



প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড  
Prime Islami Life Insurance Limited

Print Date : .....

Revision: .....02.....

Prime/H.O/policy/01

বীমা তফসিল (Policy Schedule)

পলিসি নম্বর (Policy Number)		প্রস্তাবনের তারিখ (Date of Proposal)	
বীমা শুরু তারিখ (Date of Commencement)		মেয়াদপূর্তির তারিখ (Date of Maturity)	
পরিকল্পের নাম (Plan)			
পরিকল্প নম্বর ও মেয়াদ (Table & Term)	বীমাতে সংযুক্ত সহযোগী বীমা (Supplementary Cover attached to this policy)		
প্রস্তাবকের নাম ও ঠিকানা (Name & Address of the Proposer)			বীমা গ্রাহকের বয়স (নিকটতম জন্মদিনে) Policyholder's Age (Nearest Birthday)
বীমা গ্রাহকের নাম (Name of the Policyholder)			
বীমা অঙ্ক (Sum Assured)	বীমা অঙ্ক (Sum Assured)		
	যে ঘটনা সংঘটিত হলে বীমা সুবিধা প্রাপ্য হবে (Event on Happening of which the sum insured is payable)		
	মনোনীতক (গণ) Nominee (s)	প্রস্তাবক বা বীমগ্রাহকের মৃত্যুতে যাকে পরিশোধ করা হবে (The proposer or his assign (s) in the event of death of the life insured to)	
		বীমা আইন ২০১০ এর ৫৭ ধারা মোতাবেক মনোনীতক (Nominee under sec. 57 of the Insurance Act. 2010)	
কিস্তি (Premium)	প্রদেয় কিস্তি (Premium Amount)		
	কিস্তি প্রদান পদ্ধতি (Mode of Payment)	ব্যাঞ্ছিত না করা সম্পর্কিত বিকল্প নিয়মাবলী (Non-forfeiture Option Applicable)	সর্বশেষ প্রিমিয়াম দেয় তারিখ (Date of Last Premium Due)
	প্রদেয় তারিখ (Due Date)		
বিশেষ সুবিধাবলী (Special Provisions)	সর্বশেষ প্রিমিয়াম প্রদানের নির্ধারিত তারিখ পর্যন্ত, মেয়াদান্তে অথবা তৎপূর্বে বীমগ্রাহকের অকাল মৃত্যুতে প্রদেয় Upto the stipulated date of payment of last premium or earlier death of (either of) the assured (s)		
	সময়ান্তে যা প্রদানযোগ্য (Period During Which Payable)		

প্রাইম ইসলামী লাইফ ইন্স্যুরেন্স লিমিটেড এর পক্ষে স্বাক্ষরিত  
(Signed on behalf of Prime Islami Life Insurance Ltd.)

Checked by

Countersigned

Chief Executive Officer

## SUPPLEMENTARY COVER

### Accident-1 (DIAB)

#### SPECIAL PROVISIONS FOR DOUBLE INDEMNITY ACCIDENT BENEFIT

The Double indemnity Accident Benefit referred to as DIAB in the Policy Schedule or in any endorsement by the company hereon is based on the proposal and declaration mentioned in the Schedule or such endorsement as the case may be. The Company hereby agrees that provided the premium (s) in respect of such benefit as stated in the Schedule or such endorsement shall have been duly and punctually paid and subject to the exceptions and conditions following and (so far as may be applicable) to the term of the schedule, the provisions of the policy and every endorsement (if any) by the Company hereon then if the death of participant occurs as a result of bodily injury caused solely and independently of any other cause by accidental, Violent, external and visible means, capable of direct proof and not aggravated by bodily defects or infirmities the Company shall pay, in addition to any other benefit payable, hereunder a sum equal to the basic sum insured under this policy.

### Accident-2 (PDAB)

#### SPECIAL PROVISIONS FOR PERMANENT DISABILITY AND ACCIDENT BENEFIT

The Permanent Disability and Accident Benefit\* referred to as PDAB in the policy Schedule or in any endorsement by the Company hereon is based on the proposal and declaration mentioned in the schedule or on such endorsement as the case may be. The Company hereby agrees that provided the premium (s) in respect of such benefit as stated in the schedule of such endorsement shall have been duly and punctually paid and subject to the exceptions and conditions following and (so far as may be applicable) to the terms of the schedule, the provisions of the policy and every endorsement (if any) by the Company hereon then if the death or Disablement of the participant occurs as a result of bodily injury caused solely and independently of any other cause by accident, Violent, external and visible means capable of direct proof and not aggravated by bodily defects or infirmities the Company shall pay any one of the following indemnities:

#### NATURE OF INJURY

- (i) Death
- (ii) Permanent total disablement :
  - (a) Total and permanent loss of all sight in both eyes.
  - (b) Total loss by physical severance of both hands or both feet or of one hand and one foot at or above the wrist or ankle.
  - (c) Total loss by physical severance of one hand and one foot at or above the wrist or ankle together with any of the above the total and permanent loss of all sight in one eye.
- (iii) Loss of one foot or one hand at or above the wrist or ankle or all sight in one eye.
- (iv) Total and permanent disability. (Total and permanent disability means disablement from engaging in being occupied with or giving attention to any employment or occupation whether for purposes of business, profession or otherwise).

#### SCHEDULE OF INDEMNITY BENEFIT

- (i) Payment of an amount equal to the basic sum of the policy in addition to the sum insured by the policy.
- (ii) Payment of an amount equal to the basic sum of the policy, and waiver of future premium under the policy, the sum insured which remains payable as before.
- (iii) payment of an amount equal to one half of the basic sum of the policy. The sum insured under which remains payable as per terms and conditions of the policy
- (iv) payment of an any annuity equal to one tenth (1/10) of the basic sum of the policy payable over ten years and waiver of Future premium under the policy, the sum insured under which remains payable as before.

#### EXCEPTIONS AND CONDITIONS FOR DIAB AND PDAB

**THESE BENEFITS SHALL NOT BE PAYABLE** (a) Unless the death or disablement of the insured occurs within 90 days of such bodily injury and before the anniversary of the date of risk immediately preceding the insured's 60th/55th birthday or before such earlier date as may be stated in the Special provisions of such endorsement to apply to such benefit (s) nor (b) Unless written notice is given to the Company's at Head office Dhaka within a reasonable period after the injury and proof satisfactory to the Company is furnished free of expense to the Company of (i) The title of the person (s) claiming payment (ii) The cause of death together with the postmortem report of the case and (iii) The date of injury was sustained, nor (c) if the death or disablement results from bodily injury sustained consequent upon: (i) War, invasion act of foreign enemy, hostilities (Whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, riot and civil commotion conspiracy or military or usurped power or assault or murder or participation in any brawl or in any antisocial activities or (ii) any physical defect or infirmity, suicide (whether felonious or not) alcoholism, drug taking, venereal disease, pregnancy or child birth, or (iii) being in or upon or entering or descending or falling from aircraft of any kind in which the participant is travelling as a pilot or member of the crew for the purpose of undertaking any trade or technical operation there in or thereon (iv) the participant engaging in racing of any kind, polo playing, big game, hunting, mountaineering, winter sports, or motor Cycling.

Checked by

Countersigned

  
Chief Executive Officer