HOW DO I CLAIM?

Obtain a LIC Claim Form from your organization's office or officer in charge (OIC). Otherwise obtain a Claim Form directly from Life Insurance Corporation (PNG) Ltd.

Before submitting the completed Claim Form to us, you must ensure to attach all ORIGINAL certificates, doctor's account, prescriptions, invoices and receipts for pharmaceutical costs.
Remember to itemize the costs (e.g. consultation fees shown separately from medication, treatment and prescribed medicine, state the nature of your injury, illness and treatment) and provide proof of membership.

HOW MUCH PREMIUM DO I PAY?

Contact our officers or your Organization's Representative for information on premiums.
Premiums must be paid to Life Insurance Corporation (PNG) Ltd
Account #: 1000 945 391, Bank of South Pacific, Waigani Drive.

HOW DO I BECOME AN INSURED MEMBER?
Send a copy of your premium payment to Life Insurance Corporation (PNG) Ltd, together with your particulars (especially your Name, gender, D.O.B, beneficiary (Next of Kin), mobile Number, NID No. (if any, or other ID), residential address, home village, ward, LLG, district and province).

TURN AROUND TIME FOR CLAIMS
Provided all is in order, we will process and settle medical claims within 3 to 5 working days.
Provided the original Death Certificate and other relevant documents are attached, the death claim can be settled within one (1) month.

Contact Us

If you require any clarification and/or further information, please do not hesitate to contact:

Mr. Dipayan De, CEO - NTIL - 7111 7111

Mr. Sanjib Bhattacharjee, Group CEO - 7220 0506

Mr. Pala 'Walimu, Manager, Life & Medical Underwriting - 71304256

Mr. Raka Taviri Snr, Agent (NTIL//LICL) - 7220 0503
- 7623 8542

Life Insurance Corporation (PNG) Limited

Insurance Rumana
Section 35, Lot 48
Frangipani Street, Hohola, NCD (Off Waigani Drive)

P.O. Box 5684
Boroko, 111,
National Capital District
Papua New Guinea

Telephone: 323 2900/308 8800
Digicel: 7091 1111

Email: enquiries@ntilic.com.pg
information@ntilic.com.pg

This Brochure is NOT a Policy Document, Merely a statement of Key Features of FLIP

NTI

LIC

A Group Company
Of
National Teachers Insurance Limited

Date of Publication : 1st August 2025

Farmers Life Insurance Plan

FLIP

Essential

Affordable

Unique

Underwritten by

Life Insurance Corporation (PNG) Ltd

Farmers Life Insurance Plan

The **Farmers Life Insurance Plan (FLIP)** is an innovative life insurance plan custom designed by Life Insurance Corporation (PNG) Limited for all citizens including farmers, fishermen aged 16 to 65. Apart from death and funeral expense benefits for the member, the plan includes other benefits such as medical, hospitalization, optical, dental, maternity care and emergency evacua-

WHAT AM I COVERED FOR?

When you join the Farmers Life Insurance Plan (FLIP), you will be covered for Life and Medical expenses you incur following an illness or injury suffered by you.

This basic cover includes the following benefits:

LOSS OF LIFE

Under this benefit, as a result of natural or accidental causes we will pay K10, 000 on the death of the member.

FUNERAL EXPENSES

Under this benefit, we will pay K2,000 on the death of the member

MEDICAL & HOSPITALISATION EXPENSES

Under this benefit, general expenses relating to malaria, fever, flu, etc. are covered subject to a limit of K10,000 per policy year.

MEDICAL & HOSPITALISATION EXPENSES OUTSIDE OF PNG

This benefit applies if you are on holidays overseas for not more than 30 days and you require medical attention due to falling ill. You can claim expenses up to a sub-limit of K500 per policy year.

MATERNITY CARE

This benefit applies to female contributing members. You can claim expenses incurred through uncomplicated pregnancy and childbirth subject to a sub-limit of K1,500 per policy year. No claims will be payable if the pregnancy commences in the first six (6) months of becoming a member.

EMERGENCY EVACUATION WITHIN PNG

This benefit applies if emergency facilities are not available in your area and you are referred by authorities to another town (e.g. Port Moresby) for treatment. We will reimburse airfares and accommodation expenses subject to a limit of K10,000 per policy year.

EMERGENCY EVACUATION OUT OF PNG

This benefit does not apply in this policy.

DENTAL EXPENSES

This benefit is subject to a sub-limit of K600 per policy year.

OPTICAL EXPENSES

This benefit is subject to a sub-limit of K600 per policy year.

DOCTORS

Members have their own choice of doctor (s) and hospitals but accredited doctors and accredited chemists offer discount in line with these limits. The policy will pay up to maximum of K80 per consultation with a General Practitioner (G.P), and up to maximum of K120 per consultation with a Specialist referred by a G.P.

Major Exclusions include

* Expenses incurred during the waiting periods of
  - first (30) thirty days for medical and/or death claims.
  - first (60) sixty days for dental and optical expenses.
  - first (90) ninety days for medical emergency evacuation expenses.
  - first (6) six months for pregnancy expenses.
* Pre-existing conditions, meaning any conditions for which the insured person has received medical treatment, dialysis, consultation or prescribed drugs during the twelve (12) months period prior to the insured person's application for cover.
* Sexually transmitted diseases.
* Cost of medical expenses out of PNG without a referral by two doctors, one of whom must be nominated by insurer.
* Routine physical examinations and health checkups
* Suicide and intentional self-inflicted injury
* Work related injury, which is claimable under Workers Compensation or any other Insurance Policy covering such expenses.
* Injuries and death arising from war, or any act of war whether war is declared or not, invasion, civil war or rebellion, usurped power, insurrection, tribal/ethnic fights/ warfare.
* Murder by relatives of a member.
* Abortion, congenital conditions, deformities and abnor - malities.
* Alcoholism, intoxication and drug addiction related charges.
* Death resulting from any illegal activity.

The Benefits

* Broad life and medical cover at a low cost
* Flexibility of premium payments
* 80% reimbursement of all allowable medical, hospital, pre scription costs and doctor consultations.
* Individual's choice of doctor (s) or clinic/hospital
* Prompt claims processing and payment
* Efficient administration
* DISCOUNTS and other INCENTIVES provided by approved clinics, pharmacies and other service providers on presentation of member's identification cards.
* Covered ANYWHERE in Papua New Guinea and elsewhere in the world excluding Canada, Japan and U.S.A. in respect of medical and hospitalization expense benefits.
* 365 days Period of Cover
* Emergency Medical Evacuation within PNG
* Loss of Life through illness or accident
* Funeral Expenses
* Medical, Hospitalization and Maternity Care

Excess/Deductible

All claims (except for funeral and death) paid are subject to a 20% excess. That is, 80% of all allowable expenses are reimbursed. 30% excess will apply if doctors do not specify details of medicines & treatment being administered.