




SupremeHealth
Unlimited

The best health plan... above all



Introducing SupremeHealth Unlimited from HNB Assurance, an all-inclusive comprehensive health cover for you, your loving family and your beloved parents.

This health solution covers a range of optimal healthcare services and provides a comprehensive hospitalisation and surgical coverage coupled with a global healthcare cover enabled with worldwide cashless claim settlement service.

HNB Assurance SupremeHealth Unlimited provides you the luxury of cherishing life with your loved ones ensuring the protection and care while enjoying the benefits of the best health plan, above all.



Cherish your life filled with love, 
where care and protection abound

Key Covers:

Covers **Self, Spouse, Maximum of 5 Children, Parents and Parent in laws**

Overseas Hospitalisation (Worldwide excluding USA & Canada)

- **Cover up to LKR 60 Million for Individual and LKR 75 Million on Family Floater**
Select from a range of 28 plans covering you and your loved ones starting from LKR 300,000 right up to LKR 75 Million.
- **Reimbursement of Hospital Room, Board and ICU ward has no sub limits on Sum Insured**
This is only eligible for Single Private AC Room charges.
- **Cashless Claim Settlement**
Cashless Settlement options for your hospitalisation cost in both Sri Lanka as well as worldwide (excluding USA and Canada).
- **OPD Cover**
 - 1% of Sum Insured, subject to a maximum of LKR 50,000 per policy year.
 - Waiting period of 1 year.
 - Cover is available for both individual and family floater options.
- **Ayurvedic Treatment Cover**
 - 5% of Sum Insured, subject to a maximum benefit of LKR 50,000 per policy per year.
 - 24-hour hospitalisation is mandatory for this benefit.
 - Waiting period of 180 days.

- **Accidental Critical Condition Cover**

Coverage available for Coma, Major Head Trauma, Major Burns, Paralysis, Deafness (Loss of Hearing) and Loss of Speech.

- 1 time of Sum Assured (Not increased due to No Claim Bonus) with a maximum cap of LKR 10 Million.

- **Pre & Post Hospitalisation Expenses Benefit**

Cost pertaining to interventions both pre and post hospitalisation are covered.

- Payable up to 5% of the basic sum insured for 30 days prior to date of hospitalisation or Payable up to 5% of the basic sum insured for 30 days after discharged from the hospital.
- Applicable for all hospitalisations, irrespective of Private or Public Hospital.

- **No Claim Bonus up to 100%**

For every year you do not claim under your medical policy, the Sum Assured increases by 25% up to 100% allowing you to double your Sum Assured if you make no claim for four consecutive years.

- **Restore Benefit**

In the event you have had to claim your entire Sum Assured during a year due to hospitalisation, you are still entitled to 100% of your Sum Assured provided that the subsequent hospitalisation is not related to any of the previous hospitalisation.

- **Surgery Benefit**
Provides comprehensive coverage for in-patient surgical expenses without any sub limits from Sum Insured.
- **Prosthesis and Implants**
In the event of artificial substitution or replacement of body parts which are transplanted to the body or to replace a missing part, 20% of the Sum Assured will be paid.
- **Organ Donor Expenses**
In the instance of an organ transplant, the cost of the donee will be covered along with hospitalisation expenses of the donor.
- **Ambulance Charges**
Up to 2% of the Sum Assured will be paid as an ambulance charge and the benefit is payable with unlimited times during the policy period.
- **Day Care Treatment**
Obtain reimbursement for costs that you incur for procedures that are classified as day care treatment.
 - Total of 136 day care treatments covered under this cover.
 - Less than 24-hour hospitalisation is eligible for this benefit.
- **Health Check-up**
After every claim-free year, you will be entitled for 1% of the Sum Assured for a health check-up subject to a maximum of LKR 50,000.
- **Dental Care**
Coverage includes benefits that cover the cost of dental care.
This cover is available from Plan 7 onwards.

Optional Covers:

- Optical Care

- A benefit that provides coverage for vision related expenses.
- 5% of Sum Assured with a max cap of LKR 50,000.

- Deductible Option

You may opt to bear medical expenses up to a predefined limit on your own and have your policy cover expenses above that, thereby bringing down the cost of the policy to you.

- Maternity Benefit

- Maximum benefit of four deliveries covered under the lifetime of the policy.
- Miscarriages (due to medical reasons) are covered.



