000.00	Monthly salary or Maximum of Rs 50,000 whichever is less	01 months	50,000.00
1.53	46.00	200.00	6,000.00			

Note – Accidental death cover will be will be entitle for subscribers who are not permanently employed only.

3. Valid Period

Once the subscription fee has been deducted for a month, the cover will be activated 30 days after the deduction of the subscription fee initially and will be valid only for 1 month. Once the subscription fee is deducted, customer will be covered for the following month and this will be a continuous process.

4. How to subscribe and De-subscribe the service?

- Subscribe- Type REG and send it to 428
- De-Subscribe- Type DREG and send it to 428

5. What are the chargers

- Pre-Paid – Rs. 5 per day
- Postpaid – Rs. 150 per month

*Once a customer subscribe to this service the premium will be automatically deducted for the relevant month.

6. Who can subscribe to the service?

- a. Any post/pre customers who have provided the NIC number to Mobitel is entitle for the cover.

7. Who is the insurance provider?

- FairFirst Insurance

8. What is the Claiming Process

- In case of a claim customer should submit the relevant document/s to FairFirst Insurance. For further clarifications customer has to coordinate with FairFirst Insurance and the relevant contact details will be provided.

9. What are terms and conditions for this service?

- To get the terms and conditions please visit; www.mobitel.lk/minsurance

10. How the monthly premium is reflected in the monthly postpaid bill?

- HOS cover

11. Details of the contact person

- FairFirst Hot Line - 070 212 5458