

Amāna Takaful Insurance Launches Compelling Insurance Scheme for Tuk Tuk Drivers

Led by its customer-centric philosophy to partner customers through their success or failure, ATL (Amāna Takaful PLC) launched a new insurance scheme for ‘Tuk Tuk Full’ drivers that includes a host of eventualities, to ensure that at any point in time, the ‘Tuk Tuk Full’ Driver is shielded from loss. ‘Tuk Tuk Full’ covers natural perils, riot & strike, third party property damage for upto Rs. 300,000/- and hiring cover. In addition to this, ‘Tuk Tuk Full’ extends a comprehensive insurance cover against personal emergencies such as disability or hospitalization. This value proposition for 3 Wheel owners and its drivers is the most attractive in the market and takes into account all the challenges faced by the drivers on a daily basis, to ensure their livelihoods are sustained.

In terms of personal cover, the ‘Tuk Tuk Full’ scheme offers Rs. 100,000 in insurance cover for 38 critical illnesses; Rs. 25,000 for funeral expenses for owner/named driver, spouse and children; Rs. 300,000 for permanent total disability due to accident and sickness; Rs. 300,000 as Death Cover; Rs. 750 upto 10 days as loss of income due to hospitalization and Rs 1,000 up to 4 days loss of income due to unavailability of the 3 Wheeler.

In essence, ‘Tuk Tuk Full’ ensure that its customers have an all-encompassing safety net in times of hardship and that customers do not suffer from inadequate insurance cover that does not take into account the harsh realities they have to combat on a daily basis. Very often, the 3 Wheel driver is the sole breadwinner in the family and it is critical that the regular flow of income is maintained despite any hardships that crop up from time to time.

ATL continues to be in the forefront of the insurance industry in Sri Lanka and caters to all segments of customers. The Takaful way of insurance operates on the concept of bringing people together to be part of a system that gives them the opportunity to help each other. Since its inception over 17 years ago, ATL been successful in establishing a strong position for the concept of Takaful amidst stiff competition from established conventional players. One of the few ISO-certified insurance providers in Sri Lanka, ATL operates with nearly 30 branches and is set to expand further to better serve customers across the country. ATL continuously reaches out to customers from all segments of society and offers innovative and state-of-the-art insurance products that are convenient, affordable and reliable. As part of its commitment to remain ‘open to all’, ATL serves all communities and employs a multi-ethnic team across its network. The company was also recently upgraded by the Lanka Rating Agency to a rating of BBB/P3/Stable and recently achieved ISO 9001:2008 re-certification.