



DON'T *live life* WITHOUT IT



ALLIANZ OFFERS AN EXCLUSIVE LIFE PROTECTION COVER
FOR NATIONS TRUST BANK AMERICAN EXPRESS® CARDMEMBERS



Nations Trust Bank PLC is a licensed commercial bank supervised by the Central Bank of Sri Lanka.
This card is issued in pursuant to a license from American Express.

LIFE INSURANCE APPLICATION FORM

Name of the Cardmember :

NIC Number :

Card Number(s) :

(only for existing Cardmembers)

Date of Birth :

Address :

Telephone Number :

Cardmembers of ages between 18 to 69 years or to the nearest birthday are eligible for coverage

I wish to obtain a Life Insurance Cover which is provided by an insurance company selected by Nations Trust Bank PLC ("Bank"), in respect of my Card account, subject to the below mentioned Terms and Conditions:

(Instructions: Please tick the preferred insurance cover based on your Nations Trust Bank American Express® Card limit)

	Card Limit (LKR)	Annual Premium Amount (LKR)	
Plan 1	Up to 50,000	95.00	<input type="checkbox"/>
Plan 2	50,001 to 250,000	265.00	<input type="checkbox"/>
Plan 3	250,001 to 500,000	405.00	<input type="checkbox"/>
Plan 4	500,001 to 1,000,000	810.00	<input type="checkbox"/>
Plan 5	1,000,001 to 1,500,000	1,215.00	<input type="checkbox"/>

* Sum assurance amount is equivalent to the credit limit of the Card.

N.B: The Terms and Conditions of the insurance cover under the presently available group life insurance scheme are stated in the enclosed brochure.

TERMS AND CONDITIONS

- Each Insurance cover will be made available under a group Life Insurance scheme obtained from time to time, from a reputed Insurance company selected by the Bank.
- Insurance coverage under a group Life Insurance scheme will only be available for the primary party of a Nations Trust Bank American Express® Card ("Cardmember").
- The Bank reserves the right to change the Insurer of its group Life Insurance scheme from time to time. Accordingly, if and when a new Insurer is appointed, the Bank will communicate same to the Cardmember together with details pertaining to the Terms and Conditions (including premium amount) of the new Life Insurance cover.
- Each Insurer reserves the right to decide the eligibility of a Cardmember for an Insurance cover under the respective group Life Insurance scheme, subject to the receipt of premium.
- In order to facilitate the Cardmember to make the premium payments, the Cardmember will be automatically enrolled to the Automated Bill Settlement Facility ("ABS Facility") of the Bank. Accordingly, the premium payable in respect of the insurance cover will be charged to the Card account of the Cardmember, annually, in advance, through the ABS Facility.
- Unless discontinued by the Bank or the Cardmember and subject to the payment of premium, an insurance cover once obtained will continue annually with an Insurer selected by the Bank.
- If a Cardmember does not wish to obtain or renew an Insurance Cover, written notice of objection must be made to the Bank within 30 days of the premium payment due date, as

per the Card statement.

8. The Bank reserves the right not to make any premium payments under the ABS Facility in the event of lack of funds or delinquency of the Cardmember or where the American Express® Card of the Cardmember cannot be honoured in accordance with the Terms and Conditions governing such card. In such an event, the Bank reserves the right to immediately discontinue the ABS Facility in respect of such Cardmember. The Bank may, but will not be under any obligation to inform the Cardmember of non-payment of the premium, for any of the reasons stated in the above paragraph.

9. As Insurance coverage is provided under a group policy, individual policy certificates will not be issued and the Insurance Cover will not have a surrender value.

10. On the occurrence of an insured event, the sum assured under the Insurance Cover will be paid directly by the Insurer under the then applicable group Life Insurance scheme, to the Bank, in order for the Bank to recover any liabilities under the card account of such Cardmember. The Bank is accordingly hereby authorised to set off and appropriate the Insurance proceeds against the Cardmember's indebtedness to the Bank under the Card account. The balance (if any), will be released to a nominee appointed by the Cardmember. This authorisation will be applicable in respect of any Card account which the Cardmember now or hereafter maintains with the Bank.

11. If a Cardmember requests for an upgrade of a Card during an existing Insurance cover, the Cardmember will be required to bear the amount of the applicable premium payment in full.

