



Value added Solutions

JubileeTakaful Health Cover

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Jubilee Takaful Health Cover

Health is the greatest blessing given to us by the Almighty. Uncertainties can sometimes knock your doors untimely. To enjoy your life to the fullest, planning ahead of time is vital. Having your healthcare expenses covered can enable you to live your life free of worry. With Jubilee Takaful Health Cover enjoy every moment without any financial burden – as it promises cashless access to healthcare countrywide.

Stop worrying, live longer!

Faysal Bank Ltd. under distribution agreement with Jubilee General Insurance Company Ltd. - (WTO) offers Jubilee Takaful Health Cover which is the first in the market of Health Coverage done the Islamic way. It has been developed to cater to all your needs in case of any illnesses or accidents that may lead to hospitalisation. With a simple and convenient cashless process, along with increased limits, added benefits, a vast network of 400+ Takaful Health Cover hospitals selected carefully, avail lucrative discounts on pharmacies & labs.

Takaful Operator

Jubilee General, established in 1953, is one of the top three insurers of Pakistan with more than six decades of experience and sustained growth in the industry. Having started its Takaful operations in 2015, Jubilee General – WTO is one of the most renowned names in Pakistan's insurance/Takaful market.

With a broad spectrum of Takaful products available, Jubilee General-WTO's client base comprises a list of prominent/multinational corporations in all diversified sectors within the industry. Jubilee's business philosophy can be summed up as being a customer oriented company with a focus towards providing the best services, protection, satisfaction and trust.

Eligibility

The participant, when applying for coverage, may apply to cover himself/herself only. This product is specifically developed to cater to every possible age band:

- **Entry Age:** 18 – 64

Room Entitlement & Annual per Covered Limits

You have the choice to select between Semi Private and Private Rooms, along with corresponding annual limits of PKR 200,000, PKR 400,000 and PKR 600,000, respectively based on the cover of your choice. These will automatically increase in case of an accidental emergency to limits of PKR 250,000, PKR 500,000 and PKR 750,000, respectively.

In-Patient Hospitalisation

The PMD cover pays for expenses incurred on hospitalisation due to Accident and Sickness. The covered in-patient hospitalisation expenses include:

- Room and Board Charges
- Nursing Care during hospitalisation
- ICU and Operation Theatre Charges
- Medicines and Lab Tests during hospitalisation
- Physician, Surgeon and Anesthetists fees
- Oxygen and Blood Supplies
- Ventilators and Allied Services etc.
- Physiotherapy

Pre- & Post-Hospitalisation Benefits

The PMD covers the cost of consultation & follow-up visits, cost of prescribed medicines, supplies and lab tests within thirty (30) days pre-and post-hospitalisation that is covered under the PMD up to the assigned limits (refer to the benefits table).

Lacerated Wounds & Fractures

Apart from in-patient hospitalisation, the PMD also covers treatment for lacerated wounds and fractures that require the patient to occupy a hospital bed but does not require an overnight stay.

Intensive Care Treatment

The PMD covers treatment costs incurred in case of admission to the Intensive Care Unit as well, up to the assigned limit of the PMD.

Day Care Procedures

The PMD also covers day care procedures such as medically necessary treatments/surgical procedures that require the patient to occupy a hospital bed but does not require an overnight stay. For example, Cataract, Angiography, Endoscopies, Dialysis and treatment of Fractures, etc.

Specialised Investigation

The PMD provides coverage for three (03) expensive out-patient tests, even if it does not follow hospitalisation. These tests include MRIs, CT Scans and Thallium Scans.

Hassle-free Enrollment Process

No medical documents/tests are required to avail this PMD.

Emergency Local Ambulance Service

In case of expenses incurred for ambulance services for transportation to the hospital or between hospitals during medical emergencies, as specified in the benefit schedule.

Maternity Expense Coverage

The PMD also covers, for the first time, all pregnancy related hospitalisations with a separate maternity coverage (up to available limits) – specifically designed for Faysal Bank account holders. Subject to a waiting duration of 9 months from the date of obtaining the PMD.

- Pre-and post-natal expenses are also covered and payable after delivery takes place (subject to availability of Normal Delivery Limit).

Credit Facility (Cashless Cover)

One of the most important features of this PMD coverage is the credit facility for medical treatment. At network hospitals nationwide, the covered member does not have to pay for the covered treatment (up to the available limits) with a wide range of panel hospitals available in Pakistan.

