

Jubilee OPD Wallet

Featuring OLADOC

PREAMBLE

The proposal, declaration, and other documents provided by the proposer shall form the basis of this contract and are deemed to be incorporated herein.

ENTIRE CONTRACT

This policy, the application of the Policyholder, endorsements and riders, if any, the individual health questionnaires, where applicable, in respect of the Insured, and the list of Insured attached hereto, constitute the entire contract between the Company and the Policyholder.

ALTERATIONS TO THIS POLICY

The terms, conditions and benefits provided by this policy may be altered at any time by mutual agreement between the Company and the Policyholder, which alterations shall be in writing and deemed to be an endorsement of the policy and shall be binding on all Insured whether insured under this policy prior to or on or after the date such change becomes effective.

REQUIRED INFORMATION / CLERICAL ERRORS

The Policyholder shall furnish to the Company all information that may be required by the Company with regard to any matter pertaining to the policy. All documents and records that may have a bearing on the benefits or premium rates provided by this policy shall be open for inspection by the Company at all times during the continuance of this policy.

Neither clerical error, by the Policyholder or by the Company, in maintaining any records concerning the insurance hereunder, nor delays in compiling such records shall invalidate insurance otherwise validly in force or continue insurance otherwise validly

terminated, or establish any insurance not otherwise in existence, but upon discovery of such error or delay an equitable adjustment of premium shall be made.

MISSTATEMENT OF FACTS

If relevant facts pertaining to any Insured concerned with insurance under this policy shall be found to have been misstated, either by the Policyholder or by the Insured, then insurance on the Insured shall be voidable at the option of the Company. The Company reserves the right to make adjustments in premium and/or amounts of insurance as the Company may consider appropriate, had the facts been declared correctly.

ELIGIBILITY

Any Pakistan National and Resident between the age of 18-60 is eligible to obtain this insurance, accordingly dependents such as spouse, parents and children can also be added as secondary policy holders. The Policyholder agrees that all Dependents who are eligible for insurance under the provisions of the policy will be included in the list of Insured persons and that other Dependents who become eligible for inclusion subsequently will be included from the date on which they first become eligible for inclusion.

AMOUNTS OF INSURANCE

The amounts of insurance for the benefits provided by this policy to each Insured person shall be determined in accordance with the plan of benefit to which the Insured person belongs as stated in the Schedule of Benefits. If, at any time, the Insured's classification warrants a change in the amount of insurance for such Insured, the increase or decrease shall become effective on the date the change in classification becomes effective, subject to the provisions stated in 'Effective Dates of Insurance.'

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GENERAL INSURANCE

- Pre-Existing Disease: Any condition diagnosed or for which treatment was received within 36 months prior to the policy start date.

DEFINITIONS

STANDARD DEFINITIONS

- Accident: An accident refers to a sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
- Any One Illness: This means a continuous period of illness, including relapse within 45 days from the last consultation with the hospital or clinic where treatment was undertaken.
- Break in Policy: The period of a gap occurring at the end of the policy term when the premium is not paid within the stipulated renewal period.
- Dental Treatment: Refers to treatments involving teeth or structures supporting teeth, including examinations, fillings, crowns, extractions, and surgeries.
- Medical Expenses: Expenses necessarily incurred for treatment on account of illness or accident as advised by a medical practitioner.
- Network Provider: Hospitals, clinics, or healthcare providers enlisted by Jubilee General Insurance to provide cashless medical services.
- OlaDoc refers to our telehealth service provider through which OPD benefits can be utilized under the scope of this policy.
- 'Outpatient' means any Treatment without the Insured being hospitalized as a bed patient.
- Policy Effective Date' means the date and time from which this policy takes effect, and as shown on the Schedule Of Benefits
- 'Policy Expiry Date' means the date and time when cover ceases.
- 'Policy Year' means a twelve-month period starting from the Policy Effective Date, or a Renewal Date, shown on the Schedule Of Benefits.
- 'Policyholder' means the main person insured under this policy

COVERAGE

- Consultation Services: Outpatient consultation services through OLADOC network providers.
- Diagnostic Tests: Access to diagnostic services at OLADOC-affiliated diagnostic centers.
- Pharmacy Discounts: Discounts on prescribed medicines at designated pharmacies within the network.
- Telemedicine Services: Access to teleconsultation services through OLADOC's digital platform.

Please refer to your selected plan in appended annexure for details of coverages and their assigned limits.

EXCLUSIONS

- Cosmetic treatment
- Self-Inflicted injuries
- Durable medical appliances
- Dental checkups and treatments (all kinds)
- Over the counter sale (not prescribed by a doctor)
- Supplements and multivitamins
- Alternative medicine

CONDITIONS

- Claim Process:
For offline services beyond oladoc
 - Claims must be intimated within 24 hours of the event.
 - Required documents include doctor's prescriptions, diagnostic reports, and invoices.
- Renewal:
 - Policies can be renewed within a grace period of 30 days.

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GENERAL INSURANCE

- Cancellation:
 - The policyholder may cancel the policy with a written notice of 7 days. Refunds are subject to terms.
- Fraud:
 - Misrepresentation or fraudulent claims will result in policy cancellation and forfeiture of premium.
- Territorial Limits:
 - Services under this policy are valid only within Pakistan.

