

Ceylinco Life's **Policyholder Charter**



A Relationship For Life™

Ceylinco Life's Policyholder Charter

Promise for Life

Purpose

The primary purpose of this Customer Charter is to foster greater trust and confidence among our policyholders by introducing best practices aimed at improving service delivery, enhancing customer satisfaction, and promoting transparent and ethical behaviour.

This Charter is also compliant with the requirements of the Insurance Regulatory Commission of Sri Lanka (IRC SL) Direction No. 02 of 2025: Direction on Improving the Confidence Level of Policyholders. The Insurer is compliant with all other laws, regulations, directions and rules of its regulator, the IRC SL.

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Section 1: Accessibility of Insurance Services

1.1 Insurance Accessibility and Customer Engagement

Ceylinco Life shall take reasonable measures to ensure that life insurance products and related services are accessible and available to all customers through both physical and digital channels. These include:

1. Offering information and services through branch offices, the company website, mobile applications, contact centres, and other authorized digital platforms.
2. Allowing customers to submit feedback, complaints, or suggestions using the channels specified in Section 6 of this Charter.
3. In the event of a change in the designated servicing agent, the company will inform affected policyholders in a timely and appropriate manner.

1.2 Customer Feedback and Complaints

1. Customers may submit feedback, complaints, or suggestions using officially designated contact methods, including but not limited to branch offices, email, phone, website contact forms, and postal correspondence.
2. The company will conduct periodic feedback initiatives, including surveys and engagement campaigns, to assess and improve service delivery in line with customer expectations.

Section 2: Customer Understanding and Suitability of Products

2.1 Product Suitability and Staff Competency

1. Ceylinco Life shall ensure that its employees and authorized agents are properly trained and conduct themselves in an ethical and professional manner. Measures include:
 - 1.1. Mandatory training on life insurance products, policy issuance processes, claims handling, service protocols, compliance, and control procedures.
2. Frontline staff and agents are required to assess and understand the customer's financial and personal profile in order to recommend suitable products.
3. Customers' personal data will be collected, processed, and retained in compliance with the Personal Data Protection Act No. 9 of 2022 and any amendments thereon. For more information, refer to our Privacy Policy.
4. Ceylinco Life shall ensure that its employees and authorized agents do not engage in any misleading or deceptive conduct, including, but not limited to, making false or misleading statements, or providing misrepresentations regarding the benefits, terms, or characteristics of insurance products or services. This applies across all communication channels, including face-to-face interactions, press, social media, electronic media, and other digital platforms.

5. Ceylinco Life shall exercise due care, diligence, and professional skills to ensure that the services provided are consistent with the customer's stated purpose and requirements in obtaining such services, irrespective of the medium used for communication, including press releases, social media updates, emails, and other electronic communications.

Section 3: Timely, Transparent, and Efficient Service Delivery

3.1 Service Standards and Timelines

Ceylinco Life is committed to providing timely and efficient customer service. The following standard timelines apply upon receipt of all required documentation:

No	Policy Servicing Benchmarks	Duration in days
Individual		
1.	Issuance of policy document after proposal acceptance (policy booklet to be received by customer). Note: Three(03) working days would be added for reinsurance/medical review if applicable.	7 working days*
2.	Refund of premium after cancellation during the cooling-off period (less medical expenses, if incurred).	3 working days
3.	Payment of surrender value after receipt of all the required documents.	4 working days ¹
4.	Claim intimation to settlement of the claim (indicated as per the relevant regulations on Claims Management).	
	4.a. Acknowledge claim notification and issue requirements. (indicated as per the IRCSL Guidelines on Complaint Handling).	1 working day
	b. Settlement of Claim with investigation requirements, subject to receipt of all documents.	14 working days ²
	c. Settlement of Claim without investigation requirements, subject to receipt of all documents.	4 working days ²
	d. Notification of rejection/repudiation with reasons.	2 working days from the decision.
	e. Any other (please specify) Appeal or review of claim decisions and etc..	14 working days

¹An exception to the above may be made if there are substantial grounds indicating that reviving the policy or retaining it as a paid-up policy would be more beneficial to the customer.

²Exceptions to this will include situations where the beneficiary is out of the country, is suspected of involvement in the policyholder's death, where no beneficiary has been named, or where the Company is required to await a court ruling or similar legal proceedings.

