

Farmer Life Insurance Terms and Conditions

Benefit obtainable under the Farmer Life Insurance-

- (1) This insurance compensates the Sum Insured to the beneficiary for death and insanity and permanent disability.
- (2) In the case of injury, only the amount in such proportion as the percentage recommended by the physician bears to the Sum Insured will be paid. The total benefit will not more than Sum Insured and maximum 3 time during the insurance period.
- (3) In the case of hospitalization by accidental injury, the compensation will be paid MMK 2000/- for 1 unit per day for up to 5 days per time and maximum 3 time during the insurance period.
- (4) This insurance can have the benefit for death and permanent disability after the benefit of injury if the claim event is separately.
- (5) This insurance can have only the benefit within 2 years for the death body loss on the recommendation of their head of administration.
- (6) The claim needs to be submitted within 30 days of the occurrence of claim event.

No benefit obtainable under the Farmer Life Insurance-

- (1) Suicide
- (2) Injury, disablement or death caused by committing criminal offenses
- (3) Injury, disablement or death caused by using narcotic drugs
- (4) Expenses for wearing the hearing aids
- (5) Fraudulent Claims
- (6) Expenses for diagnosis and rest
- (7) Expenses for treatment taken for conception
- (8) Dental treatment costs, regardless of accidental injury
- (9) Eye caring treatment costs, regardless of accidental injury
- (10) Surgery cost for beauty
- (11) Treatment cost for congenital disorder
- (12) Claims submitted after 1 year from the occurrence of an accident or event which gives rise to a claim