

FAQs on Free Hospitalization Coverage

1. What is Free Hospitalization coverage?

Ans. Free hospitalization coverage covers the daily hospitalization room rental of amount up to PKR 6,000 per day for 30 days

2. Which company is providing this coverage?

Ans. The coverage is via a Takaful through Jubilee Insurance Company (Takaful Window Operation)

3. Who is eligible to avail this offer?

Ans. Following are eligibility conditions to avail the proposition

- a. Account opened with a balance of PKR 500,000
- b. Age limit 18 – 59 years

4. Is there a requirement to maintain the balance of Rs. 500,000?

Ans. Yes. The balance is required to be maintained in the account

5. What benefits are offered under this proposition?

Ans. Following benefits are offered under this proposition

- a. Free daily hospitalization coverage of up to PKR 6,000 per day for 30 days
- b. Takaful coverage for 1 year from the date of enrolment
- c. Takaful coverage by Jubilee General Insurance Company Limited Window Takaful Limited
- d. Convalescence benefit for hospitalization exceeding 10 consecutive days
- e. Details of hospitalization coverage given in the MID and the policy document will be send post enrolment

6. What happens after one year validity period of the free coverage

Ans. The coverage will be discontinued, In case you wish to continue we can place a separate request to enroll which will be handled as per approved enrolment process

7. How can a claim be made?

Ans. The Claimant will intimate Insurance Company, through SCBPL or directly, regarding the claim in writing and it is a prime responsibility of the Insurance Company to settle the claim

8. How to get details of the coverage, claims process etc?

Ans. All the details related to coverage and claim process are defined under the policy document issued by the insurance company to the client, once he is enrolled

9. Are the family members covered or only the Account holder?

Ans. The coverage is only for the primary account holder

KEEP THE BODY IN GOOD HEALTH IS A DUTY... OTHERWISE WE SHALL NOT BE ABLE TO KEEP OUR MIND STRONG AND CLEAR"

Health is very important, we all want to live happy and peaceful life and we can achieve this by keeping good health. Good health should be considered as the most precious asset as the greatest wealth is health.

Modern life brings with it many uncertainties. With increasing cases of stress, sudden illnesses and accidents, it is not uncommon to see decades-long- savings vanishing in a moment. Medical emergencies force us to spend days or months in hospital or at home, recovering. While we recover, we lose our savings. With the right insurance plan, we can guarantee our Peace of Mind by guaranteed Cash benefit plan to pay our daily expenses

Jubilee General Window Takaful Operations in association with Standard Chartered Bank – Sadiq introduces Hospital Cash Plan – an exclusive Shariah compliant product to provide you a much needed support at the time of a medical emergency. You can now handle these emergencies without being worried about the related expenses of hospitalization.

WHAT IS HOSPITAL CASH PLAN?

Hospital Cash Plan is a cover that provides cash benefit in case an insured gets hospitalized. It is specifically designed to take care of the incidental expenses in case of hospitalization regardless of your hospital bill. Hospital Cash Plan guards you against the trauma you face because of increased financial burden during Hospitalization. It provides you with fixed benefit for each day of hospitalization irrespective of the actual medical cost. In the event of hospitalization in ICU, the daily hospital cash benefit is doubled. Thus, provides you with additional protection at all times.

BENEFIT DESCRIPTION

SECTION I HOSPITALIZATION		Plan A
Daily Cash		
Payment Option:		Rs./Day
	Minimum 1 day & 30 days maximum one Confinement & 120 days in a year	
1	Pays daily benefit for as long as the policyholder is confined to the hospital. The amount will depend on the nature of hospitalization and the mode of treatment.	3,000
2	The benefit payable is increased by 50% if the hospitalization is due to surgery.	4,500
3	The benefit payable is increased by 50% if the hospitalization is due to accident.	4,500
4	The benefit payable is increased by 100% if the patient is confined to an ICU.	6,000
5	Convalescence benefit for hospitalization exceeding consecutive 10	5,000
Daily Cash Max Limit in Aggregate		90,000
In Case of Surgery/Accident Max Limit		135,000
In Case of ICU Treatment Max Limit		180,000
In Case of Convalescence Benefit Max Limit		50,000
Contribution per year		3,000

KEY BENEFITS OF TAKAFUL HOSPITAL CASH PLAN:

- Hospital Cash Plan provides you with the 'living benefits' and helps you witness the benefits during your life time.
- You can get full payout from Day 1 of hospitalization without any deductible.
- The payout is irrespective of the cost of treatment or the hospital.
- There is no limit of panel hospitals which makes Hospital Cash plan a flexible product.
- Participant has a period of 15 days from the date of receipt of the PMD to review the terms and conditions of this PMD.

ELIGIBILITY CRITERIA

- Eligible Person who is an account holder of the bank.
- Age limit from 18 to 59 years.
- Territorial Limits: This PMD is meant to cover treatment within Pakistan only.
- Age Limitation Coverage under this PMD will expire when the Person Covered attains the age of sixty (60) years.

HOSPITAL DAILY CASH PRODUCT

1. Entitlement to the benefit Covered

Subject to the following, Definitions, Conditions, Exclusion and Termination clauses, the benefit covered would be paid under the PMD.