Other Features:

- **Benefit Amount During a Policy Year and Term:**
100% of the SupremeHealth Unlimited amount payable from 1st year onwards and during the term.
- **SupremeHealth Unlimited Hospitalisation Coverage could be obtained as a local, Asia and Worldwide Coverage (excluding USA and Canada).**
- **Cash Benefit for hospitalisation in Government Hospitals.**
 - 1% of the Basic Annual Sum Insured per day subject to a maximum of LKR 20,000 per day up to a maximum cap of 30% of Basic Annual Sum Insured per year.
 - Expenses pertaining to the investigations and drugs prescribed by the doctor in relation to the hospitalised condition will be payable maximum up to 70% of the Basic Annual Sum Insured per year.
- **Hospital Admission Charges**
 - Plan 3 to 9: As-charged, subject to a maximum of LKR 5,000 per hospitalisation.
 - Plan 10 and above: As-charged, subject to a maximum of 5% of Basic Annual Sum Assured per year (Plan 10 maximum benefit is LKR 100,000).
- **SupremeHealth Unlimited could be obtained on an individual basis or as a family floater.**

Choose the best health plan, above all SupremeHealth Unlimited



Worldwide
Hospitalisation Cover



Worldwide Cashless
Claims Settlement



No Claim Bonus



Restore Benefit



Deductible Option



Surgical Benefit



Optical
Benefit



Health Checkup
Benefit



Dental Benefit



Maternity
Benefit



OPD Cover



Ayurvedic Treatment
Benefit



Accidental Critical
Condition Rider

Twenty eight plans are available with Worldwide Hospitalisation Cover as depicted below:

Plan	Annual Overall Limit (LKR)	Geographical Coverage	Dental Care (LKR)	Maternity Benefit (optional)		Health Check	Deductible Option	No Claims Benefit	OPD Treatment (LKR)	Optical Benefit (LKR)	Accidental Critical Condition Benefit (LKR)
				ISCS (Caesarian) LKR	MVD (Normal Delivery) LKR						
Plan 3	300,000	Sri Lanka, India, Singapore, Thailand and Malaysia	N/A	N/A	N/A	1% of the Basic Annual Sum Insured up to LKR 50,000	Deductible options of LKR 250,000, LKR 500,000, LKR 1,000,000 & LKR 2,000,000. This option applicable for all covers except maternity, OPD, optical and Accident critical condition benefit.	25% increase in the Basic Annual Sum Insured annually (Except OPD and Optical claims) in the policy year from the individual or any family member within the family floater plan.	N/A	15,000	300,000
Plan 4	400,000			20,000	400,000						
Plan 5	500,000			5,000	500,000						
Plan 6	750,000			7,500	750,000						
Plan 7	1,000,000			10,000	1,000,000						
Plan 8	1,500,000			15,000	1,500,000						
Plan 9	2,000,000			20,000	2,000,000						
Plan 10	2,000,000			Worldwide excluding USA & Canada	20,000					2,000,000	
Plan 11	3,000,000			Sri Lanka, India, Singapore, Thailand and Malaysia	20,000					3,000,000	
Plan 12	3,000,000	Worldwide excluding USA & Canada	20,000	3,000,000							
Plan 13	4,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	20,000	4,000,000							
Plan 14	4,000,000	Worldwide excluding USA & Canada	20,000	4,000,000							
Plan 15	5,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	20,000	5,000,000							
Plan 16	5,000,000	Worldwide excluding USA & Canada	20,000	5,000,000							

- Option of selecting the 5 countries (Sri Lanka, India, Singapore, Thailand, and Malaysia) or the worldwide cover (excluding USA & Canada) based on only individual basis for the sum assured of LKR 60,000,000.
- Option of selecting the 5 countries (Sri Lanka, India, Singapore, Thailand, and Malaysia) or the worldwide cover (excluding USA & Canada) based on only family floater basis for the sum assured of LKR 75,000,000.

