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Sri Lanka Insurance Corporation General Limited

Insurance Policyholder Charter

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Sri Lanka Insurance Corporation General Limited

Insurance Policyholder Charter

Our Commitment to You

At Sri Lanka Insurance General, we believe insurance is more than a policy- it is a promise to be there when you need us most.

We are committed to providing our policyholders with fair, transparent, responsive and reliable service throughout their insurance journey.

This Policyholder Charter sets out the service standards you can expect from us, together with our commitment to treating you fairly, communicating clearly and continually improving the way we serve you.

What You Can Expect From Us

- Treat you fairly and with respect, professionalism and courtesy.
- Provide clear and accurate information about your policy, coverage, applicable terms, conditions, exclusions, premiums and charges.
- Keep you informed about the progress of your policy, service request or claim, where applicable.
- Protect and handle your personal and policy information responsibly and confidentially.
- Respond within the service standards set out in this Charter, subject to receipt of the required information and documents and any applicable qualifications.
- Explain relevant decisions affecting your policy or claim, where applicable.
- Listen to your feedback and use it to improve our products, processes and service experience.

Your Responsibilities

- Provide complete and accurate information when applying for, renewing or servicing an insurance policy.
- Provide required documents and information promptly when requested.
- Read and understand your policy terms, conditions, exclusions and limitations, and ask us if anything is unclear.
- Notify us promptly of any material changes or circumstances that may affect your policy or coverage.
- Notify us of claims as soon as reasonably possible and provide the required information and documents.
- Keep your contact details and other relevant policy information up to date.
- Pay premiums and applicable charges within the stipulated timelines.

1. Service Standards

The following service standards are reproduced from the approved Policyholder Charter and are intentionally unchanged.

No Policy Servicing Benchmarks	No. of days
1. Non-Motor Policies	Issuance of policy document after acceptance of the proposal with full Underwriting Details Within Treaty limits - 3 working days With local reinsurer's support - 3 - 4 working days With oversees reinsurance support - 3 - 5 working days Special risk - 7 working days The above measures are counted with effect from the day from receipt of risk survey reports and/or with any deviation to same adding or reducing the number of days mentioned (on uncommon policies) Special risk definition - Comprehensive coverage for high valued assets with a broader customized coverage providing protection to certain unique exposures that may not be covered by a standard insurance policy Motor policy – 30 minutes

No Policy Servicing Benchmarks	No. of days
2.	Claim intimation to settlement of the claim (indicate as per the relevant regulations on Claims Management) Acknowledgement of the claim notification and raising claim requirements — Within 30 mins Settlement of Claim with investigation requirement subject to receipt of all documents. — Up to 30 working days Settlement of Claim without investigation requirement subject to receipt of all documents. • Motor - within 3h - 7 working days; • Non-Motor other than SHE - within 2 working days to 15 working days; • SHE-Cashless claims - within 30 mins; • SHE - Reimbursement - within 5 working days Notification of rejection/repudiation with reasons. — Within 7 working days after completion of all requirements leading to process the claim and take decision
3. Acknowledgement of complaint/ grievance and resolution of the complaint/grievance (indicate as per the IRCSL Guidelines on Complaint Handling)	a. Acknowledgement of complaint/grievance Within 3 working days b. Recording the complaint/grievance Within 3 working days c. Resolution of the complaint/grievance Within 14 days d. Response to an appeal receipt on the resolution Within 30 days
4. Other policy servicing standards	a. Effecting changes relating to address/beneficiaries/ nominees/assignees in the policies after notification / request by the policyholder and carrying out verification • Non-Motor - One day • Motor- 10-30 minutes b. Effecting revival/alteration/issue of duplicate policy on receipt of all required documents and after carrying out verification • Non-Motor - One day • Motor - 15 minutes

No Policy Servicing Benchmarks	No. of days
4. Other policy servicing standards	c. Financial Alterations (Cover Addition / Cover Deletion / Member Inclusion etc..) after receiving request and carrying out verification • Non-Motor -Noncomplex -2 working days • Non-Motor - Complex - 2 – 5 working days • Motor -Additional -15 minutes • Below = Rs. 25000/- refunds/cancellations- 3 working days • Over Rs. 25000/- refunds/cancellations - 7 working days d. Non-Financial Alterations (after receiving request and carrying out verification). • Non-Motor - 1 working day • Within Treaty limits - 3 working days • With local reinsurer's support - 3 - 4 working days • With oversees reinsurance support - 3 - 5 working days • Special risk - 7 working days Motor - Non-Financial Alterations (system changes etc. after receiving request and from the time of seeking approval to updates). 30 minutes

2. Fee Category

The following fee categories are reproduced from the approved Policyholder Charter and are intentionally unchanged.

Serial No.	Fee Category	Fixed Fees	Variable Fees / Frequency of change, if variable
1	Policy Administration Fee Motor	N/A	1% +Government Taxes
2	Non-Motor	N/A	0.35% + Government Taxes Based on the Industry practices.
3	Servicing Fee	N/A	N/A
4	Visa letters and Tax letters	N/A	N/A
5	Any other specific confirmation letters requested by policyholders Example – Premium payment confirmation and etc.	N/A	N/A
6	Premium Allocation Charges	N/A	N/A
7	Fund Management Charges	N/A	In some cases, we arrange certain fund arrangements for customer claim payments and agreed with a commission rate on the paid claims.

8	Surrender Charge	N/A	1% +Government Taxes
9	Charges for issuing a duplicate policy document	Minimum 100/= or 50% of the policy document fess whichever is higher.	0.35% + Government Taxes Based on the Industry practices.
10	Any other (pleases specify)Road Safety Tax for Motor. Policy Fees • Motor – Comprehensive • Two Wheel & Three Wheel. Other Than two wheel and three wheels. • Motor – Third Party • Non- Motor	550/= 950/= 75/= Range from 50/= to 500/=	2% from the third-party premium. Based on the Amendments to the existing Gazette.

Note: Please include all applicable fee categories (product wise as appropriate) whilst indicating whether such fees are fixed or variable.

When Additional Time May Be Required

Some policies, claims or service requests may require additional time due to factors such as risk surveys, reinsurance requirements, complex or special risks, investigations, third-party information, incomplete documentation or other circumstances affecting the processing of the request.

Where additional time is required, we will communicate the reason for the delay and, where possible, provide an expected timeframe for completion.

Complaints and Feedback

We value your feedback and are committed to handling complaints fairly, transparently and promptly. If you are dissatisfied with any aspect of our products or services, you may lodge a complaint through our designated complaint-handling channels.

To lodge a complaint: [Insert approved complaint channel / URL / contact details]

To view our Customer Complaints Handling Procedure: [Insert approved procedure link]

If you are not satisfied with the outcome of your complaint, you may use the applicable escalation and appeal process.

Communication with You

We will communicate with you in a clear, timely and understandable manner through appropriate authorised channels. Where a decision affects your policy, service request or claim, we will provide relevant information and reasons as applicable.

Charter Review

This Policyholder Charter will be reviewed at least once every three years, or earlier where necessary to reflect changes in regulatory requirements, service standards, processes or customer expectations.

Document Control

Version	1.0
Status	Complete draft incorporating additional customer-facing sections; approved service standards and fee content retained unchanged.
Effective Date	27th July 2026
Approved By	SLIC Board