

3. Union Insurance Company P.J.S.C

3.1. List of branches of the Middle Eastern region

| <i>Country</i> | <i>Office address</i> | <i>Contact Number</i> | <i>Insurance Coordinator</i> |
|-------------------------|-----------------------|-----------------------|--|
| Oman | P.O.Box. 1882 | +968-24853965 | Gokulnath Sundaram Oman_SLFBE@unioninsurance.ae |
| UAE | POB 119227 | + 97143787777 | Usman Khadmi UAE_SLFBE@unioninsurance.ae |
| State of Kuwait | P.O.Box 25137 | +96522064412 | Jobin Thomas KWT_SLFBE@unioninsurance.ae |
| Qatar | POB 11068 | + 97477364264 | Subhash R QTR_SLFBE@unioninsurance.ae |
| Bahrain | POB 843 | +97317587444 | Mohammed Al Maraj BHD_SLFBE@unioninsurance.ae |
| Kingdom of Saudi Arabia | P.O.Box 1022 | +966563112547 | Nanda Kumar KSA_SLFBE@unioninsurance.ae |
| Lebanon | POB 112172 | +9613654886 | Pierre Yousuf LBN_SLFBE@unioninsurance.ae` |
| Jordan | POB 1802 | +96265004100 | Issa Smairat JDN_SLFBE@unioninsurance.ae |

Representative in Sri Lanka

Mr. Rukshan - 077 3186484

3.2. The Minimum Benefits package of the Insurance Scheme& Required documents for claims

| S/No. | Coverage | Benefit (USD) | Required documents for claims |
|---------|---|---|---|
| 01 | Death (due to any cause) | 15,000 | <ul style="list-style-type: none"> • Death Certificate – Ministry of Health duly attested by the Ministry of Social Affairs, Embassy of Country if death occurs in country of employment. • Copy of Identity card issued by country of employment government & Copy of passport duly canceled by the issuing authority. • Post mortem report |
| 02 | Permanent total disability due to (accident) | 15,000 | <ul style="list-style-type: none"> •Request •Certificate of the disability percentage -Medical Council •Police Report •Copy of the Passport |
| 03 | Permanent partial disability due to (accident) | 10,000 | <ul style="list-style-type: none"> •Request •Medical Report •Certificate of the disability percentage –Medical Council •Police Report •Copy of the Passport |
| 04 | Temporarily disabilities | 5,000 | |
| 05 | Medical Expenses due to Accident (In -patient including emergency and out-patient treatment administrated within the hospital) per person per annum | 3,000 | <ul style="list-style-type: none"> •Medical Report •Consultant Form •Original receipts and invoice •Copy of the diagnostic report •Copy of the Passport |
| 06 | Serious illness (pre-detected) | 3,000 | |
| 07 | Residential – ICU treatment due to COVID or any other pandemic situation | 5,000 | |
| 08 | Repatriation due to harassments (physical, sexual, mental) | Actual cost of repatriation to Sri Lanka including cost of medical personnel | |
| 09 (i) | Repatriation due to medical unfitness | Actual cost of repatriation to Sri Lanka including cost of medical personnel | |
| 09 (ii) | Repatriation due to any pandemic situation | | |
| 10 | Repatriation due to pregnancy | Actual cost of repatriation to Sri Lanka | |
| 11 (i) | Repatriation due to Premature termination of contract by Employer in case of Bankruptcy, closure of Company | Actual cost of repatriation to Sri Lanka | |
| 11 (ii) | Repatriation through the respective Sri Lanka mission due to any reason. | Actual cost of repatriate Sri Lanka | |
| 12 | Legal expenses towards non-insurance related cases like non-payment of Salary, Physical harassment or abuse, sexual harassment or abuse, breach of employment contract by the employer etc. of an insured member. | Actual Cost per case | |
| 13 | Repatriation of Human Remains | Actual cost of repatriation to Sri Lanka including mortuary and embalm charge incurred in the | |

| | | | |
|----|--|--|--|
| | | country of employment | |
| 14 | If the worker (Sri Lankan) sheltered in a safe house due to any reason | 10 USD per day. Per person for basis needs | |

3.3. Additional Benefits

- **Note** – Additional Benefits and Amendments as per Addendum - 1

Addendum 1

“Serious illness” is a health condition or quality of life that carries a high risk of mortality and either negatively impacts a person’s daily function. Such as:

i cardiac surgical expenses related to

1. Heart Attack – (Myocardial Refraction)
2. Coronary artery disease
3. Stroke (Cerebra Vascular Accident)

ii Surgical operations including,

- i. Cancer
- ii. Renal Failure,
- iii. Major Organ Transplant, such as lung or bone marrow;
- iv. Paralysis,
- v. Multiple Sclerosis
- vi. Primary Pulmonary Arterial Hypertension
- vii. Fulminate Hepatitis

OR any other illness, excluding those mentioned above, which is certified by a specialist Doctor on the particular area who is registered under the Medical Authority of particular country to be a serious illness.

★★ If a women is detected positive for pregnancy test after the departure from Sri Lanka and if there is a need for repatriation.

3.4. Premium Payable by Employer

| Country | Premium Amount (Excluding Taxes) USD |
|--------------------|---|
| Bahrain | |
| For 2 years period | 110 |
| For 3 years period | 165 |
| For 4 years period | 210 |

| Country | Premium Amount (Excluding Taxes) USD |
|--------------------|---|
| Jordan | |
| For 2 years period | 110 |
| For 3 years period | 165 |
| For 4 years period | 210 |

| Country | Premium Amount (Excluding Taxes) USD |
|--------------------|---|
| Kuwait | |
| For 2 years period | 110 |
| For 3 years period | 165 |
| For 4 years period | 210 |

| Country | Premium Amount (Excluding Taxes) USD |
|--------------------|---|
| Lebanon | |
| For 2 years period | 110 |
| For 3 years period | 165 |
| For 4 years period | 210 |

| Country | Premium Amount (Excluding Taxes) USD |
|--------------------|---|
| Oman | |
| For 2 years period | 110 |
| For 3 years period | 165 |
| For 4 years period | 210 |

| Country | Premium Amount (Excluding Taxes) USD |
|--------------------|---|
| Qatar | |
| For 2 years period | 110 |
| For 3 years period | 165 |
| For 4 years period | 210 |

| Country | Premium Amount (Excluding Taxes) USD |
|----------------------------------|---|
| Saudi Arabia (K.S.A.) | |
| For 2 years period | 110 |
| For 3 years period | 165 |
| For 4 years period | 210 |

| Country | Premium Amount (Excluding Taxes) USD |
|--------------------|---|
| U.A.E. | |
| For 2 years period | 110 |
| For 3 years period | 165 |
| For 4 years period | 210 |

3.5. Purchase procedure of the insurance policy by the employer

The employer needs to purchase an insurance policy by paying the premium stated above (as applicable) from the insurance company according to the contract period of the employee on behalf of the Sri Lankan female domestic worker prior to the SLBFE's registration.

Claim Procedure

Step 1 - CLAIMS INTIMATION

- Claimant can register claims through online or offline system

Step 2 - CLAIMS DOCUMENTS SUBMISSION

- Claimant to submit all the relevant documents

Step 3 - CLAIMS VERIFICATION

- Insurer to verify and respond within 48 -72 hrs

Step 4 - CLAIMS SETTLEMENT

- Insurer to settle claim with 3- 4 working days