No	Policy Servicing Benchmarks	Duration in days
Individual		
5	Acknowledgement of complaint/ grievance and resolution of the complaint/ grievance (indicate as per the IRCSL Guidelines on Complaint Handling).	
	e.g.: a. Acknowledgement of complaint/grievance <ul style="list-style-type: none"> • Email, head office and contact center- Same day • Viber, WhatsApp and Customer App - Next working day • Branch premises - 2 working days 	2 working days
	b. Recording the complaint/grievance - Same as above	2 working days
	c. Resolution of the complaint/grievance *Complex scenarios	14 working days*
	d. Any other (please specify)	
6.	Other policy servicing standards	
	a. Effecting changes relating to address/beneficiaries/nominees assignees in the policies after notification /request by the policyholder and carrying out verification. <ul style="list-style-type: none"> • Internal system changes and fulfillment of the request - 3 working days • Printing and posting of endorsements - 2 working days 	5 working days
	b. Effecting revival/alteration/issue of duplicate policy on receipt of all required documents and after carrying out verification. <ul style="list-style-type: none"> • Internal system changes and fulfillment of the request - 3 working days • Printing and posting of endorsements - 2 working days 	5 working days
	c. Financial Alterations (Cover Addition / Cover Deletion / Member Inclusion etc..) after receiving all the requirements and carrying out verification. <ul style="list-style-type: none"> • Internal system changes and fulfillment of the request - 3 working days • Printing and posting of endorsements - 2 working days 	5 working days
	d. Non-Financial Alteration (Surrender Value Certificate / Visa Letters and etc. after receiving request and carrying out verification. <ul style="list-style-type: none"> • Branch receiving and sending to HO - 1 working day • Issuing letter - 1 working day 	2 working days
	e. Any other (please specify) <ul style="list-style-type: none"> • Special inquiry regarding maturity • Account balance clarifications • Maturity clarifications • Overseas customer requests and issues 	7 working days

No	Policy Servicing Benchmarks	Duration in days
Individual		
	f. • Activating recurrent payment methods registered with Ceylinco Life • Amendments or termination of the recurrent payment methods registered with Ceylinco Life	1 working day
	g. Refund of recurrent premium payments registered with Ceylinco Life	14 working day
	h. • Policy loan • Maturity/advance payment fund transfers (*Subject to receiving all documents)	3 working days

No	Policy Servicing Benchmarks	Duration in days
Decreasing Term Assurance Policies		
1.	Quotation issuance	30 mins
2	Policy confirmation/ Issuance	
2.1	Jet Proposal via DTA-fast system	Immediately
2.2	Jet proposal with data gathering sheet	30 mins
2.3	Non-Medical proposal	02 hrs
2.4	Medical proposal	01 working day
2.5	Medical proposal - RI limit	03 working days
2.6	Policy Issuance	Daily basis upon receipt of premiums to CLIL
3	Servicing	
3.1	Refunds/ cancellations	05 working days
3.2	Endorsements	01 working day
3.3	Reschedulements/other servicing	03 working days
3.4	Any client inquiry	02 working days
4	Claim settlements	03 working days

No	Policy Servicing Benchmarks	Duration in days
Corporate Customers		
1	Quotation Issuance	
1.1	Detailed Quote Issuance - Standard	3 hrs
1.2	Detailed Quotations - Special quote	
	- with multiple options	5 hours *Will vary if multiple policies in group
	- with management approval	1-2 working days
	- with actuarial referral	3 working days
	- with reinsurer referral	5 working days
2	NB Policy issuance (with master contract)	3 working days after policy issuance
3	Inclusions & deletions	3 working days
4	GT member underwriting	

No	Policy Servicing Benchmarks	Duration in days
Corporate Customers		
4.1	Non-Medical	02 working days
4.2	Medical	03 working days
4.3	Medical with RI referral	05 working days
5	Refunds/cancellations	05 working days
6	Policy Renewals	
6.1	GT renewal notices to be sent 60 days prior to the renewal date	60 days prior to renewal date
6.2	Group Term renewal letter to be sent as follows:	
1)	First letter on the day of the renewal	
2)	2nd letter to be sent 15 days before the policy lapse date	
3)	3rd letter to be sent on the lapse date informing that policy is inactive	
6.3	Renewal quote with revised database	1 working day *Will vary if multiple policies in group
6.4	Renewal quote - special requests	
	- with management approval	1-2 working days
	- with actuarial referral	3 working days
	- with reinsurer referral	5 working days
6.5	Policy Renewal - system	01 working day
6.6	Renewal acknowledgements	Within a week after renewal confirmation
7	Claim settlements	03 working days

** information & transferring of premium to GLIS



Walk-in Customers:

- › Maximum waiting time is 10 minutes.
- › Priority service is offered to:



Senior Citizens



Pregnant Mothers



Customers with Special Needs



Contact Centre:

- › Customers can request to converse in their preferred language.
- › Inquiries made via digital channels, Eg:



Social Media



CeyLife
Digital App



www.ceylincolife.com

will be responded to within 48 working hours.