2. Definition

Benefit Schedule means the Schedule which states the details of benefits to the Participant first issued with the PMD

Takaful Operator means Jubilee General Insurance Company Ltd- Window Takaful Operation

PTF means Participant Takaful Fund

Convalescence Benefit means a benefit payable upon completion of 10 consecutive days of hospitalization in a single admission as specified in the benefit Schedule. This benefit is payable only once in a PMD period.

Daily Cash Benefit means the benefit payable to the Person Covered for each day of hospital confinement as specified in the benefit Schedule.

Hospital means an institution legally licensed and registered as a place to provide medical or surgical treatment to the patients under the constant supervision of a Physician.

Injury means accidental bodily injury occurring while this contract is in force as the Person Covered whose injury is the basis of claim, and resulting directly and independently of all other causes, in loss covered by this contract.

Inpatient means a person confined in a hospital as a registered bed patient for at least one (1) day.

Intensive Care Unit means a functional unit in a hospital established to provide continuous monitoring to seriously ill patients by trained technical staff through specialized equipment.

'PMD Effective Date' means the date and time from which this PMD takes effect, and as shown on the Benefit Schedule

'PMD Expiry Date' means the date and time when cover ceases.

'PMD Year' means a twelve-month period starting from the PMD Effective Date, or a Renewal Date, shown on the Benefit Schedule

Physician means an individual who is legally licensed in Pakistan, under a degree recognized by the Government of Pakistan, and who:

- a) Is someone other than the Covered Person;
- b) is not related by blood or marriage to the Covered Person;
- c) is qualified to treat the Disability for which the claim is being made

Pre-existing Conditions means any illness or injury or related condition for which treatment, or medication, or advice, or diagnosis was sought or received. OR which was known or reasonably should have been known to exist prior to the commencement of this PMD for the Participant or in respect of which the need for treatment was foreseeable at inception of this PMD whether or not treatment or medication or advice or diagnosis had been sought or received.

Renewal Date' means any subsequent anniversary of the PMD Effective Date.

Sickness means a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the PMD Period and requires medical Treatment

3. Benefits

(i) Main Benefit – If the Person Covered, as a result of Injury or commencement of Sickness is necessarily confined as an Inpatient within a Hospital, for at least one (1) day under the continuous attendance of a Physician, then the Takaful Operator will, upon receipt of and due investigation of the claim pay the Daily

Benefit. The payment of Main Benefit may continue for a maximum of 120 days in a year not to exceed the Daily Cash maximum limit in aggregate as shown in Benefit Schedule.

(ii) Surgical Benefit – If the Person Covered has become eligible for the Main Benefit as defined in (i) above as a result of Surgery then his daily benefit will increase by 50 %, subject to the surgery/accident maximum limit as shown in the Benefit Schedule.

(iii) Intensive Care Unit Benefit – If the Person Covered has become eligible for the Main Benefit as defined in (i) above and is confined to ICU then his daily benefit would be doubled, subject to the maximum ICU Treatment limit as shown in the Benefit Schedule

(iv) Convalescence Benefit If the Person Covered has become eligible for the Main benefit as defined in (i) above and hospitalization exceeding consecutive ten (10) days then this benefit may be paid. This benefit is payable only once in a PMD period, subject to the maximum convalescence limit as shown in the Benefit Schedule.

Note: The maximum benefit payable will be as stated in the benefit schedule & NO Benefit is payable in case of confinement of less than one (1) day.

4. Conditions

(i) Successive periods of Hospital Confinement if within ninety (90) days following a period of hospital confinement for which the Daily Benefit is paid or payable under this PMD, the Person Covered shall be re admitted and continued as an

inpatient, due to the same or related causes, The Takaful Operator's liability for the entire period shall be subject to limitations applicable in the part or parts of this PMD under which the original period of confinement was indemnified. If subsequent confinement as an inpatient is separated by more than ninety (90) days, the confinement will be considered a new period of confinement and the Daily Benefit will be paid in accordance with the appropriate provision of the PMD.

(ii) Notice of Claim Written notice of a claim in respect of this PMD must be received by the Takaful Operator within Thirty (30) days of the commencement of confinement in the Hospital. The Participant shall furnish at his own expense all evidence that the Takaful Operator may require – The Takaful Operator may require the Person Covered to sign any necessary consent form to allow the Takaful Operator to receive the results of any medical examination and/or test.

Failure to provide the necessary consent will result in the immediate cancellation of this PMD.

(iii) Claim Form Upon receipt of a notice of claim, the Takaful Operator will furnish to the Claimant the claim form required to be filled by the claimant to give the information as required by the Takaful Operator (such as discharge summary, prescriptions, payment receipts, itemized hospital bill, any other relevant supporting document where applicable etc.) to process and settle the claim. Upon receipt of the claim form the claimant shall complete and return to the Takaful Operator without any delay.

(iv) Proof of Claim Original documentation evidences and all duly completed claim forms must be submitted to the Takaful Operator at the Person Covered expenses within thirty (30) days after the date of termination of such hospital confinement. If it is appropriate for the Takaful Operator to decline a claim, the Participant shall