

POLICY SCHEDULE

NAME AND ADDRESS FOR POLICY:		NATIONAL DEVELOPMENT BANK PLC No. 40, Nawam Mawatha, Colombo 02		
POLICY CURRENCY:		LKR, Sri Lankan Rupees		
1. POLICY NO: 24HDO4ATM003618	2. CLASS OF RISK: TRAVEL MAX	3. BUSINESS CODE: PQ27	4. BRANCH CODE: HDO	5. BUSINESS REFERENCE: B088
6. INSURED: NATIONAL DEVELOPMENT BANK PLC				
7. PERIOD OF INSURANCE FROM: 00.00 a.m. on 31/12/2024 TO: 11.59 p.m. on 31/12/2025 (Both days inclusive)				
8. BENEFIT:				
Benefit (Limits under USD \$)	Infinite (Superior)	Signature (Premier)	Platinum (Non Premier)	Deductible
A. Accidental Death and Dismemberment	200,000	100,000	50,000	N/A
B. Accidental Death and Dismemberment (Common Carrier)	200,000	50,000	25,000	N/A
C. Accident & Sickness Medical Expense Benefit, Evacuation & Repatriation of mortal remains	100,000	70,000	50,000	In Respect of, * Superior - \$ 100 * Premier - \$ 75 * Non-Premier - \$ 50
D. COVID - 19 Cover	100,000	70,000	50,000	In Respect of, * Superior - \$ 100 * Premier - \$ 75 * Non-Premier - \$ 50
E. Sickness Dental Relief	200	200	200	25
F. Baggage Delay Benefit	500	500	500	06 HRS
G. Baggage Loss Benefit - Checked	2,000	1,500	1,500	50
H. Hijacking Benefit	1,000	1,000	1,000	12 HRS
I. Loss Of Passport Benefit	750	500	250	10
J. Personnel Liability Benefit	50,000	50,000	50,000	200
K. Automatic Extension of policy up to 07 Days	Covered	Covered	Covered	N/A
L. Emergency Cash Advance	1,000	1,000	1,000	N/A
M. Trip Delay Benefit	1,000	1,000	1,000	06 HRS
N. Trip Cancellation	1,000	1,000	1,000	50
O. Legal Assistance in case of Incident	25,000	15,000	10,000	N/A
P. Assistance	Included	Included	Included	N/A

9. Special Condition

- I. Worldwide Coverage (Excluding Domiciles & Sanction Countries / States)
- II. Maximum coverage per trip - 90 days (Commencement of the insurance cover begins from the date of departure from Sri Lanka)
- III. Insured persons
 - a) Card holder and or Spouse - below 75 years of age
 - b) Dependent - unmarried children- above 06 months and below 21 years of age (Legal documents to be produced to HNB General Insurance Limited on submission of a claim if required)
- IV. In case of all hospitalization claims, it is compulsory to notify the service provider, M/S Paramount Healthcare Management (Pvt) Ltd, whilst abroad
- V. Reasonable precautions should be taken at all times during the overseas trip.
- VI. The origin of journey should be from Sri Lanka and pre booked /pre planned travel out and back to Sri Lanka.
- VII. At the time of a claim, any additional documents requested by the Insurer for verification purposes should be forwarded at their request
- VIII. The bill of the common carrier related to the particular trip is paid by the eligible credit card holder by his/her credit card for full value of a single trip
- IX. Travel on foreign passport- Coverage subject to purchase of return ticket to Sri Lanka and within Visa validity period but excluding country of domicile.
- X. The number of card details for each category should be submitted on a quarterly basis. If the total card amount exceeds 9,500 cards, an additional premium will be charged on a per-card basis.

Per Card Premium

	Card Type		
	Infinite	Signature	Platinum
Basic Premium (Without Taxes)	\$ 5.00	\$ 2.50	\$ 1.50
Net Premium (With Taxes)	\$ 7.11	\$ 4.05	\$ 2.83

- XI. Claims notification: Maximum of 15 days from occurrence date.
- XII. Benefits cannot be availed/clubbed together with any other insurance covers with HNBGI.
- XIII. Benefits are payable only under one card

10. Exclusions:

- I. Preexisting conditions and their direct or indirect complications are excluded
- II. Medical check ups
- III. Valuables such as photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewellery, furs and articles made of precious stones and metals.
- IV. Country of domicile subject to terms and conditions enumerated under points.
- V. Strike, Riot and civil commotion are excluded

11. Claim procedure

Inquiries and assistance regarding the travel insurance claims and benefits, particularly hospitalization expenses should directly be addressed to 'M/S Paramount Healthcare Management' immediately on the toll free numbers given on the following page or on their general line numbers. Failure to do so may prejudice your claim.

Nayneesh Tillu	+91 22 40004203	nayneesht@paramount.healthcare
Travel Health Executive	+91 22 40004219	travelhealth@paramount.healthcare
Nishat Shaikh	+91 22 40004229	nishat.shaikh@paramount.healthcare

Card Holders are kindly requested to inform on our 24-hour Local Customer Service hotline + 94 11 2 883 883 (1303) for further clarification and claims.

12. ANNUAL PREMIUM: AS AGREED

13. THIS INSURANCE IS SUBJECT TO THE FOLLOWING EXCLUSION CLAUSES ATTACHED TO THE POLICY:

- Electronic Date Recognition Clause.
- Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause.
- Sanction Limitation and Exclusion Clause.
- Political Risks Exclusion Clause.
- Cyber Attack Exclusion Clause.
- Industrial, Seepage, Pollution and Contamination Clause.
- Communicable Disease Exclusion Clause.

All other terms and conditions are as per HNBGI Travel Max policy wording.

PLACE & DATE OF ISSUE:

January 28, 2025
HNB General Insurance LTD, Head Office, Colombo, Sri Lanka.

HNB GENERAL INSURANCE LTD


AUTHORIZED SIGNATORY

ELGILBITY CRITERIA

Insured : Cardholders of a National Development Bank PLC Credit Card (including Infinite, Signature and Platinum)

Age Limited : For Card holder/ Spouse – 18 - 75 years
For Child (Unmarried & Unemployed) – 01 -21 years

Eligibility :

- A) The cardholder must purchase the total cost of return air tickets (including those for immediate family members) using NDB credit cards registered under the cardholder's name. The primary cardholder must also be part of the journey.
- B) If the supplementary cardholder purchases the tickets using the supplementary card, it is not mandatory for the primary cardholder to join the same trip.
- C) The journey must originate from Sri Lanka and should involve pre-booked and pre-planned travel departing from and returning to Sri Lanka.
- D) For travel on a foreign passport, coverage is subject to the purchase of a return ticket to Sri Lanka and must be within the visa validity period, excluding travel to the country of domicile.
- E) "Immediate family" refers to the insured's legal spouse and unmarried/unemployed children up to 21 years of age.

Maximum Trip Duration: 90 Days from the departure date and the departure date should be within the policy/ Contract period.

HNB General Insurance Ltd (PB 5167)

2nd Floor, Iceland Business Centre,
No. 30, Sri Uttarananda Mawatha, Colombo 03.
Tel : 0114 676 700 | E mail : info@hnbgeneral.com
Web : www.hnbgeneral.com

Helpline : 0114 883 883

