

LifestyleCare

Product Information Document

Introduction:

This PMD has been specially designed to cover the insured in case of diagnosis of 7 major critical illnesses specified in this PMD. Jubilee General Takaful will pay the lump sum amount if covered limit without asking for any medical tests or bills.

Features:

Following are the product features:

- Cash to pay for medical treatments not covered by your health plan
- Cash to pay your loans while you are recovering
- Cash to pay for children school/college
- Cash so you can travel for treatments not available locally
- Cash to PROTECT YOUR LIFESTYLE
- Option to International Medical Second Opinion MediGuide's Medical Second Opinion services by calling at the following number:111-11-CARE (2273)
- As a PMD holder of Jubilee General's Lifestyle Care 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.***

Critical illnesses covered:

There are seven Critical Diseases covered under this PMD which are as follows:

- Cancer
- Open Chest Coronary Artery Bypass Surgery
- Heart Attack (Myocardial Infarction)
- Kidney Failure
- Stroke
- Major Organ Transplant
- Paralysis

Plans and Contributions:

- Silver with Sum insured of Rs. 300,000
- Gold with Sum insured of Rs. 500,000
- Diamond with Sum insured of Rs. 700,000

- Platinum with Sum insured of Rs. 1,00,000

| LifeStyleCare (PKR) | | | | | | |
|------------------------|----------|----|---------------|-------------|----------------|-----------------|
| Hospitalization Limit: | | | 300,000 | 500,000 | 700,000 | 1,000,000 |
| Plans | Age Band | | Silver | Gold | Diamond | Platinum |
| | | | Net Premium | Net Premium | Net Premium | Net Premium |
| Max Entry Age | 18 | 35 | 2,280 | 3,330 | 4,380 | 5,940 |
| | 36 | 40 | 3,180 | 4,810 | 6,480 | 8,940 |
| | 41 | 45 | 4,540 | 7,080 | 9,600 | 13,440 |
| | 46 | 50 | 7,200 | 11,520 | 15,840 | 22,320 |
| Renewals Only | 51 | 55 | 13,170 | 21,460 | 25,980 | 36,780 |
| | 56 | 60 | 20,210 | 33,210 | 40,260 | 57,240 |

Note: Above rates are inclusive FIF & Stamp duty.

Terms:

- *No Medical tests will be required*
- *Entry Age- 18-50 (Once covered, PMD can be renewed yearly continue till age 60)*
- *Will not cover any critical illness occurring during the first 90 days of the PMD. This waiting*
- *Period does not apply for renewal*
- *Benefits will not be available for Pre-existing Conditions*
- *Insured person need to survive for 30 days from the date of diagnosis of critical illness for claim to be admissible*
- *Cover ceases for insured person if claim has been paid under the PMD*
- *PMD cannot be renewed if claim is already paid once*

- 'COVID -19 related covered expenses will be excluded for non-vaccinated individuals, over the age of 18