



Health Insurance

This class of insurance provides Benefits in respect of Hospitalization, Surgery, Death or Treatment at a Hospital /Clinic caused by a Disease or Accident.

- Who can insure - Those aged between 6 and 75 years (individually or in a group)
- Term (duration) - One year
- Premium rate - This insurance consists of **Basic Insurance Cover and Optional Insurance Cover**. Premiums are charged, based on the type of Cover, no of Unit purchased and Assured's age.

Type of Cover and No of Unit which can be purchased

No	Cover	Unit which can be purchased
1	Basic Cover	From 1 to 25 units
2	Optional Cover (1)	From 1 to 25 units
3	Optional Cover (2)	From 1 to 25 units

Benefits obtainable under this insurance

No	Cover	Benefit	Benefit in kyats
1	Basic Cover - One Unit	Hospitalization caused or necessitated by a Disease or Accident	Kyats 10,000/- per day up to 60 days of hospitalization.
		Death	Kyats 1,000,000/- (One Million)
2	Optional Cover (1) - One Unit	Surgery	Actual direct cost up to kyats 500,000/-
		Miscarriage	Kyats 300,000/- irrespective of unit purchased. Miscarriage concurrent with Surgery. For both kyats 500,000/-, the maximum amount obtainable for all units purchased.
3	Optional Cover (2) - One Unit	Visit to Hospital / Clinic for treatment	Kyats 2,500/- per visit up to kyats 10,000/-maximum amount obtainable for all units purchased.

HEAD OFFICE

No.400/406, Merchant Road,
Botahtaung Township, Yangon.
Email:customerservices@fnigeneral.com

CALL CENTER  **01-9010900**

If there is any compensation issue
CLAIM HOT LINE : 09-94077888

You must be notified immediately



Only Basic cover and Not Optional Cover can be purchased singly. Optional Cover units can be purchased only up to the number of units purchased for Basic Cover.

No Benefit for the Following: --

No Benefit is obtainable for Injury, Disease, Hospitalization, Surgery, Miscarriage/ Abortion, Death and Visit for treatment to Hospital / Clinic caused or necessitated directly or indirectly by one of the following: --

1. Under current medical treatment. The Assured is recommended by a doctor to be treated. Disease symptoms already confirmed.
2. Childbirth. Caesarian birth. Surgery associated with Pregnancy. But Hospitalization and Surgery caused or necessitated by Pregnancy after inception of insurance and diseases usually associated with Pregnancy within insurance period (Eclampsia , Pregnancy Hypertension and Pregnancy Diabetes) are covered. In case the Optional Cover (1) has been purchased, they are covered.
3. Derangement caused by mental diseases.
4. Hospitalization for medical check-up, rest and recuperation.
5. Hospitalization and surgery for conception.
6. Dental treatment not caused by an accident.
7. Eye test including spectacles not caused by an accident. Loss of eye sights. Eye sights treatment. Treatment to improve eye sights.
8. Beautification.
9. To wear hearing aids.
10. Physical defect or Infirmity.
11. Use of narcotic drugs.
12. Commission of a criminal offence.
13. Contraction of AIDS / HIV.
14. Terrorism acts. Riot. War and warlike operations.
15. Medical treatments for which the Assured is hospitalized last 3 days only or less.
16. Fraudulent claims
17. Suicide or intentional self – injury.

If you want to buy insurance,

Please contact FNI (General) Head Office & Branches or Insurance Agents dealing with FNI (General).

The above information of Health Insurance are summarized only. If you want to know more details in Policy's terms and conditions, please kindly search in our website www.fnigeneral.com.

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