

Assure Health (Bronze)

A Product of Chartered Life Insurance Company Limited
Especially Designed for Carnival Assure Limited

Policy ID: 43967

Policy Start Date: 26-Apr-2021

Policy Expiry Date: 26-Apr-2022

Benefit Coverage	Benefit Limit (BDT)
Hospitalization (in-patient service)	45,000
Out-patient service	5,000

PRIMARY INSURED :

Name: Abu Yousuf Limon

Date of Birth: 10-Jan-1993

Mobile No.

01886930786

NOMINEE DETAILS :

Name: Lipi Akhter

Date of Birth: 25-Sep-1967

Mobile No.


01981761388

Relationship

Mother

Carnival Assure Limited hereby issues this "Certificate of Insurance" to the above-mentioned policy holder on 26-Apr-2021, validating Insurance coverage and benefit schedule as per the terms and condition mentioned coverleaf.

This is a system generated document and requires no signature.

 **Helpline**
16300
(Sat - Thu, 10:00 am to 6:00 pm)



Chartered Life
Secured Life

Covered Risks

COVERED RISKS:

- Number of insured persons - 1
- Policy validity - 1 year from the date of registration
- Any Bangladeshi National
- Aged between Adult: 18 - 60 years
- Hospitalization (in-patient service) for all persons - BDT 45,000
* an in-patient is someone who's been admitted to hospital at least for a night as per doctor's recommendation.
In-patient services include during hospitalization period Room rent, Hospital services, Surgical expenses, Consultation fees, Diagnostic bills, Medicine etc.
Maximum confinement benefit - BDT 2,500/day (maximum 18 days/year)
Hospitalization due to COVID-19 included (as per doctor's advice)
- Out-patient service for all persons - BDT 5,000 * an out-patient is someone who goes to a hospital for a treatment but does not stay overnight. Out-patient services include - diagnostic tests and related attending physician's visit
Doctor's visit BDT 200/prescription
Diagnosis bills (20% copayment - paid by patients)
Any OPD expenses due to COVID-19-related claims are not covered

Exclusions

EXCLUSIONS:

Benefits shall not be payable as a result of or in connection with the following reasons:

Core Exclusions:

- 15 days waiting period after registration will be applied for all types of claims
- Any type of maternity related claims
- 24 hours hospital waiting period after admission will be applied for Hospitalization (in-patient service) coverage
- Maximum 3-day coverage at a stretch will be considered as a single confinement for Hospitalization (in-patient service)
- Only MBBS or above qualified doctor's prescriptions will be valid for Out-patient service claims

General Exclusions:

- All pre-existing disease related to all types of coverage of the policy
- Death caused by self-inflicted injury or the commission of or attempted commission of an assault or any unlawful act, or being engaged in any illegal activity or felony
- By participating in any types of illegal activities
- Suicide while sane or insane
- The condition of Acquired Immune Deficiency Syndrome (AIDS), or any AIDS related illness or HIV virus
- Any congenital infirmity
- Any minor surgery, daycare treatment
- Circumcision, prophylactic and immunization procedures
- Mental, emotional or psychiatric disorders, alcoholism or any other narcotic addiction
- Obesity i.e., treatment for, or required as a result of obesity, any cosmetic or plastic treatment/surgery, unless required as reconstructive surgery as a consequence of an injury due to accidents, burns
- Any procedures which is experimental or not generally accepted by the medical profession viz. acupuncture, herbal/ayurvedic/homeopathy treatment and any Alternative Medical Care (AMC) etc.
- Treatment or advice by a person or professional not registered under BMDC (Bangladesh Medical & Dental Council)
- Rest, convalescence or rejuvenation cures, thermal baths, physiotherapy or confinement for the purposes of slimming or beautification
- Fracture and trauma due to physical assault, injury arising due to accident while participating in any unlawful activities (e.g., driving a car without a license), attempted suicide, violation or attempted violation of the law, injuries willfully or intentionally self-inflicted or due to insanity or under the influence of a drug
- Assembly of artificial limbs & necessary treatment of the said artificial limbs (unless required due to accident)
- Routine examination of eye and ear, fitting or replacement of eyeglasses (including Intra-ocular lens or contact lenses) or hearing aids, health screening including routine physical examinations (health check-ups), malignant cancer, radiotherapy, chemotherapy, dialysis and any dental treatment unless require hospitalization for re-constructive surgery as a consequence of an accident
- Non-surgical care for tuberculosis, hepatitis B & C and any other vaccinations, epidemic/pandemic, all expenses incurred in connection with the donor for any treatment, AIDS and HIV diseases, lupus and other connective tissue and autoimmune disorders and costs of prostheses, corrective devices
- Sleep disorders i.e., treatment for insomnia, sleep apnea, snoring, or any other sleep related breathing problem
- IgE test, vitamin tests
- Participating in competitions, races, contest, matches, on land, air or sea; pot-holing, paragliding, bungee jumping, parachuting and/or scuba diving
- Treatment of family planning purposes including termination of pregnancy, sterility or treatment related to assisted reproduction, cost of contraception, cost of female hygiene product like sanitary pads, etc.
- Mental, emotional or psychiatric disorders, alcoholism or any other narcotic addiction
- Injury arising due to accident while participating in any unlawful activities (e.g., driving a car without a license), attempted suicide, violation or attempted violation of the law, injuries willfully or intentionally self-inflicted or due to insanity or under the influence of a drug