12. If a Card account is upgraded/downgraded, no refunds/pro-rata adjustments will be made for premiums already paid.

13. The Bank is authorised to provide, to each Insurer of a group Life Insurance scheme, information in its possession relating to the Cardmember, to the extent the Bank considers necessary, to be enrolled in the respective group Life Insurance scheme.

14. Insurance coverage will not extend to any supplementary cards.

15. The Bank reserves the right to discontinue any group Life Insurance scheme together with the Insurance coverage thereunder.

16. Each Insurance Cover will be subject to the standard Terms, Conditions and Exclusions of the underlying group Life Insurance scheme policy document issued by an Insurer to the Bank.

17. Each Insurer reserves the right to change the Terms and Conditions and/or the premium of the Insurance Cover under the respective group Life Insurance scheme. Written notice of such revisions will be communicated by the Bank to the Cardmember.

18. These Terms and Conditions will be applicable in respect of Insurance Coverage under the presently available group Life Insurance Scheme as well as Insurance Coverage under any new group Life Insurance scheme(s) obtained by the Bank in the future.

19. The Bank reserves the right to change these Terms and Conditions from time to time and notice of such revisions will be communicated in writing by the Bank to the Cardmember.

I herewith enclose the nomination form, by which I nominate a person to receive the balance (if any) of the death benefits payable under the group Life Insurance scheme of which I am a member at the time of my death.

I confirm that details pertaining to the Insurance Cover over my Card account were given and explained to me before the signing hereof, and that I have read and understood such details and Terms and Conditions referred to herein and agree and consent to be bound thereby.

.....
Signature of the Primary Cardmember:

.....
Date

NOMINATION FORM

Nomination

As a member of a Group Life Insurance Scheme ("Life Insurance Scheme") which may now or hereafter be introduced by Nations Trust Bank PLC for Nations Trust Bank American Express® Primary Cardmembers, you can nominate a beneficiary to receive the benefits payable under such Life Insurance Scheme, on your death.

To make a nomination, please complete this Nomination Form.

Conditions

The following Conditions will apply:

- This nomination will cover the balance (if any) of the sum assured under an Insurance cover which has been obtained by you over an American Express® Card account which is now or hereinafter maintained by you with Nations Trust Bank PLC.
- For the purpose of determining the applicable Insurance Cover, reference will be made to the Life Insurance Scheme which you were enrolled in at the time of your death.
- Payment to a nominee will only be made on production of proof of identity acceptable to Nations Trust Bank PLC
- If this nomination cannot be given effect to, payment will be made to persons legally entitled thereto.

Nominees

FULL NAME (Mr. / Mrs./Miss) :	Relationship to Nominator :	
	NIC No :	P.P. No :
Address :	Percentage of Share :	

.....

Name	Signature	Date
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Witnesses

- Full Name :
 - Address :
 - NIC No :
 - Signature :
- Full Name :
 - Address :
 - NIC No :
 - Signature :

N.B: Please enclose copies of the National Identity Card/Passports of each nominee and submit this nomination to your nearest Nations Trust Bank branch.

The Cardmember will be provided cover for the following :

- Death
- Total & Permanent Disability (Accident & Sickness)
- Funeral Expenses
- Repatriation Cost

*In the event of death/permanent disability of the policy holder, the Card outstanding will be covered utilising the insurance claim payment.

Benefit	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Death Benefit (LKR)	50,000.00	250,000.00	500,000.00	1,000,000.00	1,500,000.00
Total & Permanent Disability (LKR)	50,000.00	250,000.00	500,000.00	1,000,000.00	1,500,000.00
Funeral Expenses Benefit (LKR)	10,000.00	25,000.00	50,000.00	100,000.00	150,000.00
Repatriation Cost (LKR)	10,000.00	25,000.00	50,000.00	100,000.00	150,000.00
Annual Premium (LKR)	95.00	265.00	405.00	810.00	1,215.00

Conditions*

- Cardmembers of age between 18 to 69 years or to the nearest birthday are eligible for coverage
 - Maximum age for Life Cover ceases at 70 years.
 - Maximum age for TPD Cover ceases at 65 years.
- Maturity cover is not available for this policy
- All the correspondences should come through the Bank
- Inquiries about this offer to be sent through Nations Trust Bank

If you wish to enroll in the insurance scheme, according to your Card category, please sign and submit the enclosed 'Application Form' and 'Nomination Form' to your nearest Nations Trust Bank branch.

Underwritten by Allianz Life Insurance Lanka Ltd