

## 1) WHAT IS PERSONAL ACCIDENT INSURANCE?

Jubilee General's Personal Accident Insurance protects you against financial losses arising from unfortunate accidental death. Depending upon the plan chosen by the customer, the product is also designed to cater coverage for Accidental Medical Expenses, Burial and Repatriation Expenses and Loss of Identification Papers and Documents. All the risks are covered up to an assigned limit stated in the policy.

In case the insured dies as a result of an accident due to the aforementioned risks, coverage limit in the plan that he/she chose will directly be paid to the beneficiaries (Spouse or Blood Relatives) of the insured.

## 2) WHAT PLANS ARE AVAILABLE, AT WHAT PREMIUM AND UP TO WHAT LIMITS?

Risk Covered	Plan A	Plan B	Plan C	Plan D
Personal Accidental Death Cover	100,000	250,000	150,000	50,000
Accidental Medical Expenses	25,000	-	-	-
Burial & Repatriation Expenses in case of Accidental Death	20,000	-	-	-
Loss of Identification Papers & Documents**	5,000	-	-	-
<b>Total Sum Insured</b>	<b>150,000</b>	<b>250,000</b>	<b>150,000</b>	<b>50,000</b>
<b>Net Premium*</b>	<b>595</b>	<b>299</b>	<b>199</b>	<b>99</b>

\*these premiums are inclusive of Admin surcharge, government taxes and levies and stamp duty

\*\*only in consequence of insured event of Personal accident

## 3) WHAT IS ACCIDENT AS PER JGI PERSONAL ACCIDENTS POLICY?

Accident means a sudden unexpected, unusual, specific event which occurs at an identifiable time and place, conveyance but shall also include exposure resulting from a mishap to an Insured who is traveling.

## 4) IS THERE ANY AGE LIMIT TO GET PERSONAL ACCIDENTS INSURANCE?

The maximum age limit for this coverage is 65 years.

## 5) HOW CAN I GET PERSONAL ACCIDENT INSURANCE PLAN?

Applying for personal accident insurance couldn't be easier: visit product page on the website, fill out a simple form, make a choice from listed plan options, checkout from the website using our easy payment options through JazzCash including, Voucher Payments, Mobile Wallet and Credit/Debit Card. You will receive your policy in real-time on email upon payment confirmation.

### Voucher Payments-

Voucher payments can be made through the below mentioned process:

- Customer selects Voucher Payment option
- Customer enters his/her mobile number
- Customer will receive a system generated unique voucher number (12 digit) on his/her mobile number along with the expiry date.
- You can pay the vouchers at any of the more than 60,000 JazzCash Agents, Jazz Point, Jazz Experience Centers or Mobilink Microfinance Bank Branches across Pakistan
- You can find your nearest retailer for voucher payment using the below mentioned link-

<http://www.jazzcash.com.pk/agent-locator/>

- You can also find your nearest retailer for voucher payment by sending “M” in an SMS to 2179 (for Mobilink customers only) or by calling our help line 111-124-444 (444 for Mobilink Customers)
- You will only pay the amount equivalent to the goods purchased. No extra amount to be paid to the retailer for using JazzCash services.
- You will receive a confirmation message that your payment has been made against your order.

### **Mobile Wallet Payments-**

JazzCash Mobile Account customers can pay online through the below mentioned process:

- Customer selects Mobile Account option
- Customer enters his JazzCash Mobile Account number
- Customer will receive MPIN request on his/her mobile
- Customer will enter MPIN
- Customer will receive confirmation sms on his/her mobile number

### **Mobile Wallet Registration:**

Biometrically verified Mobilink customers can register for a Mobile Account by dialing \*786# from their Mobilink number. For further details please refer to the below mentioned link

<http://www.jazzcash.com.pk/mobile-account/overview/>

### **How to deposit funds in Mobile Wallet account:**

Once your Mobile Account registration is complete, you can deposit money free of cost from any JazzCash Agent. To locate your nearest JazzCash Agent, please write ‘M’ in an SMS and send it to 2179 (Mobilink Customers). In addition, if you already have a Bank account, you can transfer money instantly from your Bank Account by using funds transfer facility through Online Banking or ATM. All you need to do is select ‘Mobilink Microfinance Bank’ as the receiver Bank and use your Mobile number as the account number. Whether you deposit from a JazzCash Agent or through Bank, funds will be credited to your account instantly and you will receive a confirmation SMS from 8558.

### **Credit/Debit Card Payments-**

JazzCash customers can pay through the below mentioned process:

- Customer selects credit/debit card option
- Once credit/debit card option is selected customer will enter Credit/Debit card details
- The information entered will include credit/debit card number, expiry date and cvv2
- Transaction will be processed and customer will be notified on his/her mobile number with the confirmation.

For further guidance on payment, please visit: <http://www.jazzcash.com.pk/digital-payments/online-payments/#faqs>

## **6) IS PERSONAL ACCIDENT INSURANCE EXPENSIVE?**

No, Personal Accident is actually an inexpensive insurance product for all classes of society. You just have to pay nominal amount for this coverage and you are covered for the whole year for any kind of accident that may happen.

## **7) FOR HOW LONG I AM COVERED?**

This is an annual policy and you will be covered for the whole year (12 months) from the date of inception till the expiry date.

## **8) WHAT SHOULD I DO IN CASE OF ACCIDENT?**

In case of any mishap, please contact us at our Toll-free number or on the email address provided below within 24 hours of the incident.

### **Retail Business Division**

Address: Jubilee General Insurance Company Limited Head Office, 2nd floor, Jubilee Insurance House, I. I. Chundrigar Road, Karachi

Email: [buyonline@jubileegeneral.com.pk](mailto:buyonline@jubileegeneral.com.pk)

Toll-free # 0800-3786

Jubilee General Insurance will appoint Government licensed surveyor who will contact you and collect all requisite documents from you.

## **9) WHAT ARE THE NECESSARY DOCUMENTS TO BE SUBMITTED TO JUBILEE GENERAL INSURANCE CLAIMS DEPARTMENT IN CASE OF A CLAIM?**

In case of a claim, following documents should be submitted:

### **FOR DEATH CLAIMS:**

- Death Certificate from concerned Municipal Office
- Death Certificate from Hospital / doctor
- Burial Certificate
- Police Report

### **FOR MEDICAL EXPENSES:**

- Doctor Report
- Original invoice that documents the Medical Expenses

### **FOR LOSS OF DOCUMENTS:**

- . Reissuance receipts and application copy to the reissuance authority
- . FIR of Loss of documents

(Incident should be in conjunction with an accident covered under main perils of the policy)

## **10) WHAT ARE THE EXCLUSIONS IN PERSONAL ACCIDENT POLICY?**

This policy does not cover death or bodily injury due to or resulting from:-

- i. Intentional Self Injury, suicide or attempted suicide whether felonious or not.
- ii. War, Terrorism, Sabotage and nuclear exclusion.
- iii. The insured being under the influence of, or being affected by Intoxicants or in a pregnancy/ natal related condition.

iv. The insured engaging or taking part in naval, military, air force and law enforcement service or operations.

v. Others: Please refer to the [policy](#) document for complete set of exclusions.

**11) HOW MUCH TIME DOES IT TAKE TO SETTLE THE CLAIM?**

15 days after submission of complete documents.