

## What is Prime Health?

Prime Health is a health and life insurance facility available for all the accountholders of Prime Bank PLC. to subscribe.

## What is life insurance and health insurance?

Life Insurance is a contract where you pay premium to Insurance Company (National Life Insurance PLC for this product), and in return, they promise to pay a sum of money (the death benefit) to your declared nominees upon your death, providing financial security for your loved ones.

Health Insurance is a contract where you pay premium to Insurance Company (National Life Insurance PLC for this product), and in return, they promise to pay a sum of money in case of your treatment of health.

## What are the core features of this insurance?

Prime Health is offered with the following features:

	Life	Health
Coverage Type	Death due to Accident/Sickness	For In Patient Department (IPD) Treatment
Coverage Amount	Upto BDT 50K	Upto BDT 50K - Hospital Stay: Upto 20K - Others: (Investigation/Medicine/Doctor Visit etc.) : Upto 30K
Policy Term	1 Year	1 Year
Premium Payment	Only Once	Only Once
Premium	<ul style="list-style-type: none"><li>Individual: BDT 1095 (Equiv to Daily 3 taka)</li><li>Family (Upto 4): BDT 2,190 (Daily 6 Taka)</li></ul>	



## What are the eligibility criteria for this insurance?

The following are eligible for Prime life

Customer Type	Any Accountholder of Prime Bank
Age	18-59 Years
Nationality	Bangladeshi

## What type of benefits will be covered under this insurance policy?

Health and Death benefit can be availed under this policy.

## How will the insurance coverage period be determined?

Insurance coverage will be provided for one year from the date of premium payment.

## What are the required documents for claims settlement?

Nominee of Account Holder/ Prime Bank PLC. need to submit the following documents in order to process of any claims:

### Natural Death or Death due to Sickness:

- Death certificate from the Municipal Body / Attending Physician / Hospital Certificate from the concerned authority.
- Request Letter from Prime Bank PLC. regarding settlement of Claim
- Attested copy of NID/Passport
- NID/ Passport Copy of the Nominee

### Death due to Accident:

All the above documents required for death due to natural cause and

- Attested copy of Death Certificate issued by the last attending doctor/hospital with stating cause of death, registration number etc.
- Attested copy of F.I.R.
- Attested copy of Post Mortem Report/Copy of application to police for non-Post Mortem



**Health:**

- Original Prescription
- Original Advice of Hospital Admission
- Original Discharge Certificate from Hospital
- Original of all Investigation Results
- Itemized Bill
- Copy of Leaf of Cheque of the Insurer

## What are the exclusions to this policy?

Exclusions for which a benefit shall not be paid under this policy includes:

**Life:**

- Suicide Death
- AIDS or HIV Disease
- Attempt of Self-inflicted injury while sane or insane
- Accident while or because the insured member is effected by alcohol or drug
- Civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil commotion, rebellion, revolution, insurrection, active participation in terrorism to such a degree and extent of the involvement or engagement of the Insured in these conditions without any cause;
- Murder, assault, committing a felony, participating in a brawl
- Restoration of public order or making an arrest as a law enforcement authority
- Racing on Wheel and participation in risky sports
- Service, travel or flight in or descend from any kind of aircraft, except as a passenger of a commercial passenger airline on a scheduled air flight over an established passenger route

**Health:**

- Pre-Existing Condition
- Routine Medical Check-up
- Cosmetic Treatment or Surgery
- Rest or Convalescencium
- Any kind of mental disease, extreme alcoholism or drug addiction
- Unrecognized medical treatment i.e Acupuncture
- Birth Control Treatment, DNC or Infertility Treatment
- Abortion and related treatment
- Pregnancy and its relevant expenditure
- Suicide attempt, illegal activities or self-injury to due to drug addiction or mental illness



## Which Branches can open Prime Life/Prime Life Takaful?

Prime Life/Prime Life Takaful can be opened from the following branches:

Asad Gate Branch	Elephant Rd. Branch	Kawran Bazar Branch	Pallabi Branch
Banani Branch	Foreign Ex. Branch	Mirpur-1 Branch	Panthapath Branch
Banasree Branch	Gareb-E-Newaz Branch	Mohakhali Branch	Posta SME Branch
Bangshal Branch	Gulshan Branch	Motijheel Branch	Pragati Sarani Branch
Baridhara Branch	IBB, Dilkusha, Dhaka	Mouchak Branch	Ring Road Branch
Bashabo Branch	IBB, Mirpur, Dhaka	Moulvi Bazar Branch	Sat Masjid Rd. Branch
Bashundhara Branch	Ibrahimpur Branch	Narayangonj Branch	Tejgaon Branch
Bijoy Nagar Branch	Jatrabari Branch	Nawabpur SME Branch	Uttara Branch
Dhanmondi Branch	Kakrail Branch	New Eskaton Branch	Wari Branch

## Whom to contact in case of queries, claim and settlement?

The following person(s) can be contacted in case of such events:

For Prime Bank PLC.

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For National Life Insurance PLC

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