3.2 Policy Servicing and Documentation

1. All policyholder complaints shall be formally acknowledged, investigated, and resolutions will be communicated in writing.
2. Customers will be reminded to disclose changes in risk factors at the time of policy changes or reinstatements.
3. Periodic internal audits shall be conducted to ensure regulatory compliance and customer service standards are met.
4. The following servicing fees will be applicable for policy servicing and other customer requests:

Fee Category	Description	Charges
Individual		
Policy Fee	Life /CRA/Investment Pradeepa	Rs. 500.00 Rs.300.00
Letter Types	Name/Address Change Endorsement	Rs.300.00
	Premium Payment Confirmation (Policyholder)	Rs.300.00
	Visa and Letters to Inland Revenue Department *Only for hard copies Surrender Value Confirmation	Rs.400.00
	Premium Confirmation (Third party- Bank and Financial Institutions)	Rs.1,500.00
Policy Loan		Rs.400.00
Duplicate Policy Document		Rs.300.00
Servicing - Policy Changes	Premiums paid less than 05 years for the Policy Assignment/Reassignment Change of Beneficiary Special Revival Benefit Reduction/Removal Premium Paying Mode Change Benefit increase /Inclusion Plan Change	Rs.300.00
	Premiums paid more than 05 years for the Policy	Free of Charge

Fee Category	Description	Charges
Decreasing Term Endowment and Corporate		
Policy Fee	Decreasing Term Assurance	Rs.300.00
	Corporate Policies - Life	Free of Charge
	Corporate Policies - Pension	Free of Charge
Duplicate Policy Document	Above all policy type	Free of Charge - E-policy will be issued
Endorsements	Name Change Term or Interest Change / Bank or Branch Change (On request hard copies will be sent - free of charge)	Free of Charge - E-endorsement will be issued
	Decreasing Term Assurance - Payment Confirmation - On Request	

- All relevant fee categories for each product covers both fixed and variable charges.

Plan Name	Deducted from the Premium		Deducted from the Gross Dividend Rate or Respective Fund	Deducted from the Respective Fund		Any other charges															
	Modal Charges	Allocation Charges	Fund Management Charge	Policy Administration Charge	Risk Cover Charge																
Medical Saver	N/A	Premium Allocation Charges for the savings component will be applied as follows: <table border="1" data-bbox="497 608 1003 983"> <thead> <tr> <th>Policy Year</th> <th>Terms less than 15 years</th> <th>Terms 15 years or more</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> <td>25%</td> </tr> <tr> <td>2</td> <td>15%</td> <td>15%</td> </tr> <tr> <td>3</td> <td>5%</td> <td>5%</td> </tr> <tr> <td>4+</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table>	Policy Year	Terms less than 15 years	Terms 15 years or more	1	20%	25%	2	15%	15%	3	5%	5%	4+	0%	0%	Fund Management Charges for the savings component will be deducted during active or lapsed statuses at 0.075% of the month-end Medical Fund balance in policy years 1-10 and 0.05% from year 11 onwards	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	Surrender charges exist for the Medical Fund component in the event of early termination
Policy Year	Terms less than 15 years	Terms 15 years or more																			
1	20%	25%																			
2	15%	15%																			
3	5%	5%																			
4+	0%	0%																			

