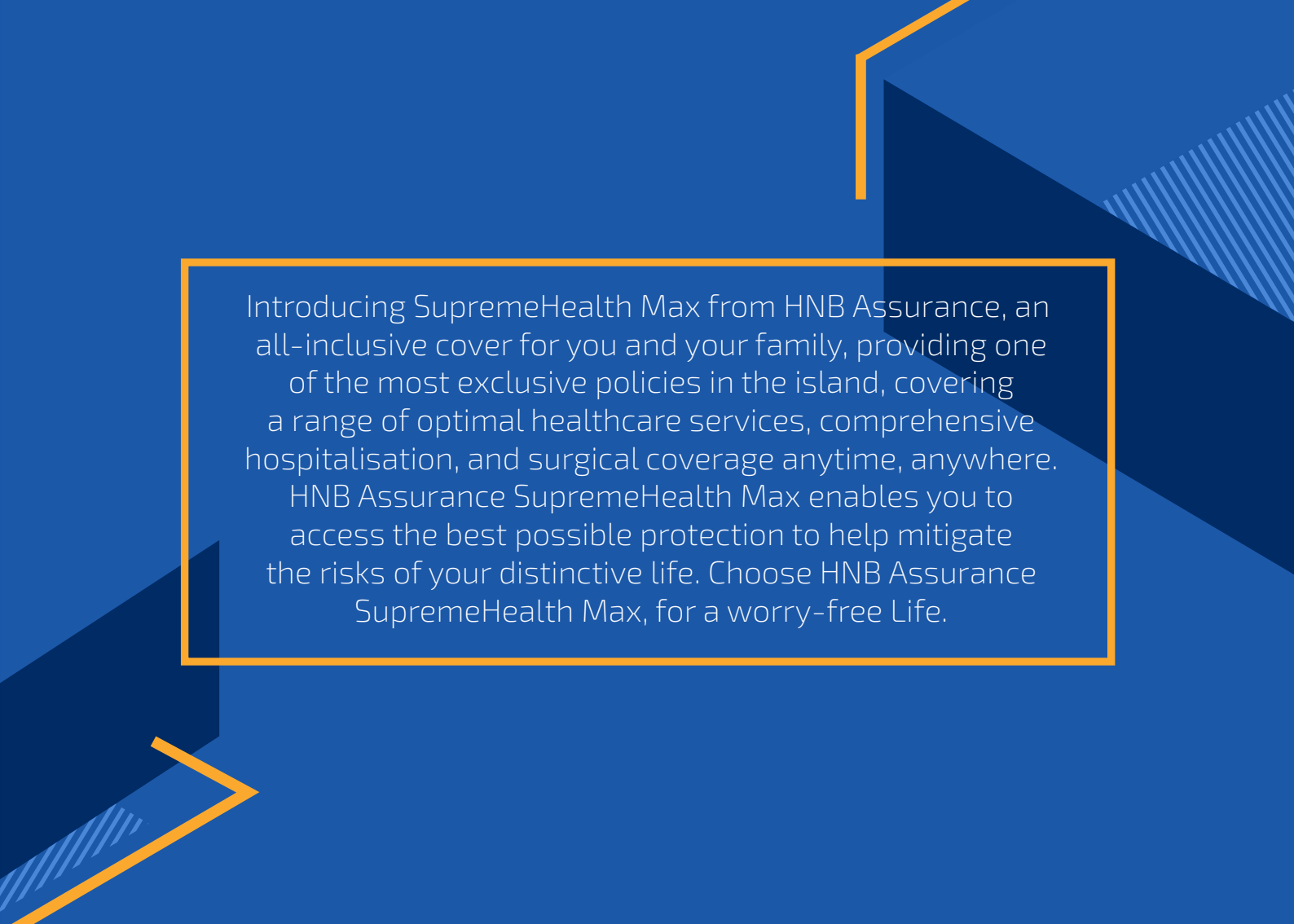


THE BEST
HEALTH INSURANCE
FOR ME



SupremeHealth
Max





Introducing SupremeHealth Max from HNB Assurance, an all-inclusive cover for you and your family, providing one of the most exclusive policies in the island, covering a range of optimal healthcare services, comprehensive hospitalisation, and surgical coverage anytime, anywhere. HNB Assurance SupremeHealth Max enables you to access the best possible protection to help mitigate the risks of your distinctive life. Choose HNB Assurance SupremeHealth Max, for a worry-free Life.

Key Covers

Overseas Hospitalisation (Worldwide excluding USA & Canada)

- Annual Coverage up to LKR 50 Million for Individual and Family: Select from a range of 26 plans covering you and your loved ones starting from LKR 100,000 right up to LKR 50 Million.
- Cashless Claim Settlement Worldwide: Cashless Settlement options for your hospitalisation cost in both Sri Lanka as well as worldwide.
- OPD Cover: Get reimbursed for your OPD charges including those for Ayurvedic Medicine.
- Pre & Post Hospitalisation Expenses Benefit: 5% of Sum Assured is available for cost pertaining to interventions both pre and post hospitalisation.
- 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 reasons you were hospitalised before.
- Surgery Benefit: Provides comprehensive coverage for in-patient surgical expenses.
- Prosthesis and Implants: In the event of artificial substitution or replacement of body parts attached or applied to the body to replace a missing body 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 donor.
- Ambulance Charges: Up to 2% of the Sum Assured will be paid as an ambulance charge.
- Day Care Treatment: Obtain reimbursement for costs that you incur for procedures that are classified as day care treatment.
- Health Check-up: For every two years that you do not claim, you will be entitled for 1% - 2% of the Sum Assured for a health check-up depending on the plan selected subject to maximum of LKR 50,000.
- Dental Care: Coverage include benefits that cover the cost of dental care.
- HNBA SupremeHealth Max covers expenses related to Chemotherapy, Dialysis and Radiology treatments within the cover limit.

