

Jubilee
GENERAL INSURANCE



PARENTS CARE PLUS

“Because their comfort shouldn’t wait till tomorrow”



INTRODUCING PARENTS CARE

Introducing Pakistan's first health plan with built-in OPD Coverage - just for Your Parents. As they age, their comfort and care takes precedence over everything else. Parents Care by Jubilee General Insurance is your way of saying "I have got You Ammi & Abbu" - with full coverage from OPD to hospitalization, zero medical tests and a commitment to lifelong care.

Because legacy isn't just inheritance. It's love in action.

Product Features

- Pakistan's First Parent Health Plan with built-in OPD Coverage.
- No premium increase with age.
- Lifetime renewability till 75 years.
- Option to choose from three flexible plans.
- Health coverage limits up to PKR 500,000 annually.
- Cashless Hospitalization.
- Cashless Outpatient (OPD) Facility.
- No Medical tests are required.
- Limited* cover for Pre-Existing Conditions (PECs) from 1st year.
- Enhancement* for PECs cover at consecutive renewals to a maximum of 50%.

*Please refer to the Schedule for details.

Product Details

Coverage Features	Silver	Gold	Platinum
Annual Premium	Rs. 20,000	Rs. 44,000	Rs. 87,000
Total Health Coverage (IPD + OPD)	Rs. 100,000	Rs. 250,000	Rs. 500,000
Room Limit Per Day	Rs. 10,000	Rs. 25,000	Rs. 50,000
OPD Limit (annual)	Rs. 10,000	Rs. 20,000	Rs. 40,000
ICU Room & Board	Covered	Covered	Covered
Ambulance Service Expenses	Covered	Covered	Covered
Age (for new plans)	45 to 70 years		
Age (for renewals)	71 to 75 years		
Plan Term	1 year		

How to Buy The Policy?

1. Visit product page on our website: jubileegeneral.com.pk
2. Click on **"Buy Now"**
3. Choose your desired plans and fill in the required details.
4. Make payment and enjoy the coverage.

Or for more information please call our **Toll Free number 0800-03786**

**All you need is your Parent's
CNIC and few minutes!**

Value Added Services

- Unlimited doctor consultations through our telehealth partner's mobile application/website.
- Cashless access for In-patient hospitalization in 400+ hospitals across Pakistan.
- Customized health card and Exclusive Discounts on pharmacies and labs (selected outlets).
- MediGuide's Medical Second Opinion.
- 24/7 hotline support from trained Health professionals & coordinators.

Exclusions

- Pre-existing conditions, unless stated in your plan.
- First 30 days of treatment (except accidents).
- Non-medically necessary or non-prescribed treatments.
- Mental health, substance abuse, or criminal-related conditions.
- Routine checkups, vaccinations, or cosmetic surgeries (unless accident-related).
- Vision, dental & hearing aids, unless due to an accident.
- Weight loss / gain programs, infertility, or pregnancy-related care.
- Self - harm, war injuries, or illegal activity - related incidents.
- Sports injuries from high - risk or professional activities.
- Experimental or unapproved treatments.
- HIV / AIDS or sexually transmitted diseases.
- Treatments at non - panel hospitals.

Benefit Details

	Silver	Gold	Platinum
Limit Per Person (annual) Hospital exorbse Benefit - (Total Room Rent, Hospital/Surgical Expenses for a minimum 24 hours)	100,000	250,000	500,000
Sub Limits			
Room rent	Semi Private	Private	Private
ICU / Operation Theatre charges	Actual	Actual	Actual
Ambulance-Per Hospitalization / Per Policy	3000	3000	3000
Pre Hospitalization	30 days	30 days	30 days
Post Hospitalization	30 days	30 days	30 days
Post Hospitalization - Nursing Care Benefit: PKR 20,000 / Year	The product also provides a nursing care benefit of PKR 20,000 in case of hospitalization due to paralysis, stroke or fracture and nursing care is advised by the attending physician. The benefit is payable once a year only.		
Day-Care Procedures & Specialised investigation in outpatient setting including but not limited to: Dialysis, Cataract Surgery, MRI, CT scan, Endoscopy, Thallium Scan, Angiography, and Treatment of Fracture. Emergency dental treatment due to accidental injuries within 48 hours (for pain relief only).	Covered	Covered	Covered
Pre-Existing Conditions & Congenital Anomalies Coverage	1st year 10% of Annual Limit	1st year 10% of Annual Limit	1st year 10% of Annual Limit
	2nd year 20% of Annual Limit	2nd year 20% of Annual Limit	2nd year 20% of Annual Limit
	3rd year 30% of Annual Limit	3rd year 30% of Annual Limit	3rd year 30% of Annual Limit
	4th year & onward 50% of Annual Limit	4th year & onward 50% of Annual Limit	4th year & onward 50% of Annual Limit
*Pre-Existing Conditions are not covered during the first year for individuals aged 65 to 70			
International Medical Second Opinion (MSO) Benefit: International Medical Second opinion from MediGuide International from some of the best hospitals across theVworld.	Covered	Covered	Covered
Online Doctor Consultation: Online Audio / Video consultation through our Partner.	Covered	Covered	Covered

FAQS

Q. Can I enroll my parents if they are above 70?

New enrollments are allowed for parents aged 45 to 70. Once enrolled, the plan is renewable annually up to age 75. Enroll before they turn 70 to ensure continued coverage.

Q. Will the premium increase every year?

No. The premium remains flat and fixed, regardless of the age* of your parents.

Q. What if my parents have diabetes / hypertension?

These are considered pre-existing conditions (PECs). Limited coverage is provided from the first year and gradually increases each year - up to 50% of the annual limit by year 4 and onward. Refer to the policy schedule for more detail.

Q. Is there any paperwork or medical test?

No medical tests or lengthy paperwork are needed. You just need your parent's CNIC and a few minutes to complete the process.

Q. Can I pay via EasyPaisa or JazzCash?

Yes! Payments can be made using EasyPaisa, JazzCash, credit/debit cards.

Q. What happens after I buy the policy?

After successful payment:

1. You will receive a confirmation and e-policy document.
2. A health card will be issued for cashless services

* Subject to the maximum age covered under this plan

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