Plan Name	Deducted from the Premium		Deducted from the Gross Dividend Rate or Respective Fund	Deducted from the Respective Fund		Any other charges															
	Modal Charges	Allocation Charges	Fund Management Charge	Policy Administration Charge	Risk Cover Charge																
Pension Saver	Modal charges from the premium for non-annual payment modes (Half-Yearly - 2%, Quarterly - 3%, Monthly - 4%)	Allocation charges from the premium: <ul style="list-style-type: none"> • 80% in Year 1 • 50% in Year 2 • 20% in Year 3 • 1.5% from Year 4 onwards * Top-ups are subject to 3% allocation charge.	0.75% annual Fund Management Charge deducted monthly from the Gross Dividend Rate	Monthly Policy Administration Charge starting at Rs. 300 and increasing by 10% annually (deducted from the Retirement Fund)	Monthly Risk Cover Charge based on age and sum assured will be deducted from the Retirement Fund	Surrender charges exist for the Retirement Fund component in the event of early termination															
Future Saver	Modal charges from the premium for non-annual payment modes (Half-Yearly - 2%, Quarterly - 3%, Monthly - 4%)	Premium allocation charges deducted before fund allocation: <table border="1" data-bbox="495 911 996 1289"> <thead> <tr> <th>Policy Year</th> <th>5-year Premium Paying Term</th> <th>10-year Premium Paying Term</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>60%</td> <td>60%</td> </tr> <tr> <td>2</td> <td>20%</td> <td>20%</td> </tr> <tr> <td>3</td> <td>15%</td> <td>20%</td> </tr> <tr> <td>4 +</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table> * Top-ups are subject to 3% allocation charge.	Policy Year	5-year Premium Paying Term	10-year Premium Paying Term	1	60%	60%	2	20%	20%	3	15%	20%	4 +	0%	0%	0.75% Fund Management Charge deducted from the monthly Gross Dividend Rate	Policy Administration Charge starting at Rs. 300 in the first year and increasing by 10% annually	Risk Cover Charge based on the life assured's age and basic sum assured	Surrender charges exist for the Wealth Fund component in the event of early termination
Policy Year	5-year Premium Paying Term	10-year Premium Paying Term																			
1	60%	60%																			
2	20%	20%																			
3	15%	20%																			
4 +	0%	0%																			

Plan Name	Deducted from the Premium		Deducted from the Gross Dividend Rate or Respective Fund	Deducted from the Respective Fund		Any other charges
	Modal Charges	Allocation Charges	Fund Management Charge	Policy Administration Charge	Risk Cover Charge	
Degree Saver	N/A	2% of all premiums and top-up premiums will be deducted prior to allocation, resulting in 98% being allocated to the Individual Fund throughout the policy term.	Fund Management Charge of 0.075% of the month-end Individual Fund balance will be deducted during policy years 1-10 and 0.05% thereafter	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	Surrender charges exist for the Education Fund component in the event of early termination
Smart Saver	N/A	2% of all premiums and top-up premiums will be deducted prior to allocation, resulting in 98% being allocated to the Individual Fund throughout the policy term.	Fund Management Charge of 0.075% of the month-end Individual Fund balance will be deducted during policy years 1-10 and 0.05% thereafter	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	Surrender charges exist for the Fund component in the event of early termination
Endowment	N/A	N/A	N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	N/A

