

Group Life Insurance Terms and Conditions.

1. In no case this insurance covers death, Total disability, or injury resulting from or traceable to or in consequence of the following: -
 - (1) Benefits are not obtainable for suicide , injury or death caused by use of narcotic drugs and injury or death self – inflicted or sustained in committing a criminal offence.
 - (2) In the case of resignation or dismissal by or of an employee, injury or death which occurs to him/her after the date of the said resignation or dismissal is not covered by this insurance.
 - (3) If an employer dies with in the insurance period (term), the beneficiary will be paid the sum insured.

2. Conditions

- (1) If an employee is 45 Years of age or with sum insured of Kyats 1 Million and more must be medially examined and paying cost themselves.
- (2) Group Life needs at least 5 employees and employees who are in physically good health.
- (3) This Insurance term is 1 year and need to pay the premium lampsum.
- (4) If the employee dies or injured, the employers are to inform FNI (Life) Ho Co.,ltd with one month.
- (5) The employer needs to renew the policy every year.