



## COVID-19 INSURANCE COVER FOR INBOUND VISITORS

Special COVID-19 coverage - Sum Insured USD 75,000/-

Benefits	Limits
1) Room charges for hospitals designated by the government (Including laundry/linen charges)	SLR 25,000/- per day (Maximum up to 30 days)
2) Intermediary center room charges (If a tourist tested positive for COVID-19)	SLR 25,000/- per day (Maximum up to 30 days)
3) Intensive Care charges	SLR 200,000/- per day (Maximum up to 30 days)
4) Admission & inpatient registration charges, medical and operational expenses, nursing and resident medical officer charges including use of operating theatre, laboratory, investigations, ward procedures & special treatment on the recommendation of the consultant specialist on hospitalization.	Based on actuals
5) Expenses of PCR tests, X-rays, scans, other laboratory tests and drugs that had to be incurred whilst being an inpatient in a government approved hospital, subject to the production of bills;	Based on actuals
6) Consultant/specialist fees as well as surgeon's and anesthetist's fees.	Based on actuals
7) Government approved quarantine hotel room charges.	SLR 25,000/- per day (Up to 30 days)
8) Any expenses incurred for PCR testing, drugs, scans, X-rays or other laboratory tests conducted on the recommendation of a ministry of health approved medical officer when staying in a government approved quarantine hotel.	Based on actuals
9) Transport charges from accommodation establishment to hospital/intermediary centers /quarantine hotel	Based on actuals
10) Repatriation of mortal remains as a result of COVID-19.	USD 10,000/-
11) Any additional charges incurred for cost of rescheduling flight and extending stay due to being afflicted with COVID-19 whilst is Sri Lanka.	Based on actuals

**TOTAL LIABILITY OF PEOPLE'S INSURANCE FOR COVID -19 INSURANCE COVERAGE MENTIONED  
ABOVE IS USD 75,000.00**

**PREMIUM FOR INITIAL 30 DAYS : USD 12 PER PERSON**

**EXTENSION FOR EACH 30 DAY PERIOD ( UP TO 60 DAYS ) : USD 9 PER PERSON**

### Conditions

- i. Travelers with a past history of COVID-19 infection where **infection was detected between 7 days to 6 months** before the date of departure with at least a single dose of a two dose vaccine will be exempted from pre departure COVID-19 test. They should carry a diagnosis card or verifiable evidence or previously positive COVID-19 test report (PCR Report or Rapid Antigen Test report) as a proof of past history of illness (in English). They should depart two weeks after vaccination and

also seven days after the infection.

- ii. Travelers with a history of COVID-19 infection more than 6 months before the date of departure with a single dose of a two dose vaccine should carry a negative pre departure COVID-19 test report as mentioned in “Condition number iii ” below. They should depart two weeks after vaccination.
- iii. All other travelers of twelve years and above arriving in Sri Lanka who are NOT Fully Vaccinated should mandatorily carry a negative COVID-19 PCR Test report in English language done within 72 hours prior to embarkation OR Rapid Antigen Test report (self-swabs are disallowed) in English language done within 48 hours prior to embarkation.
- iv. The validity period of this insurance cover is for the initial 30 days from the arrival date in Sri Lanka, unless extended through People’s Insurance with payment of an extra premium prior to expiry of the existing insurance cover.
- v. Any other claims for PCR or other tests/drugs owing to COVID-19 while staying in a government approved quarantine hotel should be only under the strict prescription of a Ministry of Health approved Medical Officer.
- vi. All claims should be supported by documents as required by People's Insurance including hotel accommodation (Check in and Check out) and medical doctor recommendation/prescriptions ( as applicable)
- vii. Insurance cover should be obtained before the arrival date.
- viii. This insurance is applicable only for single journeys and the cover ceases when the Insured leaves the territorial waters of Sri Lanka.

#### **Mandatory steps/documents for each and every claim**

- i. Inform the helpline immediately after an Insured is tested positive for COVID-19 and directed to a government approved hospital, intermediary center or a quarantine hotel as per prevailing government regulations.
- ii. Documentary evidence of the date when the claimant initially tested positive for COVID-19 in Sri Lanka.
- iii. Travelers with a past history of COVID-19 infection where infection was detected between 7 days to 6 months, should submit a diagnosis card or verifiable evidence or previously positive COVID-19 test report (PCR Report or Rapid Antigen Test report) as a proof of past history of illness (in English) with the proof of vaccination card (If vaccinated ) and the claim details/documents as required by People's Insurance
- iv. Travelers with a history of COVID-19 infection more than 6 months before the date of departure with a single dose of a two dose vaccine and all other travelers of twelve years and above arriving in Sri Lanka who are NOT Fully Vaccinated should submit the negative COVID-19 PCR Test report in English language done within 72 hours prior to embarkation OR Rapid Antigen Test report (self-swabs are disallowed) in English language done within 48 hours prior to embarkation with the proof of vaccination card (If vaccinated ) and the claim details/documents as required by People's Insurance
- v. For claim settlements on reimbursement basis, the claim details/documents as required by People's Insurance should be submitted no later than 21 days after the claimant first tested positive for COVID-19 in Sri Lanka.

24-hour helpline Tel: **+94 - 112 206 306** / Email - **covidinsurance@plc.lk**  
Insurance cover can be purchased through - **<https://portal.pionline.lk/covidinsurance/>**

