



Health Insurance

This class of insurance provides Benefits in respect of Hospitalization, Surgery, Death or Treatment at a Hospital /Clinic caused by a Disease or Accident.

- Who can insure - Those aged between 6 and 75 years (individually or in a group)
- Term (duration) - One year
- Premium rate - This insurance consists of **Basic Insurance Cover and Optional Insurance Cover**. Premiums are charged, based on the type of Cover, no of Unit purchased and Assured's age.

Type of Cover and No of Unit which can be purchased

No	Cover	Unit which can be purchased
1	Basic Cover	From 1 to 25 units
2	Optional Cover (1)	From 1 to 25 units
3	Optional Cover (2)	From 1 to 25 units

Benefits obtainable under this insurance

No	Cover	Benefit	Benefit in kyats
1	Basic Cover - One Unit	Hospitalization caused or necessitated by a Disease or Accident	Kyats 10,000/- per day up to 60 days of hospitalization.
		Death	Kyats 1,000,000/- (One Million)
2	Optional Cover (1) - One Unit	Surgery	Actual direct cost up to kyats 500,000/-
		Miscarriage	Kyats 300,000/- irrespective of unit purchased. Miscarriage concurrent with Surgery. For both kyats 500,000/-, the maximum amount obtainable for all units purchased.
3	Optional Cover (2) - One Unit	Visit to Hospital / Clinic for treatment	Kyats 2,500/- per visit up to kyats 10,000/-maximum amount obtainable for all units purchased.



Only Basic cover and Not Optional Cover can be purchased singly. Optional Cover units can be purchased only up to the number of units purchased for Basic Cover.

No Benefit for the Following: --

No Benefit is obtainable for Injury, Disease, Hospitalization, Surgery, Miscarriage/ Abortion, Death and Visit for treatment to Hospital / Clinic caused or necessitated directly or indirectly by one of the following: --

1. Under current medical treatment. The Assured is recommended by a doctor to be treated. Disease symptoms already confirmed.
2. Childbirth. Caesarian birth. Surgery associated with Pregnancy. But Hospitalization and Surgery caused or necessitated by Pregnancy after inception of insurance and diseases usually associated with Pregnancy within insurance period (Eclampsia , Pregnancy Hypertension and Pregnancy Diabetes) are covered. In case the Optional Cover (1) has been purchased, they are covered.
3. Derangement caused by mental diseases.
4. Hospitalization for medical check-up, rest and recuperation.
5. Hospitalization and surgery for conception.
6. Dental treatment not caused by an accident.
7. Eye test including spectacles not caused by an accident. Loss of eye sights. Eye sights treatment. Treatment to improve eye sights.
8. Beautification.
9. To wear hearing aids.
10. Physical defect or Infirmary.
11. Use of narcotic drugs.
12. Commission of a criminal offence.
13. Contraction of AIDS / HIV.
14. Terrorism acts. Riot. War and warlike operations.
15. Medical treatments for which the Assured is hospitalized last 3 days only or less.
16. Fraudulent claims
17. Suicide or intentional self – injury.

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.



စဉ်	အာမခံအကာအကွယ်	အသက်	တစ်ဦးချင်း	အစုအဖွဲ့လိုက်	မှတ်ချက်
			ထားရှိမှု	ထားရှိမှု	
			တစ်လုံးတည်းပေး	တစ်လုံးတည်းပေး	
၁	အခြေခံအာမခံအကာအကွယ်(၁) ယူနစ်	၆ ~ ၃၀	၁၁,၀၀၀	၁၀,၅၀၀	ဆေးရုံတက်ရက် ၁ရက်ကျပ်(၁၀,၀၀၀) အများဆုံး ရက်(၆၀)အထိသာ
		၃၁ ~ ၄၀	၁၄,၃၀၀	၁၃,၆၀၀	
		၄၁ ~ ၅၀	၁၇,၆၀၀	၁၆,၇၀၀	
		၅၁ ~ ၆၀	၂၈,၆၀၀	၂၇,၂၀၀	
		၆၁ ~ ၇၅	၆၁,၆၀၀	၅၈,၅၀၀	
၂	ရွေးချယ်နိုင်သည့်အာမခံအကာအကွယ်(၁) ၁ယူနစ်	၆ ~ ၇၅	၁၆,၅၀၀	၁၅,၇၀၀	-ခွဲစိတ်ကုသမှု အတွက် အမှန်တကယ် တိုက်ရိုက်ကုန်ကျစရိတ်။ သို့သော်အနည်းဆုံး (၅)သိန်းကျပ်။ -ကိုယ်ဝန်ပျက်ကျလျှင် ဝယ် ယူထားသည့်ယူနစ်နှင့် မဆိုင်းဘဲ (၃)သိန်းကျပ်။
၃	ရွေးချယ်နိုင်သည့်အာမခံအကာအကွယ်(၂) ၁ယူနစ်	၆ ~ ၇၅	၈,၈၀၀	၈,၄၀၀	ဆေးရုံ/ဆေးခန်း(၁)ကြိမ်ပြုလျှင် (၁)ယူနစ် (၂,၅၀၀)ကျပ် ၄ကြိမ်အထိသာ။

No	Description	Age	Premium per Unit (for Individual)	Premium perunit (for Organization)	Remark
1	Basic Cover	6 ~ 30	11,000	10,500	Kyats 10,000/- per day & up to 60 days per Year(Hospitalization) Daily Cash Benefit)
		31 ~ 40	14,300	13,600	
		41 ~ 50	17,600	16,700	
		51 ~ 60	28,600	27,200	
		61 ~ 75	61,600	58,500	
2	Extra Cover(Option – 1)	6 ~ 75	16,500	15,700	Surgical Cash (Actual Operation Cost But up to Kyats 500,000/-) Miscarriage (Kyats 300,000/-) (Not related With buying units)
3	Extra Cover(Option – 2)	6 ~ 75	8,800	8,400	Outpatient(Kyats 2,500/- per one time & up to 4 times per year)