



Group Life Insurance

This class of insurance which compensates for injury, total disability and death can be jointly purchased by the employees/workers of companies, departments and factories/mills themselves or the employers to insure them against the said risks.

- Who can insure - Employees/Workers aged from 18 to 65 years in a group with at least 5 or more of them
- Sum Insured - Minimum kyats 10,000/- to maximum kyats 50 million per worker/employee
- Term (duration) - One year
- Premium Rate - 1% of the sum insured

Benefits obtainable under the Group Life Insurance

In the event of a worker/employee sustaining injury, the following Benefits are obtainable

No.	Injury	Benefit (Sum Insured)
1	Incapacity by total disability to work	100%
2	Total blindness of one eye (100% loss of eyesight)	50%
3	Physical severance of one hand	50%
4	Physical severance of one leg	50%
5	Total deafness of one ear	25%
6	Fracture of one hand	25%
7	Fracture of one leg	25%

A part from those injuries, for others compensations will be paid in such proportion as the percentage certified by the physician bears to the sum insured.

Death

If a worker/employee dies within the insurance period (term), the Beneficiary will be paid the sum insured.

Conditions

1. Those above 45 years of age or with sum insured of kyats 1 million and more must be medically examined.
2. The yearly premium must be paid in a lump sum.
3. A worker/employee who resigns or transfers to another factory/job can be substituted by another.
4. 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.

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Please immediately notify FNI (Life)
in case of a claim.



5. In the case of resignation or dismissal by or of a worker/employee, injury or death which occurs to him/her after the date of the said resignation or dismissal is not covered by this insurance.

If you want to buy this insurance, please contact First National Insurance (Life) Co., Ltd. & F.N.I Branches or Insurance Agents dealing with FNI.