TERMINATION OF AN INSURED'S INSURANCE

- All insurance of any Insured under this policy shall cease at the earliest of the following times:
 - (1) Upon termination of this policy
 - (2) Upon the Insured attaining the Maximum Eligibility Age.
- Cessation of cover for the main policy holder automatically results in the cessation of cover for all the Dependents.
- The Company also reserves the right at any time to terminate the insurance of any Insured after giving notice to the Insured in writing under intimation to the Policyholder if he/she or any member of his/her family covered by this contract has at any time:
 - (1) Misled the Company by mis-statement or conceal- ment.
 - (2) Agreed to any attempt by a third party to obtain an unreasonable pecuniary advantage to the Company's detriment.
 - (3) Failed to act with the utmost good faith.

PREMIUMS

- All Premiums are payable yearly in advance in full amount of the chosen plan.
- The first premium is payable on the Policy Effective Date and will continue the policy for a term of twelve months. Thereafter, at the consent of the Company, this policy may be renewed from year to year, on such terms and conditions and on payment of such renewal premiums as the Company may determine.
- No change in premium shall become effective less than twelve months after the Policy Effective Date or less than twelve months after any

previous Renewal Date, unless this policy is amended to change the insurance provided hereunder. The Company reserves the right to make any adjustment in the premium in light of the information provided in the health questionnaire form once received.

ARBITRATION

- Any difference which may arise between the Company and the Policyholder shall be settled by arbitration in accordance with the statutory provisions for the time being in force applicable thereto and the obtaining of an award shall be a condition precedent to any liability of the Company or any right of action against the Company.

APPLICABLE LAW

This Policy, and all rights, obligations and liabilities arising hereunder, shall be governed and interpreted according to the Laws of the Islamic Republic of Pakistan.

GRIEVANCE REDRESSAL

In case of any grievances, policyholders may contact:

Email: info@jubileegeneral.com.pk

Helpline: UAN:(021) 111-654-111

Toll Free #0800 03786

Address: Jubilee General Insurance, 2nd floor, jubilee insurance house, main i.i chundrigarh road, Karachi.

Policyholders dissatisfied with the resolution may escalate the issue to the Insurance Ombudsman as per applicable regulations.

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GENERAL INSURANCE

IMPORTANT NOTES

- This document must be read in conjunction with the policy schedule and endorsements.

For detailed terms, please refer to the official website of Jubilee General Insurance: www.jubileegeneral.com.pk.

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GENERAL INSURANCE

OPD COVERAGE PLANS JUBILEE GENERAL INSURANCE

Plans	Bronze Plan	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Sum Insured	Price = PKR 12,000/Annum	Price = PKR 25,000/Annum	Price = PKR 50,000/Annum	Price = PKR 75,000/Annum	Price = PKR 100,000/Annum
Gross Premium	12,000	25,000	50,000	75,000	100,000
1% FIF	120	250	500	750	1000
Stamp Duty	20	20	20	20	20
Net Premium	12,140	25,270	50,520	75,770	101,020
Brief Description of the Product (Retail)	OPD Wallet Balance 12,000	OPD Wallet Balance 25,000	OPD Wallet Balance 50,000	OPD Wallet Balance 75,000	OPD Wallet Balance 100,000
	Unlimited Free Online Consultation (GP Only)	Unlimited Free Online Consultation (GP Only)	Unlimited Free Online Consultation (GP and 5 Medical Specialists)	Unlimited Free Online Consultation (GP and 50+ Specialists)	Unlimited Free Online Consultation (GP and 50+ Specialists)
	Up to 20% Discount on Doctor OPD's Fee (online/wallet payment)	Up to 20% Discount on Doctor OPD's Fee (online/wallet payment)	Up to 20% Discount on Doctor OPD's Fee (online/wallet payment)	Up to 20% Discount on Doctor OPD's Fee (online/wallet payment)	Up to 20% Discount on Doctor OPD's Fee (online/wallet payment)
	Up to 10% Discount on Medicines	Up to 10% Discount on Medicines	Up to 10% Discount on Medicines	Up to 10% Discount on Medicines	Up to 10% Discount on Medicines
	Up to 20% Discount on Lab Tests (Cash/Cashless)	Up to 25% Discount on Lab Tests (Cash/Cashless)	Up to 30% Discount on Lab Tests (Cash/Cashless)	Up to 35% Discount on Lab Tests (Cash/Cashless)	Up to 40% Discount on Lab Tests (Cash/Cashless)
	Up to 20% Discount on Surgeries and Procedures	Up to 25% Discount on Surgeries and Procedures	Up to 30% Discount on Surgeries and Procedures	Up to 35% Discount on Surgeries and Procedures	Up to 40% Discount on Surgeries and Procedures
Effective Date	Limit per family (Rs)		Who does it cover?		
1 year from the purchase date	As per chosen plan from the above list		<ul style="list-style-type: none"> Self Spouse Parents Children (up to 25 years old) 		
What is covered?			What is not covered?		
<ul style="list-style-type: none"> Oladoc's free consultation Registered medical practitioner's fee including GPs and consultants investigations advised by a doctor Medicines prescribed by a doctor Physiotherapy advised by a doctor Optics: Consultation and treatment for medically necessary ailments 			<ul style="list-style-type: none"> Cosmetic treatment Self-Inflicted injuries Durable medical appliances Dental checkups and treatments (all kinds) Over the counter sale (not prescribed by a doctor) Supplements and multivitamins Alternative medicine 		

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GENERAL INSURANCE

How does it work?

1. Facility to use cashless services through wallet
2. Get free video consultation from Oladoc doctors. There is no limit to the number of consultations.
3. Order medicines/investigation through app and get cashless service up to the limit
4. In case you pay for outpatient services up front for consultation/medicine/investigation and then go for reimbursement through all by uploading the claim.
5. Payment will be made directly to your account.