

FAIRFIRST SRI LANKA Factsheet

Fairfirst Insurance Unique Selling Points / Value-added Services

- We have insured 1 in 3 corporate employees in Sri Lanka - accounting for more than 500,000 members (including retail)
- Fairfirst offers value-added medical services such as doorstep medicine delivery, cashless claims for spectacles, empanelled hospitals, and medicine pick-up from a partner pharmacy.
- AI-based virtual claims management via award-winning Click2Claim (C2C) technology
- The most efficient Call Centre in the industry, answering calls within 3 rings (100% of the time) by a human
- Fairfirst is home to many locally and globally recognised awards, the most recent being: Best Insurance Customer Service Company by the Sri Lanka Branding & Marketing Leadership Awards 2024; Most Trusted Insurance Provider and Best Travel Insurance Company Sri Lanka by the Global Brands Magazine 2023; Most Disruptive Motor Insurance Company Sri Lanka by the World Economic Magazine Awards 2023; One of the Most Loved Brands in the General Insurance Category recognised in the Brands Annual 2022 edition (compiled by Brand Finance / presented by LMD)
- To strengthen our learning culture, we built a learning platform-Fairfirst Academy-that combines the expertise and capabilities of internal and external subject matter experts

For SMEs - Combine Corporate

<https://www.fairfirst.lk/personal/health/combine-corporate/>



www.fairfirst.lk

Sri Lanka Representative

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Hello!

We're Fairfirst Insurance

We are a group of future-ready individuals with over 30 years of experience in the local insurance industry-insuring individuals, businesses, and communities across this beautiful island of Sri Lanka. Our local strength and expertise are amplified via the prowess of Fairfax: one of the largest general insurance groups in the world, specialising in insurance, reinsurance, and investment management.

In strengthening the progressive brand's position in the Sri Lankan insurance sector, we have one of the best multi-distribution capabilities in the industry and an experienced workforce of over 900, spread across 54 comprehensive service centres.

While we are part of a global insurance group, we continue to be proud of our legacy as pioneers of insurance in Sri Lanka. With award-winning capabilities in delivering empathy-led, customer-centric insurance solutions in General Insurance and Health, we continuously redefine the status quo through our world-class service offerings.

We are always driven by Fairness, and we strive to promote sensible optimism in individuals, businesses, and communities. **This is the FairfirstWay.**

Fairfirst Sri Lanka Group Medical Product Suite

Corporate Medical

Inpatient Benefits

Room charges
ICU charges (maximum up to 10 days)
Hospital & nursing home maintenance charges
Medical and operational expenses
Nursing care on the recommendation of a consulting specialist
Use of the operating theatre
Specialist services, including deep therapy, X-rays, radiological and radium examinations and treatment, electrotherapy, and physiotherapy
Surgeon's, anaesthetist's, consultant's and specialist's fees
Travel expenses within Sri Lanka to obtain emergency treatment
Hospitalisation in a non-paying ward of a government hospital (payable under indoor limit)
Expenses on drugs, test scans, X-rays, etc., incurred while being an inpatient in a non-paying ward
Expenses on ayurvedic treatment
Cataract operations
Cover for OPD surgeries
Expenses for specific tests
Pre- and post-hospitalisation treatment
Epidemic and pandemic cover

Maternity Benefits (Optional)

Childbirth coverage (vaginal delivery, forceps or vacuum delivery, or caesarean surgery)
Pre-natal and post-natal treatments
Pregnancy complications

Outpatient Benefits (Optional)

Consultation fees (GP / specialist)
Purchase of drugs and laboratory tests
Eye treatment
Dental treatment

**Spectacles
Benefit
(Optional)**

Vision correction prescribed by an eye specialist

**Critical
Illness
Cover
(Optional)**

24 listed illnesses are covered

Benefits can be customised to suit specific needs.

Value-Added Services

- SpectaCare: Cashless spectacles claims through Fairfirst's registered opticians.
- 24x7 cashless medicine delivery service: Ensures timely doorstep delivery of prescribed medications.
- Cashless doorstep mobile laboratory services: Available through leading private hospitals in Sri Lanka.

Methods to Submit Medical Claims

- Claims can be submitted digitally via email or the Fairfirst Health Portal. Alternatively, the option of handing over or couriering the necessary documents is also available.

For additional details, please refer the FAQs at <https://www.fairfirst.lk/personal/health/>

Footnotes

- Flexible benefits – these can be tailored in terms of limits; conditions apply.
- Taxation - All Sri Lankan citizens have access to free healthcare through island-wide government hospitals. Taxation applicable only for life insurance in Sri Lanka. If treated in a private health institute (PHSRC registered), bills are subject to government taxes and can be claimed within the policy up to the annual limit.

Some facts about Sri Lanka

Population	21.916 million ⁽¹⁾	Per Capita Income	USD 4,516 ⁽²⁾
Currency	Sri Lankan Rupee (LKR)	Inflation Rate (as of Feb 2025)	-3.9% ⁽³⁾
Exchange Rate	US\$1 = LKR 296.7237 ⁽⁴⁾ (as of 25 th March 2025)	Employment Rate	95.3 ⁽⁵⁾
Literacy Rate (%)	93.2 ⁽⁶⁾	Human Capital Index	0.60 ⁽⁷⁾

Remarks:

1. **Source:** <https://www.cbsl.gov.lk/en/sri-lanka-economy-snapshot>
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3. **Source:** <https://www.statistics.gov.lk>
4. **Source:** <https://www.cbsl.gov.lk/en/sri-lanka-economy-snapshot>
5. **Source:** <https://www.statistics.gov.lk/LabourForce/StaticalInformation/AnnualReports/2023>
6. **Source:** <https://www.statistics.gov.lk/LabourForce/StaticalInformation/AnnualReports/2023>
7. **Source:** <https://thedocs.worldbank.org/en/doc/64e578cbeaa522631f08f0cafba8960e-0140062023/related/HCI-AM23-LKA.pdf>