Plan Name	Deducted from the Premium				Deducted from the Gross Dividend Rate or Respective Fund	Deducted from the Respective Fund		Any other charges																																			
	Modal Charges	Allocation Charges				Fund Management Charge	Policy Administration Charge		Risk Cover Charge																																		
Advance Payment	N/A	N/A				N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	N/A																																		
Sipsetha	N/A	N/A				N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	N/A																																		
Saubhagya	N/A	<p>Following % of the premium applicable for the basic sum assured will be credited to the accumulation fund on the premium due date:</p> <table border="1"> <thead> <tr> <th rowspan="2">Policy Term</th> <th colspan="4">Regular Premium</th> <th rowspan="2">Single Premium</th> </tr> <tr> <th>Year 1</th> <th>Year 2</th> <th>Year 3-5</th> <th>Year 6+</th> </tr> </thead> <tbody> <tr> <td>12</td> <td>0%</td> <td>60%</td> <td>90%</td> <td>95%</td> <td>85%</td> </tr> <tr> <td>16</td> <td>0%</td> <td>35%</td> <td>90%</td> <td>95%</td> <td>82.5%</td> </tr> <tr> <td>20</td> <td>0%</td> <td>25%</td> <td>90%</td> <td>95%</td> <td>80%</td> </tr> <tr> <td>24</td> <td>0%</td> <td>15%</td> <td>90%</td> <td>95%</td> <td>77.5%</td> </tr> </tbody> </table>				Policy Term	Regular Premium				Single Premium	Year 1	Year 2	Year 3-5	Year 6+	12	0%	60%	90%	95%	85%	16	0%	35%	90%	95%	82.5%	20	0%	25%	90%	95%	80%	24	0%	15%	90%	95%	77.5%	N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement. Policy Fee is added to Premium; Monthly - 16/-, Quarterly - 42/-, Bi-Annual - 85/-, Annualy - 165/-	N/A	Surrender charges at a policy termination - Only 90% of the account balance will be given upon completing 3 years
Policy Term	Regular Premium				Single Premium																																						
	Year 1	Year 2	Year 3-5	Year 6+																																							
12	0%	60%	90%	95%	85%																																						
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Plan Name	Deducted from the Premium				Deducted from the Gross Dividend Rate or Respective Fund	Deducted from the Respective Fund		Any other charges	
	Modal Charges	Allocation Charges				Fund Management Charge	Policy Administration Charge		Risk Cover Charge
Supreme	N/A	Following % of the premium applicable for the basic sum assured will be credited to the accumulation fund on the premium due date:				N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	Surrender charges at a policy termination - Only 90% of the account balance will be given upon completing 3 years
		Policy Term	Regular Premium				Single Premium		
			Year 1	Year 2	Year 3-5	Year 6+			
		12	0%	60%	90%	95%	85%		
		16	0%	35%	90%	95%	82.5%		
		20	0%	25%	90%	95%	80%		
		24	0%	15%	90%	95%	77.5%		
Smart Protection	N/A	N/A				N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	N/A
Uthum	N/A	N/A				N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	N/A

Plan Name	Deducted from the Premium		Deducted from the Gross Dividend Rate or Respective Fund	Deducted from the Respective Fund		Any other charges
	Modal Charges	Allocation Charges	Fund Management Charge	Policy Administration Charge	Risk Cover Charge	
Randaru Plus	N/A	N/A	N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	N/A
Education Protector	N/A	N/A	N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	Policy cancellation charges are applicable
Whole Life	N/A	N/A	N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	N/A
Ceylinco Life Retirement Plans	N/A	2% of all premiums and top-up premiums will be deducted prior to allocation, resulting in 98% being allocated to the Individual Fund throughout the policy term.	Fund Management Charge of 0.075% of the month-end Individual Fund balance will be deducted during policy years 1-10 and 0.05% thereafter	A one-time Policy Administration Charge of Rs.500 will be applied at policy commencement	N/A	Surrender charges exist for the Retirement Fund component in the event of early termination

Plan Name	Deducted from the Premium		Deducted from the Gross Dividend Rate or Respective Fund	Deducted from the Respective Fund		Any other charges
	Modal Charges	Allocation Charges	Fund Management Charge	Policy Administration Charge	Risk Cover Charge	
Limited Term 3-year Endowment	N/A	N/A	N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	Policy cancellation charges are applicable
Pradeepa	N/A	N/A	N/A	A one-time Policy Administration Charge of Rs.500 applies at commencement	N/A	N/A

3.3 Transparency of Information

The following information will be readily accessible to all policyholders:

1. Product summaries, disclosure statements, terms and conditions, and exclusions shall accompany policy documents.
2. Fees applicable for policy servicing and changes will be displayed as part of the customer charter on the Company's official website: www.ceylincolife.com.
3. Premium allocation charges and other charges for fund-based policies are published in the policy booklet and schedule.
4. Revival and policy loan interest rates may be obtained by contacting the call centre on 011 2461 461 or visiting a branch.
5. A 21-day free look period from the date of the policy receipt allows customers to cancel the policy without penalty.
6. An onboarding call will be conducted within 30 days of policy issuance to provide guidance on product features, premium payment methods, and customer support.
7. All customer communications (letters and phone calls) will be recorded and processed in compliance with the Personal Data Protection Act No. 9 of 2022.

3.4 Enquiry and Complaint Resolution

1. Customer enquiries and complaints will be acknowledged and responded to using the most appropriate method. Eg:



2. For complex cases requiring further investigation, estimated timelines and regular updates will be provided.

3.5 Complaint Handling Framework

Ceylinco Life follows a structured complaint management procedure in accordance with regulatory requirements:

1. Complaints may be submitted through any customer service channel.
2. Upon receipt, all complaints will be acknowledged, and necessary information will be obtained for investigation.
3. A final resolution will be communicated within 14 working days as mentioned in section 3 3.1. (5).
4. If additional time is required, the customer will be informed every 14 working days, and thereafter, every 30 working days until resolution.

