



Life is uncertain...

If you depart suddenly,
is the future of your dependents secure...?

'life insurance' would certainly help to secure their future.

Benefits of life insurance

Financial security to
live without
depending on others

Ability to
continue children's
education

Ability to settle
your loans or other
payments due



When obtaining a life insurance cover...

Be aware of...



- Licensed insurance companies, insurance brokers and qualified insurance agents who are authorized to engage in life insurance business
- Methods of paying insurance premiums to insurance companies
- Process of obtaining benefits under the policy
- Benefits, privileges and conditions of the insurance cover

- The insurance policy is kept secured and your dependants are informed of the same
- The insurance proposal form is completed carefully disclosing all information including your health condition
- The selected premium is affordable as the payments have to be made over a long period of time
- The premiums are paid continuously
- If the premiums are paid in cash, to obtain a receipt issued by the insurance company
- The receipts and records of your payments are kept securely

Ensure that...



You have the right to...



- Obtain any clarification from the insurance company on the conditions and any other matter relevant to your insurance cover
- Receive due consideration and a response for any complaint made to the insurance company regarding your insurance cover
- Complain to the Insurance Board of Sri Lanka on any dispute with an insurance company, insurance broker or an insurance agent
- Obtain the insurance policy and relevant information and documents in the preferred language



Insurance Board of Sri Lanka

11th Floor, East Tower, World Trade Centre, Colombo 01.

Telephone : 011 2396184 – 9
E-mail : info@ibsl.gov.lk

Fax : 011 2396190
Website : www.ibsl.gov.lk