Plan	Annual Overall Limit (LKR)	Geographical Coverage	Dental Care (LKR)	Maternity Benefit (optional)		Health Check	Deductible Option	No Claims Benefit	OPD Treatment (LKR)	Optical Benefit (LKR)	Accidental Critical Condition Benefit (LKR)
				ISCS (Caesarean) LKR	NVD (Normal Delivery) LKR						
Plan 17	10,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	30,000	400,000	200,000	1% of the Basic Annual Sum Insured up to LKR 50,000	Deductible options of LKR 250,000, LKR 500,000, LKR 1,000,000 & LKR 2,000,000. This option applicable for all covers except maternity, OPD, optical and Accident critical condition benefit.	25% increase in the Basic Annual Sum Insured annually (Except OPD and Optical claims) in the policy year from the individual or any family member within the family floater plan. Maximum NCB benefit can be up to 100% of the initial Basic Annual Sum Insured	50,000	50,000	10,000,000
Plan 18	10,000,000	Worldwide excluding USA & Canada	30,000	400,000	200,000				50,000	50,000	10,000,000
Plan 19	15,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	30,000	400,000	200,000				50,000	50,000	10,000,000
Plan 20	15,000,000	Worldwide excluding USA & Canada	30,000	400,000	200,000				50,000	50,000	10,000,000
Plan 21	20,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	30,000	400,000	200,000				50,000	50,000	10,000,000
Plan 22	20,000,000	Worldwide excluding USA & Canada	30,000	400,000	200,000				50,000	50,000	10,000,000
Plan 23	30,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	50,000	400,000	200,000				50,000	50,000	10,000,000
Plan 24	30,000,000	Worldwide excluding USA & Canada	50,000	400,000	200,000				50,000	50,000	10,000,000
Plan 25	50,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	50,000	400,000	200,000				50,000	50,000	10,000,000
Plan 26	50,000,000	Worldwide excluding USA & Canada	50,000	400,000	200,000				50,000	50,000	10,000,000
Plan 27	60,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	50,000	400,000	200,000				50,000	50,000	10,000,000
Plan 28	60,000,000	Worldwide excluding USA & Canada	50,000	400,000	200,000				50,000	50,000	10,000,000
Plan 29	75,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia (Only Family Floater)	50,000	400,000	200,000				50,000	50,000	10,000,000
Plan 30	75,000,000	Worldwide excluding USA & Canada (Only Family Floater)	50,000	400,000	200,000				50,000	50,000	10,000,000

- Option of selecting the 5 countries (Sri Lanka, India, Singapore, Thailand, and Malaysia) or the worldwide cover (excluding USA & Canada) based on only individual basis for the sum assured of LKR 60,000,000.
- Option of selecting the 5 countries (Sri Lanka, India, Singapore, Thailand, and Malaysia) or the worldwide cover (excluding USA & Canada) based on only family floater basis for the sum assured of LKR 75,000,000.

Eligible Products



Eligibility Criteria:

Minimum Age at Entry

18 years for adults
90 days for children

Maximum Age at Entry

65 years for adults
22 years for children

Maximum Age at Expiry

75 years for adults
23 years for children

Day Care Surgeries

Hospitalisation as an in-patient for less than 24 hours covered
90 days waiting period will be applicable

Hospitalisation

Subject to minimum 24 hours continuous hospitalisation

Waiting Period

90 days from commencement or revival date
(except for accidental injuries)

Cashless Services

For all plans of LKR 300,000 and above within Sri Lanka
For all plans of LKR 500,000 and above for Worldwide
(excluding USA and Canada)

Waiting Periods

Benefit	Waiting Period Applicable from Date of Commencement or Date of Reinstatement
SupremeHealth Unlimited Benefit	90 Days
Optical Cover	2 Years
Maternity Cover	2 Years
12 Listed Common Medical Conditions	1 Year
OPD Cover	1 Year
Dental Care Cover	180 Days



The blessing of this joyous 
life is ours to make, is ours to enjoy



We are HNB Assurance, a subsidiary of the Hatton National Bank PLC and one of the fastest growing Life Insurance companies in Sri Lanka with a branch network of 65 branches protecting and assuring the communities across the island.

Incorporated in 2001 and listed in the Colombo Stock Exchange in 2003, the Company has been assigned rating of 'A+' (lka) by Fitch Ratings Lanka for 'National Insurer Financial Strength Rating' and has won many awards for its reporting excellence at Annual Report Awards organized by the Institute of Chartered Accountants of Sri Lanka.

HNBA was also rated within the Top 100 brands and Top 100 companies in Sri Lanka by LMD and has won multiple accolades for Brand Excellence, Digital Marketing, HR Excellence, Service Excellence including Great Place To Work® Certification and Best Workplaces in Asia™ recognition.

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Your Assurance Line

