

1) WHAT IS SELFCARE PLAN?

Jubilee General SelfCare is Personal Accident Insurance, which protects YOU and your loved one for financial losses for unfortunate accidental death and total permanent & temporary disabilities. If the customer chooses to add Accidental Medical Expenses coverage to the Plan, all Accidental medical expenses up to assigned limit that occur as a result of an accident will also be covered as per policy.

2) WHAT IS PERSONAL ACCIDENT INSURANCE?

This insurance covers the insured against accidental death, temporary & total permanent disabilities. If the insured dies as a result of an accident due to risk defined in policy, coverage limit in the plan that he/she chose will directly be paid to the beneficiaries (Spouse or Blood Relatives) of the insured.

3) WHAT PLANS ARE AVAILABLE AND UP TO WHAT LIMITS?

Risk Covered	Plan A	Plan B	Plan C
Accidental Death & Permanent Disability	200,000	350,000	500,000
Accidental Medical Expenses	20,000	35,000	50,000
Burial & Repatriation	20,000	35,000	50,000
Net Premium	800	1,200	1,700

4) WHAT IS ACCIDENT AS PER JGI SELFCARE 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.

5) IS THERE ANY AGE LIMIT TO GET SELF CARE INSURANCE?

The maximum age limit for this coverage is 65 years.

6) HOW CAN I GET SELFCARE INSURANCE PLAN?

All you have to do to avail any insurance plan is follow the series of questions under that particular plan. We offer different types of insurance plans whose differences are based on premium or specific information. This is why our plans are custom made to cater to you. All you have to do is answer the questions that come in front of you and you will be able to find a plan that suits your needs.

7) 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.

8) 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 for any kind accident that may happen as per company policy.

9) WHAT SHOULD I DO IN CASE OF ACCIDENT?

You can follow following simple steps to process your claim:

In case of any mishap, please contact JGI 111-654-111, or 0800-3786 within 24 hours of the incident

Retail Business Division

Jubilee General Insurance Company Limited Head Office, 2nd floor, Jubilee Insurance House, I. I. Chundrigar Road, Karachi buyonline@jubileegeneral.com.pk

Phone: 32416022-26 ext. 322

Direct: 021 3 2462225

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

10)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 PERMANENT TOTAL DISABILITY CLAIMS:

- Doctor's or hospital's report that states and approves the state of disability.

·FOR MEDICAL EXPENSES:

- Doctor Report
- Original invoice that documents the Medical Expenses

11) WHAT ARE THE EXCLUSIONS IN SELFCARE 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.

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

15 days after submission of complete documents.