If the complainant is dissatisfied with the outcome, the matter may be escalated to the **Managing Director / Chief Executive Officer**.

• **If unresolved, the complainant may refer the matter to:**



[Refer to official contact details in Section 6.]

Section 4: Claims Management and Dispute Resolution

4.1 Claims Settlement Timelines

Ceylinco Life is committed to the fair and prompt settlement of claims. The company shall ensure:

1. Claims will be processed and settled within the timelines prescribed under applicable law and internal guidelines, depending on claim type and completeness of documentation.
2. Notify claimants in the event of missing or insufficient documentation.
3. If further investigation is warranted, the Company reserves the right to conduct inquiries to validate the claim.
4. In the event of catastrophes or pandemics, updates on the claim status will be provided every 20 working days.

4.2 Claims Appeals and Dispute Resolution

1. If a claim is declined or partially settled and the customer is dissatisfied, an appeal may be submitted in writing (with supporting documentation) via email, post, or through a Ceylinco Life branch.
2. Customers may escalate the matter as per Section 3.5.
3. Contact details of external dispute resolution bodies are provided in Section 6.

Section 5: Customer Obligations

To facilitate proper policy administration and to comply with contractual obligations, policyholders are required to:

1. Disclose complete and accurate information regarding health, occupation, and financial status at the proposal stage.
2. Undergo any medical examinations required by the underwriting process.
3. Notify the company of any health status changes at the time of policy reinstatement.
4. Submit original, unaltered documents when filing claims.
5. Use only the following official payment methods, in order of preference:



Credit/debit cards or bank standing orders



Ceylinco Life branches



Online banking platforms and mobile apps



Singer showrooms



Cargills Food City outlets (islandwide)



Sri Lanka Post offices

6. Avoid making payments to unauthorized third parties.
7. Refrain from handing renewal premiums to sales or customer retention officers.
8. Retain official receipts (physical, SMS, or electronic) for all premium payments.
9. Notify the company promptly of changes to contact details (e.g. address, phone number, email).
10. Cooperate with the verification process (tele-underwriting) via phone or video during policy servicing or underwriting.
11. Provide valid bank account information to ensure timely processing of claims and other payments.

Section 6: Contact Information & Dispute Resolution Bodies

6.1. Customer Contact Channels:

-  **Phone** : 011 2461 461
-  **Website** : www.ceylincolife.com
-  **Email** : Individual Policies - care@ceylife.lk
Corporate : groupins@ceylife.lk / grouplife@ceylife.lk / care@ceylife.lk
-  **Mobile App** : Ceylife Digital App
-  **Branches** : Visit any Ceylinco Life branch nationwide
-  **WhatsApp / Viber** : 0775776556
-  **By Post** : No 106 Havelock Road, Colombo 05.

6.2. Complaints can be addressed initially to:

Name	Mr. Samitha Hemachandra
Designation	Director / Chief Operating Officer
Address	Ceylinco Life Tower, No 106 Havelock Road, Colombo 05.
Direct Line	011 2461 461
Email	samithah@ceylife.lk

Customers can appeal to the Managing Director/Chief Executive Officer if they are not satisfied with the initial resolution. Contact details as follows:

Name	Mr. Thushara Ranasinghe
Designation	Managing Director/Chief Executive Officer
Address	Ceylinco Life Tower, No 106 Havelock Road, Colombo 05.
Direct Phone line	011 2461 205
Email	thushara@ceylife.lk

6.3.External Dispute Resolution Contacts:

Insurance Ombudsman - Sri Lanka

The Sri Lanka Insurance Ombudsman
No 1, Bethesda Place, Colombo 05,
Sri Lanka.

Tel : 011 4528671 / 011 2505542

Email : info@insuranceombudsman.lk

Insurance Regulatory Commission of Sri Lanka (IRC SL)

Director Investigations
Insurance Regulatory Commission of Sri Lanka
Level 11 East Tower, World Trade Center, Colombo 01
Tel : 011 2396184-9 / 011 2335167
Email : investigation@ircsl.gov.lk / info@ircsl.gov.lk
Website: www.ircsl.gov.lk



A Relationship For Life™



Ceylinco Life Insurance Limited
106, Havelock Road
Colombo 05
Sri Lanka



0112 461 461