

Continental Insurance Lanka Limited Policyholder's Charter

Service, redefined.



Fitch Rating A(Ika)



Hotline 011 2 800 200

Continental Insurance Lanka Limited – Policyholder’s Charter

At Continental Insurance Lanka Limited, our policyholders are at the heart of everything we do. We are committed to delivering reliable insurance solutions while upholding the highest standards of integrity, transparency, innovation, and service excellence in all our interactions.

In line with the regulatory framework and guidelines issued by the Insurance Regulatory Commission of Sri Lanka (IRC SL), this Policyholders’ Charter sets out the standards of service you can expect from us, together with your rights and responsibilities as a valued policyholder.

This Charter reflects our commitment to fair treatment, transparent communication, and efficient service delivery throughout every stage of your relationship with us.

Policy Servicing Benchmarks

Our service standards are established in line with the guidelines of the Regulation of Insurance Industry Act, No 43 of 2000 – Direction No.09 of 2025, titled “**Direction on Improving the Confidence Level of the Policyholders**”.

No	Policy Servicing Benchmarks	No. of Days		
		Motor Insurance	Non-Motor Insurance	
1	Issuance of a quotation, subject to receipt of all documents			
	Motor Insurance			
	Individual	0.5 working days		
	Fleet	2 working days		
	Non-Motor Insurance			
	where Reinsurance is applicable			
	i. Reinsurance: Local			2 working days
	ii. Reinsurance: Facultative			4 working days
	iii. Special Risks			7 working days
	Where Reinsurance is not applicable			
	i. Within treaty limit: where Memorandum of Understanding (MOU) is available			As agreed by MOUs
	ii. Within treaty limit- Others			24 Hrs

2	Issuance of policy documents after acceptance of the proposal subject to receipt of all required documents		
	Motor Insurance		
	Individual	1 working day	
	Fleet	3 to 5 working days	
	Non-Motor Insurance		
	where Reinsurance is applicable		
	i. Reinsurance: Local		2 working days
	ii. Reinsurance: Facultative		4 working days
	iii. Special risks		7 working days
	Where Reinsurance is not applicable		
	i. Within treaty limit: where Memorandum of Understanding (MOU) is available		As agreed by MOUs
	ii. Within treaty limit- Others		24 hrs.
3	Endorsements		
	Motor Insurance		
	Individual	1 working day	
	Fleet	3 working days	
	Non-Motor Insurance		
	Where Reinsurance is applicable		
	i. Reinsurance: Local		4 working days
	ii. Reinsurance: Facultative		5 working days
	iii. Special Risks		7 working days
	Where Reinsurance is not applicable		
	i. Within treaty limit: where Memorandum of Understanding (MOU) is available		As agreed by MOUs
	ii. Within treaty limit- Others		24 hrs.

4	Refund of premium after deducting expenses, and receipt of all the required documents			
	Motor Insurance			
	Individual	7 working days		
	Fleet	7 working days		
	Non-Motor Insurance			
	Where Reinsurance is applicable			
	i. Reinsurance: Local		4 working days	
	ii. Reinsurance: Facultative		5 working days	
	iii. Special Risks		7 working days	
	Where Reinsurance is not applicable		24 hrs.	
5	Policy Servicing Benchmarks	No. of Days		
		Motor	Non-Motor	
		Medical	Non-Medical	
	Claim intimation to settlement of the claim subject to completion of all documents.			
	A.Acknowledgement of the claim notification and raising claim requirements	3 working days	2 working days	2 working days
	B. Settlement of Medical Claim subject to receipt of all documents			
	1.Reimbursement (OPD/ Indoor)			
	a. Documents submission through medical e-portal		5 working days	
	b. Documents submissions via email, Registered post, Courier, hand delivery		7 working days	
	2.Cashless claims			
a. After all the requirements are submitted		30 minutes		

	b. In the event of any dispute, pending verification of liability and receipt of the required information		2 Hrs	
3. Settlement of Critical illness claims				
			7 working days	
c. Settlement of Non-Motor Claim subject to receipt of all documents				
	Up to Rs.500,000			5 to 7 working days
	Above Rs.500,000			15 working days
c. Settlement of Motor Claim subject to receipt of all documents				
	Normal Repair (Motor)	4 working days		
	Release letter	4 working hrs.		
	Total Loss (Motor)	4 working days		
	Litigation	Based on court proceedings		
	d. Notification of rejection/ repudiation with reasons. (excepts Frauds / Investigations)	7 working days	3 working days	10 working days
6	Acknowledgement of complaint/ grievance and resolution of the complaint/ grievance			
	a. Acknowledgement and register of complaint/ grievance	3 working days		3 working days
	b. Recording the complaint/ grievance	Real time		
	c. Resolution for the complaint provided	14 working days		14 working days
	d. Response for an appeal made against to the resolution	30 working days		30 working days

Complaint Handling Procedure.

You can access our Customer Complaints Handling Procedure via the link below.

<https://www.cilanka.com/customer-complaints-handling-procedure/>

Policy Fee Category

Serial No.	Fee Category	Fixed Fees (Rs.)
	Policy Administration Fee	
1	Motor	
	Comprehensive	1,000
	Third Party	200
2	Non-Motor	
	Property	1,000
	Property Private Residence	1,000
	Casualty	1,000
	Marine - Single Transit	250
	Marine Open Policy	500
	Medical	1,000
	Travel	500
	Other	1,000

Charter review Frequency

We are committed to maintaining high standards of service for our valued policyholders. This Charter, which outlines our service commitments, will be formally reviewed at least once every three years to ensure its continued relevance and effectiveness.

Where necessary, revisions will be made to reflect enhancements to our processes and service delivery standards. This ensures that we continue to meet the evolving expectations of our policyholders while remaining aligned with our core values of integrity, transparency, innovation, and excellence.

Document version

Version	Description	Date
Version 1	Original Version	18/05/2026

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Continental Insurance Lanka Limited is Licensed by Insurance Regulatory Commission of Sri Lanka (IRCSL).

Fitch Rating A(Ika)

Backed by the AAA (Ika) Fitch rated Melstacorp PLC

