

# HELLO AGAIN!

YOU ARE COVERED FOR COVID-19 BY PEOPLE'S INSURANCE PLC FOR BENEFITS AS LISTED BELOW

## Mandatory COVID-19 Insurance Cover from People's Insurance PLC

Cost USD 12 for one month cover of USD 50,000



Benefits	Limits
1) Room charges for hospitals designated by the Government (Including laundry/linen charges)	SLR 18,000/- per day (Maximum up to 30 days)
2) Intermediary center room charges (If a tourist tested positive for covid-19)	SLR 15,000/- per day (Maximum up to 30 days)
3) Intensive Care charges	SLR 100,000/- per day (Maximum up to 30 days)
4) Admission & inpatient registration charges, Medical and Operational Expenses, Nursing and Resident Medical Officer charges including use of operating theatre, Laboratory, Investigations, ward procedures & Special Treatment on the recommendation of the Consultant Specialist on Hospitalization.	Based on actuals
5) Expenses of PCR tests, X-rays, scans, other laboratory tests and drugs that had to be incurred whilst being an inpatient in a government approved hospital, subject to the production of bills; (This excludes the cost of three (03) mandatory PCR tests that should be carried out by inbound visitors after arrival in Sri Lanka)	Based on actuals
6) Consultant/Specialist Fees as well as Surgeon's and Anesthetist's Fees.	Based on actuals
7) Government approved quarantine hotel room charges	SLR 15,000/- per day (Up to 21 days )
8) Any expenses incurred for PCR testing, drugs, scans, X-rays or other laboratory tests conducted on the recommendation of a Ministry Of Health approved medical officer when staying in a government approved quarantine hotel.	Based on actuals
9) Transport charges from accommodation establishment to hospital/intermediary centers /quarantine hotel in the event of 1990 Ambulance service is not available.	Based on actuals
10) Repatriation of mortal remains as a result of Covid 19	USD 10,000/-
11) Any additional charges incurred for cost of rescheduling flight and extending stay due to being afflicted with Covid-19 whilst in Sri Lanka	Based on actuals

**NOTE: TOTAL LIABILITY INCLUDING ALL ABOVE FOR COVID INSURANCE COVERAGE SHOULD  
BE UP TO A MAXIMUM OF USD 50,000.00  
PREMIUM FOR 30 DAYS : USD 12 PER PERSON  
EXTENSION FOR EACH 30 DAY PERIOD ( UP TO 60 DAYS ) : USD 6**

**Conditions**

- i. COVID-19 coverage is subject to proof of negative results of COVID-19 test done within 72 hours prior to boarding the flight. However fully vaccinated travelers having a history of infection within the last 3 months, could arrive with a negative COVID-19 Rapid Antigen Test/PCR Test report done within 48 hours prior to embarkation.
- ii. The validity period of this insurance cover is for initial 30 days from the arrival in Sri Lanka, unless extended through People's Insurance with payment of an extra premium.
- iii. Any other claims for PCR or other tests/drugs owing to COVID-19 while staying in a government approved quarantine hotel should be only under the strict prescription of a Ministry of Health approved Medical Officer.
- iv. All claims would require proof documents including hotel accommodation (Check in and Check out) and medical doctor recommendation/prescriptions (if applicable).
- v. Extensions to be applied prior to expiry of the existing insurance cover.
- vi. Insurance should be activated on or before the arrival date.

**Mandatory steps/documents for each and every claim**

- i. Inform the helpline immediately after a tourist is tested positive and sent to a government approved hospital or a intermediary center or when directed to a quarantine hotel detailed for quarantine hotel as per prevailing government regulations.
- ii. It is mandatory to submit the PCR test results done prior to boarding the flight when intimating a claim.
- iii. Documentary evidence of the date when the claimant initially tested positive for COVID-19 in Sri Lanka.
- iv. Fully vaccinated travelers having a history of infection within the last 3 months, should submit documentary evidence of the positive COVID-19 test result and the Rapid Antigen Test/PCR Test report done within 48 hours prior to embarkation at the event of a claim.
- v. For claim settlement on reimbursement basis, the above information should be submitted no later than 21 days after the claimant first tested positive for COVID-19 in Sri Lanka.

24-hours helpline  
Tel: +94 - 112 206 306  
Email - covidinsurance@plc.lk