



## **Hale & Hearty – Convenient health Insurance for the entire family**

ATL now provides individuals and families added peace of mind, through its 'Hale & Hearty' hospitalization insurance plan. This convenient insurance plan covers individuals and their families within the age group of 18 to 55. It can be tailored to meet the needs of entrepreneurs, executives, managers and others like young adults and Housewives. The policy is ideal for individuals residing in Urban Colombo suburbs, cities like Kandy, Kurunegala, Negombo and Galle.

As the most trusted companion during an unexpected event of hospitalization the 'Hale & Hearty' family policy is designed to cover the head of the household, his/her family members and on specific requests extended family members.

The policy also features an array of benefits that provide policyholders with added value and convenience. Although the industry in general offers a cashless service primarily to corporates at a few selected hospitals, ATL's 'Hale & Hearty' cover gives policyholders the convenient option of cashless transactions in over 22 leading hospitals. As a result, ATL settles hospitalization bills directly with the hospital to ensure that the policyholder has minimal use for cash and feels no hassle and stress.

The 'Hale & Hearty' policy covers room charges when hospitalized ranging from Rs. 6000/- to Rs. 9000/- per day and provides an insurance cover ranging from Rs. 100,000/- to Rs. 300,000 that protects the entire family. Additionally, an emergency settlement team is in place to offer policyholders assistance on a 24/7 basis. As an additional benefit, ATL also provides policyholders with free membership for 'Falck' Emergency Services. The policy can be purchased by paying the premium in instalments, via cash or credit cards. Customers can now choose from Three (03) plans are available, which cover medical specialist fees as well as specialized services such as X-Rays, MRIs and laboratory tests.

Commenting on the 'Hale & Hearty' policy Mr. Zaid Aboobucker General Manager – Operations and Medical, stated, "Hospitalization is an unpredictable form of expenditure. Whether it's at a private or government hospital, the stress and burden of having a loved one in hospital, is often magnified due to financial constraints. Financial Liquidity at a time of such engagement can be quite testing. This is where ATL's 'Hale & Hearty' policy provides absolute peace of mind, assuring all policyholders that they will be taken care of you and you're loved ones in their time of need."

ATL during its journey of 15 years has been successful in establishing an acceptance for the concept of Takaful amidst stiff competition from established conventional players. One of the few ISO certified insurance operators in Sri Lanka, ATL operates across 27 branches and is set to expand its footprint even further. 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. The company recently transferred its Family Takaful (Life insurance) business to ATL Life Limited which is now operating as a separate business entity. 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.