

## **Appreciating love with KruthaGuna**

“KruthaGuna” a pioneering hospitalisation policy meaning “gratitude” especially designed for Individuals over 55 years by ATL (Amāna Takaful PLC) to fulfil a noble responsibility that has thus far not been provided for by the insurance industry.

“With today’s fast paced society and the various duties in hand, many of us tend to neglect the obligations towards our beloved parents. Amāna Takaful KruthaGuna provides financial assistance to children in times of need when their parents fall sick and need to be hospitalised” stated Adel Hashim, General Manager, Sales and Marketing, ATL.

The scheme offers many benefits including hospital charges, ambulance services and wheel chair grants to name a few. KruthaGuna additionally covers expenses incurred which include medical tests required even after hospitalisation , purchase of medicines & a residential nursing service for elders who are brought home after hospitalisation, a true consolation for both children and parents. The product offers three schemes to choose from which is available to all Sri Lankan’s over the age of 55.

Furthermore from the second year onwards the KruthaGuna policy would cover, pre-existing ailments as well, a unique feature in Hospitalisation policies. Hashim Added, “The possibility of obtaining an insurance cover is far less when sicknesses such as blood pressure and blood sugar are detected. Presently these are difficulties faced by patients. However, with KruthaGuna it is now possible for seniors to be financially secure for the first time in Sri Lanka. The policy also enables those living overseas to provide for medical assistance for their loved ones back home, taking away the burden of not knowing how exactly they can care for them when most needed”.

With nearly 30 ATL branches island-wide, customers have merely to contact their closest branch to set up this cover. Into its second decade of excellence, ATL has been able to add value, in the unique way, to corporations and individuals alike as a leading and trusted composite insurer.