Scope of Coverage

Coverage Description	Bronze	Silver	Gold
Hospitalisation Limit (Per Annum/Account Holder)	Rs.200,000	Rs.400,000	Rs.600,000
Increase in Hosp. Limit due to Accidental Injuries	Rs.50,000	Rs.100,000	Rs.150,000
	Sub Limits		
Room Entitlement	Semi Pvt	Semi Pvt	Pvt
30 Days Pre-& Post- Hospitalisation Benefit	Rs.4,000	Rs.8,000	Rs.12,000
Emergency Local Ambulance Expenses	Covered up to Actual		
Maternity Expense Benefit ● Annual limit for all pregnancy related hospitalisation. Normal Delivery	Rs. 30,000	Rs. 30,000	Rs. 30,000
Caesarean Section (Pre-& Post-natal expenses are covered and payable after delivery takes place, subject to availability of Normal Delivery Limit) *9 months waiting period	Rs. 45,000	Rs. 45,000	Rs. 45,000

Reimbursement Facility

In case of an emergency, if the covered member utilises a non-network hospital for the covered treatment, he/she can submit the claims for reimbursement along with supporting documents and other necessary details to Jubilee Health – Window Takaful Operations. JGI -WTO will reimburse the reasonable and customary charges that would have been incurred at a comparable network for similar treatment, up to the available annual limit, in fifteen (15) working days.

Contribution Table

Age Next Birthday	Bronze	Silver	Gold
18 to 45 years	Rs.8,000	Rs.10,200	Rs.11,800
46 to 59 years	Rs. 12,700	Rs.17,000	Rs.24,000
60 to 64 years	Rs. 18,500	Rs. 25,000	Rs. 33,000

** Age will be calculated on Age Next Birthday basis*

Free Look Period

A free look period of 14 days is available after receiving the Participant Membership Document during which you can review your Takaful membership document and in case of any concerns you may cancel the plan if needed. Your contribution will be refunded on receipt of request within 14 days after receiving Participant Membership Document.

Frequently Asked Questions (FAQs)

What is Free Look-in Period?

Free Look-in Period is a 14-day grace time after receiving the Participation Membership Document during which you can understand the terms and conditions of Jubilee Takaful Health Cover. In case of any concerns, you may choose to cancel the plan and obtain a full refund of your contribution paid.

Who do I contact for any complaints?

- 1) In case the participant is not satisfied with the decision of enrolling into the coverage or have not received any response within 10 days, then the participant may contact the following:

Jubilee General Insurance Company Limited - Window Takaful Operations
3rd Floor, Jubilee Insurance House, I.I. Chundrigar Road,
P.O. Box 4795, Karachi - 74000, Pakistan
UAN: (021) 111-654-111 **Ext:** 2532 - 2535 **Tel:** (021) 32426883
Email: bancassurance@jubileegeneral.com.pk
Website: www.jubileegeneral.com.pk

- 2) In case of any query related to claims or complaints, the participant may approach the office at the following address:

Health Takaful Administration Office
PNSC Building, 2nd Floor, M.T.Khan Road, Karachi-74000, Pakistan
Phone: 021-3565 7885-6 **E-mail:** customer.services@jubileehealth.com

What is the procedure of lodging claims?

For claims, please contact Jubilee Health – WTO Claims Manager at 021-35657885-6 from anywhere in Pakistan or send an email at customer.services@jubileehealth.com.

How many days will my claims be settled in?

JGI - WTO will settle all claims within 15 business days of completion of the required documentation.

How do I obtain Jubilee Takaful Health Cover?

You shall receive a call from Faysal Bank Business Development Unit (BDU) for enrollment, and if you are a healthy Pakistani adult up to 64 years of age, you will be enrolled upon your acceptance. No medical examination will be required.

Am I covered while travelling or vacationing overseas?

Yes, in case of an emergency, the PMD provides global coverage. However, claims will be decided in Pakistani Rupees in Pakistan as per the PMD Terms and Conditions, and payments will be made on a reimbursement basis.

What is the general waiting period before activation of the coverage?

In the first PMD year, coverage would be effective after 15 days once the PMD has been issued and has been delivered to the Covered Member, except for Accidental Emergencies which will be effective immediately from the date of obtaining the PMD.

What are the advantages of a network hospital?

JGI – WTO has developed a wide network of carefully selected, 400+ hospitals nationwide, where you can receive cashless healthcare facility.

In your Takaful Cover Pack, you will receive a health card, list of Panel Hospitals and discount centers as soon as you enroll for the product. You can also download “Jubilee’s Health App” from the App Store in your phone. This will enable you to look for the nearest hospitals and discount outlets. You will also be able to lodge complaints through this application.

Can I be treated at a non-network hospital?

Yes, in case of an emergency. The initial treatment expense has to be borne by you. JGI-WTO will reimburse the expenses on the submission of original bills, subject to reasonable charges that would have been incurred at a comparable network hospital for similar treatments.

Are pre-existing medical conditions covered?

Pre-existing medical conditions mean any sickness, disease or injury or any symptom related to such sickness, disease or injury which has been diagnosed, treated or is under treatment, or has been known, even if no medical advice or treatment was sought, before the effective date of this coverage.

Pre-existing medical conditions, if any, must be disclosed by the covered member at the time of enrollment. Any treatments due to pre-existing medical conditions are not covered under this coverage.

Can I obtain this product with an already existing condition?

Yes, you can still obtain the product. The coverage will be excluded for the existing condition only. Rest of the conditions arising after obtaining the PMD will be covered in the product.

Are there any exclusions?

