

PERSONAL ACCIDENT INSURANCE

INTRODUCTION:

Jubilee General Personal Accident Insurance protects you and your loved ones against financial losses from unfortunate accidental death and accidental medical expenses. Applying for personal accident insurance couldn't be easier: fill out a simple form, make a choice from listed plan options, checkout from the website using our easy payment options and receive your policy in real-time on email upon payment confirmation.

COVERAGE UNDER THE PLAN:

Coverage against the risk of the following in case of road & non-road accidents and terrorism activity depending upon the plan selected-

- Personal Accidental Death Cover
- Accidental Medical Expenses
- Burial & Repatriation Expenses in case of Accidental Death
- Loss of Identification Papers & Documents

PRODUCT FEATURES:

Most beneficial features of Jubilee General Personal Accident Insurance include:

- No panel hospital restriction
- Multiple units can be purchased (up to 5) for plans B, C and D
- No physical documents required for policy issuance

VALUE ADDED SERVICES:

- Dedicated Toll-free line for claims, queries, complaints and feedback
- Easy payment options of Mobile Wallet, Voucher and Credit/Debit Card
- Buy online in easy steps
- Speedy claim processing facility
- Policy is received in real-time upon payment completion
- As a PMD holder of Jubilee General's Personal Accident Takaful Program, you can avail unlimited audio or video consultations from a General Physician and from a Specialist Doctor, through Sehat Kahani's mobile application / website.

**** Online Doctor Consultation is being provided by, owned, and operated by a third party "Sehat Kahani", over which Jubilee General has no control, neither Jubilee assumes any liability arising due to the quality of service being provided by the third-party vendor.***

PLANS:

There are 4 types of plans:

- Plan A with a total limit of PKR 150,000/-
- Plan B with a total limit of PKR 250,000/-
- Plan C with a total limit of PKR 150,000/-
- Plan D with a total limit of PKR 50,000/-

KEY TERMS:

- **Eligibility Age:** 18-65 years
- **Non-Filer Tax:** A charge of 4% additional withholding tax on non-filers
- **Premium:** Premium and limits may vary by plan chosen
- **Geographical Limitation:** Pakistan Only
- **Claims Payment:** All claims will be payable in Pakistani Rupees only

HOW MUCH IS IT GOING TO COST?

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	-	-	-
Total Sum Insured	150,000	250,000	150,000	50,000
Net Premium*	595	299	199	99

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

**only in consequence of insured event of Personal accident

MAJOR EXCLUSIONS:

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, sabotage and nuclear explosion.
- iii. The insured being under the influence of or being affected by intoxicants or in a state of pregnancy / natal related condition.
- iv. Loss of identification papers and documents is covered only in the case of an accident.
- v. Others- Please refer to the policy document for complete set of exclusions

FAQs:

Click [here](#) to know more about Personal Accident Insurance