

Free lifetime hospitalization



JANASHAKTHI
LIFE UNLIMITED



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Life



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Free Lifetime Hospitalization Cover

Protection for as long as you live

Your dreams and aspirations for yourself and your loved ones do not end at 55 or 60, they will be with you for as long as you live. To realize such dreams and fulfill your aspirations in life you need Janashakthi “Life Unlimited”, the only insurance policy in the world to provide such fulfillment.

Lifetime hospital cover

At every stage in your life, you are exposed to health risks and as you pass the age of 55, the risk is even greater. Private medical healthcare is always expensive. Janashakthi Life Unlimited is the only insurance policy in Sri Lanka to provide free lifetime hospitalization cover after the policy has matured.

This unique product is a fixed term life insurance plan with the flexible premium payment term ranging from 5 -20 years. You can select your preferred premium payment term of your choice at the inception of the policy. At the end of the 20th year, you will receive a lump sum including a guaranteed bonus as the maturity value of the policy. However, the policy does not end at that point. Free hospitalization & life cover will continue for life, even if you live to be a hundred or more.

Policyholders would have the option of selecting two schemes of hospitalization; either on a cash plan basis or reimbursement basis.



Benefits during payment period

ILLUSTRATION

Basic Sum Assured - Rs.1,000,000/-

- In the event of a natural death, your dependents will receive a lump sum of Rs.1,000,000/=.
- If the death is caused by an accident, your dependents will receive a lump sum of Rs.3,000,000/=.
- In the event of Total & Permanent Disability caused by an accident, you will receive a lump sum of Rs.3,000,000/=.
- For Partial & Permanent Disability caused by an accident, a specified % of Rs.2,000,000/= will be paid depending on the nature of the disablement, as described in the policy.
- In the event of a critical illness as specified in the policy, you will receive a lump sum of Rs. 1,000,000/=.

- You are entitled for an annual hospitalization benefit of Rs. 200,000/= or a hospital cash plan up to 0.5% of basic life cover up to a maximum of Rs. 10,000/= per day for a maximum of 180 days with a maximum of Rs. 500,000/= per annum.

Benefits at maturity

- You will receive a guaranteed lump sum payment of Rs. 1,500,000/=

Free Lifetime benefits after maturity

- Natural death benefit of Rs. 200,000/=.
- Accidental death benefit of Rs. 1,000,000/=.
- Annual hospitalization benefits will continue unchanged for the rest of your life.
- Hospitalization expenses can be doubled after the maturity if benefit is opted to be taken only after maturity (To be decided at the inception).

Enhanced Protection for you & your family

- Depending on your needs, protection from Janashakthi Life Unlimited can be enhanced up to 15 times the sum assured.
- Life cover can be enhanced up to eight times in total.
- Personal accident cover can be enhanced up to six times in total.
- Critical illness cover can be enhanced up to 40% of the additional life cover with a maximum of Rs. 5,000,000/=.
- Your spouse and children also can be included to the policy by paying a nominal extra premium.
- Children under the age of 18 years, can also be included for hospitalization benefits and critical illness cover by paying an additional premium.

This is only an outline of services provided. Refer policy document for details.

About Janashakthi Insurance PLC

Janashakthi has an exceptional record of financial stability and claim settlement. It has the highest stated capital of Rs.4.85 billion among quoted insurance companies in Sri Lanka, with Rs.20 billion in assets and over Rs.3 billion in annual gross written premiums. Janashakthi has paid over 1.5 billion in claims to its policy holders, and is backed by global A-rated reinsurers.

Janashakthi is committed to safeguarding your investment, so you may enjoy the peace of mind and financial security you deserve in your later years.

This leaflet is only intended to provide general information about Janashakthi Life Unlimited. For details and more specific information about this plan, please refer the policy schedule and policy document which are available on request.

To learn more about how Janashakthi Life Unlimited will work for you, please talk to one of our specialised life insurance advisers.



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