

Public Term Life Insurance

This type of Life insurance that covers death, permanent disability and injuries. Anyone between 18 and 75 years of age can be insured.

Insurance period - 1 year

Sum insured - From a minimum of Ks 0.1 million to a maximum of Ks 20 million.

Premium rate - Calculation of premium rate is based on the age of the insured and the sum insured.

Public Term Life Insurance premium rate for a sum insured of Ks 1 million.

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18-27	6,000	49	15,000	59	28,000	68	63,000
28-30	7,000	50-51	16,000	60	31,000	69	70,000
31-34	8,000	52	17,000	61	33,000	70	77,000
35-37	9,000	53	18,000	62	36,000	71	84,000
38-40	10,000	54	19,000	63	40,000	72	91,000
41-42	11,000	55	21,000	64	44,000	73	102,000
43-45	12,000	56	22,000	65	48,000	74	112,000
46-47	13,000	57	23,000	66	52,000	75	123,000
48	14,000	58	25,000	67	56,000		

Benefits of Public Term Life Insurance

	From 18 to 60 years	From 61 to 75 years
Vision loss in one eye	50 %	50 %
Total amputation of an arm	50 %	50 %
Total amputation of a leg	50 %	50 %
Total loss of hearing in one ear	25 %	25 %
One broken arm	10 %	5 %
One broken leg	10 %	5 %

Death

The sum insured shall be transferred to the beneficiary in case the insured dies during the insurance period.

✉ : customerservices@fnilife.com, marketing@fnilife.com 🌐 : www.fnilife.com

📍 : Building A/9, Than Thu Mar Road, (24) Quarter, Thingangyun Township, Yangon, Myanmar.11071

☎ : Hot Line// 09-269843974, 01-570521,01-570998, Fax : 570298

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

Terms and conditions

- Pre-policy medical checkup is required for the proposers of ages between 18 and 60 years for a sum insured amount of Ks 5 million and above and the proposers of ages between 61 and 75 years for a sum insured amount of Ks 3 million and above
- One-year insurance premium shall be paid in lump sum

Exclusions

No claim payment shall be made in case the insured dies of anyone of the following cases:

- (a) Suicide
 - (b) Intentional act of the policyholder
 - (c) Criminal act or law-breaking act of the policyholder
 - (d) Intentional act of the beneficiary
 - (e) Abuse of narcotic or hazardous drugs
 - (f) AIDS/HIV
 - (g) War, terrorism, riot and similar situations
 - (h) Pre-existing illnesses that were withheld in filling the proposal
- No claim payment shall be made for permanent disability arising out of anyone of the following cases:
 - (a) Intentional act of the policyholder
 - (b) Criminal act or law-breaking act of the policyholder
 - (c) Unsuccessful suicide attempt
 - (d) Abuse of narcotic or hazardous drugs
 - (e) AIDS/HIV
 - (f) War, terrorism, riot and similar situations
 - (g) Pre-existing illnesses that were withheld in filling the proposal
 - No claim payment shall be made for injuries arising out of anyone of the following cases:
 - (a) Intentional act or gross negligence of the policyholder
 - (b) Intentional act or gross negligence of the policy buyer
 - (c) Criminal act or law-breaking act of the insured
 - (d) Any accident caused by insanity and other mental disorders of the insured
 - (e) Earthquake, volcanic eruption or tsunami
 - (f) War, terrorism, riot and similar situations
 - (g) Abuse of narcotic or hazardous drugs

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.

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