Expenses arising from, or related to pre-existing conditions, out-patient treatment, psychiatric disorders, congenital birth defects, drug abuse, war, invasion, civil unrest, infertility, cosmetic treatment, routine medical checkup, eye glasses and hearing aids, dental treatment, self-inflicted etc, are not covered. Neither is any treatment catered within 15 days of enrollment. For more details, please refer to the PMD terms and conditions.

Is maternity covered in this plan?

In case of pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related pre-natal or post-natal care, circumcision, and maternity benefits will be applicable from the tenth month of the coverage, with the nine months as waiting period up to available limits in the PMD.

Are there any inadmissible conditions?

The coverage is not available to people suffering from Cancer, Diabetes or HIV/AIDS.

Will my contribution be refunded if I cancel the PMD after a Free Look period?

No contribution will be refunded after the Free Look period is over.

How many days will I receive the PMD documents?

Your PMD, along with your health card, will be dispatched to you within 10 working days once the account has been debited.

What is the procedure for cancelling Jubilee Takaful Health Cover?

You may either call our Customer Interaction Centre at (021) 111 06 06 06 or provide a written cancellation request by visiting any Faysal Bank branch. Contribution will only be refunded if the request has been submitted within 14 days (Free Look Period) after receiving the PMD Participation Membership document, provided there is no claim.

OR Contact:

Jubilee General Insurance Company Limited -

Window Takaful Operations

3rd Floor, Jubilee Insurance House,

I.I. Chundrigar Road, P.O. Box 4795,

Karachi-74000, Pakistan.

UAN: (021) 111-654-111 Ext: 2532 - 2535

Tel: (021) 32402004-09

Email: bancassurance@jubileegeneral.com.pk

Website: www.jubileegeneral.com.pk

Disclaimer:

1. Faysal Bank Limited, under Islamic Banking Division (Bank) is acting as a distributor of the Jubilee Takaful Health Cover on behalf of the Jubilee General Insurance - Window Takaful Operations (Takaful Operator) and shall not be held responsible in any manner whatsoever to any person, including, but not limited to, the covered person or any third party
2. The Covered Customer Statement of Account/Application Form or Recorded Verbal Statement and Declarations will act as his/her enrollment under the programme (if his/her account is charged under the programme) and will govern the determination of the rightful beneficiary under this Takaful coverage
3. It is clarified that the Bank shall not, under any circumstances, be liable, either directly or indirectly, for any obligation of the Takaful Operator as the Takaful Provider
4. Further, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Takaful Operator in respect of any other PMD
5. In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Covered Customer towards the Takaful Operator in respect of the business or any cover offered to the Covered Customer. These PMDs shall constitute as independent contracts between the Takaful Provider and the Covered Customer
6. This product brochure only gives a general outline and introduction of the benefits available under the PMD. For exact terms and conditions, please refer to the PMD (Participation Membership Document)
7. If you have any grievances regarding your Takaful Cover, you may contact Jubilee General Insurance - Window Takaful Operations on (21) 111-654-111 or for any service related complaints, you may call our Contact Centre at (021) 111 06 06 06 or the nearest branch

Branch Network

Federal Capital

Islamabad

Azad Jammu & Kashmir

Mirpur (Azad Kashmir), Muzaffarabad

Baluchistan

Quetta, Chaman, Zhob, Khuzdar, Gwadar, Panjgur, Huramzai, Loralai, Hub

Gilgit - Baltistan

Chillas, Skardu

KPK

Mansehra, Abbottabad, Swabi, Nowshera, Mardan, Havelian, Hattar, Swat, Buner, Timergara, Batkhela, Chitral, Dassu, Peshawar, Charsadda, Kohat, Dera Ismail Khan, Bannu, Khyber Agency, Haripur

Punjab

Lahore, Jhang, Bhalwal, Liaquat Pur, Haveli Lakha, Kasur, Illahabad, Kot Radha Kishan, Phool Nagar, Sharaqpur, Raiwind, Talab Saray, Sundar Adda, Gujranwala, Gujrat, Ghakkar, Muridke, Rana Town, More Eminabad, Kotla Arab, Ali Khan, Jalalpur Jattan, Guliana, Sialkot, Sambrial, Narowal, Shakargarh, Khichian, Ugoki, Sheikhupura, Jaranwala, Chiniot, Samundri, Kamalia, Faisalabad, Pir Mahal, Chak Jhumra, Shahkot, Sargodha, Kotla Jam, Khurrianwala, Multan, Shujaabad, Layyah, Jampur, Dera Ghazi Khan, Rajan Pur, Jahanian, Taunsa, Bahawalpur, Rahim Yar Khan, Lodhran, Sadiqabad, Mailsi, Dunyapur, Jalalpur Pirwala, Sahiwal, Okara, Talagang, Mandi Bahauddin, Mianwali, Dinga, Malakwal, Kallar Syedan, Phalia, Ghorghushti, Wah Cantt, Taxila, Rawalpindi, Gorakhpur

Sindh

Hyderabad, Shahdadpur, Dadu, Jacobabad, Tando Adam, Khairpur Mir's, Sanghar, Matiari, Karachi, Mirpurkhas

Call 24/7 on

021 111 06 06 06

or visit <http://www.faysalbank.com/barkat> for details.