



## Benefit Schedule for Ceylinco - DFCC 'Ananthaya' Insurance

The Ceylinco Ananthaya Insurance Scheme safeguards your interests and provides protection if you are unable to fulfill your credit card payments. Reduce the risk of settling your credit card outstanding in the event of serious illness, disablement or death due to an accident without being a burden to your loved ones.

### BENEFITS TO DFCC CREDIT CARD HOLDERS

When you use your DFCC credit card to make a purchase, you will receive insurance coverage equal to the amount of the purchase, which will increase every time you make a purchase.

Cover		Maximum Sum Insured Amount (Rs.)
<b>A</b>	Disablement due to an accident	Up to 1,000,000
	Death due to an accident	Up to 1,000,000
<b>B</b>	Serious Illness Cover	Up to 500,000

- In times of distress, the customer can settle the credit card balance outstanding to the bank, thus relieving a huge financial burden.
- If there's a balance, it would be offered to the beneficiaries (family) of the customer.

### A) Permanent Disablement / Death:

The following percentages will apply subject to the maximum sum insured of Rs. 1,000,000/-

Description of Disablement	Percentage of Capital Sum
Accidental Death / Loss of two limbs / Loss of both hands, or of all fingers and both thumbs / Total Paralysis / Total Insanity / Injuries resulting in being permanently bedridden / Any other injury causing permanent total disablement / Total & Irrevocable loss of all sight in both eyes	100%
Loss of Arm at Shoulder / Loss of Arm between Shoulder and Elbow / Loss of Arm between Elbow and Wrist / Loss hand at Wrist / Loss of leg - at hip between knee hip / below knee / Total & Irrevocable loss all sight in one eye / Loss of four fingers and thumb of one hand / Loss of Speech	50%
Loss of four fingers	40%
Loss of thumb	25%
- Both phalanges	10%
- One phalanx	10%
Loss of index finger	10%
- Three phalanges	8%
- Two phalanges	4%
- One phalanx	6%
Loss of middle finger	4%
- Three phalanges	2%
- Two phalanges	5%
- One phalanx	4%
Loss of ring finger	2%
- Three phalanges	4%
- Two phalanges	3%
- One phalanx	2%
Loss of little finger	3%
- Three phalanges	2%
- Two phalanges	15%
- One phalanx	5%
Loss of metacarpals	2%
- First or second (additional)	3%
- Third, forth or fifth (additional)	2%
Loss of toes	15%
- All	5%
- Great, both phalanges	2%
- Great, one phalanx	1%
- Other than great, if more than one	75%
Loss of hearing	15%
- Both ears	
- One ear	

## B) SERIOUS ILLNESSES:

Acute Kidney Failure	Muscular Dystrophy
Acute Liver Disease	Aortic Dissection
Acute Lung Disease (Pneumonia)	Permanent Blindness
Acute Cardiac Arrhythmia	Emergency Major Organ Transplant
Heart Attack including Stenting and Bypass	Permanent Deafness
Stroke (Ischemic / hemorrhagic Strokes)	Loss of Speech Organ
Coma excluding Diabetic and Liver conditions	Multiple Sclerosis
Cancer	Hepatitis A
Pulmonary Embolism (Blockage of an Artery in the Lungs)	Paralysis
Meningitis	Guillain-Barre Syndrome

- Policy Period : One year from the date of commencement of the policy - Confirmation will be sent to each insured individual via SMS
- Geographical Limits : Within Sri Lanka only
- Waiting Period : Illness / Sickness 90 days
- Age Limit of Insured : 18-70 Years

The maximum amount payable in respect of "Stenting" (angioplasty) shall be limited to the amounts indicated below or the actual cost payable under this policy, whichever is less.

Single Vessel	-	Rs. 400,000 (Maximum up to Policy Limit)
Double Vessel	-	Rs. 500,000 (Maximum up to Policy Limit)
Triple Vessel	-	Rs. 500,000 (Maximum up to Policy Limit)

This insured amount will be reimbursed only once during the current period of the policy provided that the illness had not been contracted within ninety (90) days from the commencement of the policy.

## PREMIUM

Example:

PURCHASE VALUE	COVERAGE	PREMIUM
Rs. 3,000/-	Rs. 3,000/-	Rs. 12/- + VAT

- Insurance coverage will be the value of the Purchase.
- Premium will be charged on Purchase Value.
- When maximum coverage reaches Rs. 1,000,000/- for Personal Accident and Rs. 500,000/- for Serious Illness, no additional premium will be charged.
- Coverage period will be 1 year from date of Purchase.
- In the event of a claim, accumulative cover limit will be the claimable amount subject to the maximum sum insured.
- A permanent total loss of a member shall be treated as a loss of member.
- Loss of speech shall mean a total permanent inability to communicate verbally.
- The aggregate of all percentages payable in respect of any one accident shall not exceed 100%.

In the event of a total of 100% having been paid, all insurance here under shall immediately cease to be in force. All other losses less than 100%, if they have been paid, it shall reduce the coverage under Benefit (A) by that amount from the date of accident until the expiration of the Policy.

\*\*\*Subject to policy terms and conditions.

**For registration and premium details, please call 0112 350000 or 0112 393939.**  
**For more details, please visit [www.dfcc.lk](http://www.dfcc.lk)**