

LIFE CLAIMS HANDLING PROCEDURE



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CLAIMS HANDLING PROCEDURE – DEATH CLAIMS

01. Procedure for intimating a Death Claim

In the event of a death of the life assured, our nearest branch should be informed in writing.

Contact details of Death Claim Handling Division

Tel. 011-2 377 377

E-mail: email@sliclife.com / lifedeathclaims@sliclife.com

02. Documents and standard requirements applicable to the settlement of the Death claim

The following requirements should be provided by the claimant at his/her own expenses. The documents/ certificates should be in Sinhala/ Tamil or English language. If any document is in the language other than above 3 languages, certified English translation should be provided.

1. Original Death Certificate of the Deceased

Sri Lankan Citizen - The death certificate issued by the Government of Sri Lanka

Non-Sri Lankan Citizen – An English copy of the original death certificate issued by the relevant authority of respective country.

2. Original Insurance policy document with the policy schedules and endorsements.

3. Claimant's statement /assignee's statement – Company will provide the relevant form.

4. Last medical attendance certificate and reports relevant to hospital treatments – Company will provide the relevant form.

5. Inquest report and the post mortem report

Additional requirements (if necessary)

6. Other medical records including diagnostic tickets, clinic books, Government Analysis report.

7. Details of legal heirs in the absence of a nominee (Certified photocopies of their birth certificates and death certificates).

8. If the nominee has passed away, a certified copy of his/her death certificate.

9. If the age of the life assured has not been admitted at the time of the inception of the policy, a certified copy of his/her birth certificate or national identity card.

10. A Certified copy of Driving License.

11. If the life assured is married, a certified copy of his/her marriage certificate.

12. If the authorities insist the presence of the claimant to issue reports relevant to the death of the life assured, the claimant should act accordingly.

CLAIMS HANDLING PROCEDURE – DISABILITY CLAIMS

01. Procedure for intimating a Disability Claim

In the event of a disability claim of life assured, our nearest branch should be informed in writing immediately after the happening of the disability.

Contact details of Death & Disability Claim Handling Division

Tel. 011-2 377 377

E-mail: email@sliclife.com / lifedeathclaims@sliclife.com

02. Documents and standard requirements applicable to the settlement of a Disability claim

The following requirements should be provided by the life assured/ claimant at his/her own expenses. The documents/ certificates should be in Sinhala/ Tamil or English language. If any document is in the language other than above 3 languages, certified English translation should be provided.

1. Original Insurance policy document with the policy schedules and endorsements.
2. Disability Claim form – Company will provide the relevant form.
3. Disability questionnaire– Company will provide the relevant form.

Additional requirements (if necessary)

4. Other medical records including diagnostic tickets, clinic books, and a clear photograph of the limb where the amputation was done (in the event of an amputation.)
5. Medico – Legal Report
6. A Certified copy of Driving License.
7. Certified copies of the report of Medical Board and the letter of the employer (In the event of an early retirement / resigning)
8. If the authorities insist the presence of the life assured to issue reports relevant to the disability sustained by the life assured, the life assured/claimant (depending upon the event) should act accordingly.

CLAIMS HANDLING PROCEDURE – HEALTH CLAIMS

01. Procedure for intimating a Claim

For Reimbursement claim

The claimant must notify the company in writing or inform to the contact center of the company via 011-2 377 377 within 72 hours of hospitalization.

For Cashless claim

In the event of a cashless claim settlement, the company should be informed to contact center via 011- 2 377 377 at the time of admission of the claimant to the hospital.

02. Documents and standard requirements applicable to the settlement of the claim

The following requirements must be submitted to an institution within 30 days from the date of discharge for eligibility to be considered.

1. Duly completed health claim application form.
2. Original Copy of Diagnostic Report/Clinical Record Book (This will be a copy attested by our authorized officer and returned).
3. Hospital Final Bill/Detailed Bill. Payment receipts.
4. A copy of the National Identity Card of the Principal Insured / Policyholder
5. A copy of the first page of the bank account statement of the main insured.
6. All treatment notes / test reports obtained related to the condition
7. If there is any other medical condition, related treatment notes.

If the hospitalization was due to an accident,

1. A copy of the police statement.
2. A description of the accident,
3. Copy of driving license in case of car accident.

CLAIMS HANDLING PROCEDURE – CRITICAL ILLNESS CLAIMS

01. Procedure for intimating a Claim

In the event of a critical Illness of the life assured, our nearest branch should be informed within 15 days from the date of diagnosis.

Contact details

Tel. - 011-2 377377

email – email@sliclife.com / arogya@sliclife.com

02. Documents and standard requirements applicable to the settlement of CIC claim

1. Duly completed claim request form - Company will provide the relevant form.
2. All related treatment records and testing records
3. Duly completed CIC questionnaire relevant to policyholder's illness (This should be completed by Medical consultant) - Company will provide the relevant form.
4. Duly completed discharge papers - Company will provide the relevant papers.
5. A Copy of the 1st page of main life assured Bank pass book / Bank statement where the account number and name are indicated.

Procedure

1. Should submit duly completed claim request form and all related claim documents including testing and treatment records pertaining to policyholder's critical illness or surgery within 15 days from the date of diagnosis.
2. After verifying those records Company will issue CIC questionnaire relevant to policyholder's illness
3. Discharge papers will be issued to the policyholder after receiving all above requirements.
4. Upon receiving the completed discharge forms that claim amount will credit to policyholder's account.

TIME FRAME APPLICABLE FOR SETTLEMENT OF A CLAIM

No	Activity	No of Working Days
1	Acknowledgement of the claim notification and raising claim requirements	2
2	Settlement of Claim with investigation requirement subject to receipt of all documents	14
3	Settlement of Claim without investigation requirement subject to receipt of all documents	3
4	Notification of rejection/ repudiation with reasons	3

Note:

Exceptions to the above time lines shall include, but not be limited to, circumstances where the beneficiary is residing outside the country, is suspected to have been involved in the death of the policyholder, where no beneficiary has been designated, or where the Company is required to await the outcome of a court ruling or other legal proceedings or where the policyholder submit a claim of fraudulent nature.

Document Version

Version	Description/ Change	Date
V. 01	Original Version	27/04/2026



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