Optional Covers:

- Optical Care: A benefit that provides coverage for vision related expenses.
- Maternity Benefit: Have your maternity cost reimbursed as an optional cover.
- Hospital Admission Charges.
- 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.

Other Features:

- Benefit Amount During a Policy Year and Term: 100% of the SupremeHealth Max amount payable from the 1st year onwards and during the term.
- SupremeHealth Max Hospitalisation Coverage could be obtained as a local or Worldwide (Excluding USA and Canada) Coverage.
- Cash Benefit for hospitalisation in Government Hospitals.
- SupremeHealth Max could be obtained on an individual basis or as a family floater.



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

Plan	Annual Overall Limit (AOL) - Basic Annual Sum Assured (LKR)	Geographic Coverage	Dental Care	Maternity Benefit (Optional)		Health Check	Deductible Option	No Claim Bonus Benefit	OPD Treatment
				LSCS (Caesarean) LKR	NVD (Normal Delivery) LKR				
Plan 1	100,000	Sri Lanka	N/A	N/A		N/A	N/A		N/A
Plan 2	200,000								
Plan 3	300,000								
Plan 4	400,000	Sri Lanka, India, Singapore Thailand and Malaysia	N/A	100,000	50,000	1% of the Basic Annual Sum Assured up to LKR 50,000	Available Deductible Options - LKR 50,000, LKR 100,000, LKR 150,000 and LKR 200,000	25% increase in the Basic Annual Sum Assured annually, up to 100% of the initial Sum Assured	1% of the Sum Assured up to LKR 50,000
Plan 5	500,000								
Plan 6	750,000								
Plan 7	1,000,000								
Plan 8	1,500,000								
Plan 9	2,000,000								
Plan 10	2,000,000								
Plan 11	3,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia	10,000	200,000	100,000	2% of the Basic Annual Sum Assured up to LKR 50,000			
Plan 12	3,000,000	Worldwide excluding USA & Canada							
Plan 13	4,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia							
Plan 14	4,000,000	Worldwide excluding USA & Canada		250,000	100,000				
Plan 15	5,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia							
Plan 16	5,000,000	Worldwide excluding USA & Canada							
Plan 17	10,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia		300,000	100,000				

Plan	Annual Overall Limit (AOL) - Basic Annual Sum Assured (LKR)	Geographical Coverage	Dental Care	Maternity Benefit (Optional)		Health Check	Deductible Option	No Claim Bonus Benefit	OPD Treatment
				LSCS (Caesarean) LKR	NVD (Normal Delivery) LKR				
Plan 18	10,000,000	Worldwide excluding USA & Canada	25,000	300,000	100,000	2% of the Basic Annual Sum Assured up to LKR 50,000	Available Deductible Options - LKR 50,000, LKR 100,000, LKR 150,000 and LKR 200,000	25% increase in the Basic Annual Sum Assured annually, up to 100% of the initial Sum Assured	1% of the Sum Assured up to LKR 50,000
Plan 19	15,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia							
Plan 20	15,000,000	Worldwide excluding USA & Canada							
Plan 21	20,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia							
Plan 22	20,000,000	Worldwide excluding USA & Canada	50,000						
Plan 23	30,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia							
Plan 24	30,000,000	Worldwide excluding USA & Canada							
Plan 25	50,000,000	Sri Lanka, India, Singapore, Thailand and Malaysia							
Plan 26	50,000,000	Worldwide excluding USA & Canada							



Benefit	Waiting Period Applicable from Date of Commencement or Date of Reinstatement
SupremeHealth Max Benefit	90 days
Optical Cover	2 years
Maternity Cover	2 years
Common Medical Conditions	1 year
OPD Cover	1 year
Dental Care Cover	180 days

Eligible Products



Eligibility Criteria:

Minimum Age at Entry	18 years for the main life and spouse, 3 months for children
Maximum Age at Entry	65 years for the main life and spouse, 22 years for children
Maximum Age at Expiry	70 years for the main life and spouse, 23 years for children
Cashless Services	Within Sri Lanka for plans of Rs. 300,000 and above Worldwide plans of LKR 500,000 and above
Hospitalisation	Subject to minimum 24 hours continuous hospitalisation
Waiting Period	90 days from commencement / revival date (except for accidental injuries)
Day Care Surgeries	Hospitalisation as an in-patient for less than 24 hours covered One year waiting period will be applicable

SupremeHealth Max for a worry-free life



**Worldwide
Hospitalisation Cover**



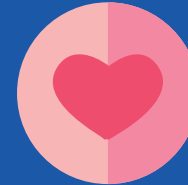
**Worldwide Cashless
Claims Settlement**



No Claim Bonus



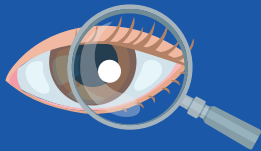
Restore Benefit



Deductible Option



Surgical Benefit



Optical Benefit



**Health Scanning
Benefit**



Dental Benefit



Maternity Benefit



OPD Cover

We are HNB Assurance, a subsidiary of the Hatton National Bank PLC. Incorporated in 2001 and listed in the Colombo Stock Exchange in 2003, the Company has been assigned a rating of A(lka) by Fitch Ratings Lanka Limited for 'National Insurance Financial Strength Rating' and is rated within the Top 100 Brands and Top 100 Companies in Sri Lanka by LMD. Backed by 'A' rated Reinsurers, the Company has won multiple awards and accolades for Brand excellence, HR excellence, Service excellence and its Integrated Annual Reports and is a fast growing Life Insurance Company in Sri Lanka.



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