



Value added Solutions

# JubileeTakaful Family Health Cover

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## Product Introduction

Health is the greatest blessing given to us by Almighty. Uncertainties can sometimes knock on our doors untimely. To enjoy our lives to the fullest, planning ahead of time is the key. Having our healthcare expenses catered can enable us to live our lives worry-free. With Jubilee Takaful Family Health Cover, enjoy every moment without any financial burden – as it promises cashless access to healthcare country-wide.

Stop worrying, live longer!

Faysal Bank Ltd. under distribution agreement with Jubilee General Insurance Company Ltd. - (WTO) offers JubileeTakaful Family Health Cover which is first-of-its-kind in the market, offering health coverage in the Islamic way. It has been developed to cater to all your medical needs in case of illnesses or accidents that may lead to hospitalization. With a simple and convenient cashless process along with increased limits, added benefits, a network of 400+hospitals carefully selected, avail lucrative discounts on pharmacies & laboratories and live a life free of worries.

## Takaful Operator

Jubilee General, established in 1953, is one of the top three insurers in Pakistan, with more than 6 decades of experience and sustained growth in the industry. It commenced its Takaful operations in 2015. Jubilee General – WTO (Window Takaful Operations) is one of the most renowned names in Pakistan's insurance/Takaful market.

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

## Eligibility

The Participant, when applying for coverage, may apply to cover himself/herself along with family including a spouse and children. This product is specifically developed to cater almost every possible age band. i.e.

**For an Adult:**

**Entry Age:** 18 – 64 years

**For Children:**

**Entry Age:** 02 – 24 years

## 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 based on the cover of your chosen plan. These will automatically increase in case of an accidental emergency to PKR 250,000, PKR 500,000 and PKR 750,000 respectively (per person basis).

Note: If an accountholder chooses to go with a specific category of plan e.g. gold, they will have to select the same plan for family members as well. There is NO possibility of switching between the plans.

## In-patient Hospitalization

The operator pays on behalf of PTF for the expenses incurred on hospitalization due to Accident and Sickness. The covered In-Patient hospitalization expenses include:

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

## Pre- and Post-hospitalization benefits:

The PMD covers cost of consultation fee & follow-up visits, cost of prescribed medicines, supplies and lab tests which are done within thirty (30) days pre- & post-hospitalization up to the assigned limits (refer to benefits table).

## Lacerated Wounds & Fractures:

Apart from In-patient hospitalization, 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

Apart from In-patient hospitalization, the PMD also covers Day Care procedures. These Day Care procedures are medically necessary treatments/surgical procedures that require the patient to occupy a hospital bed but do not require an overnight stay, such as, Cataract, Angiography, Endoscopies, Dialysis and treatment of Fractures etc.

## Specialized Investigation

The PMD provides coverage for three (03) expensive Out-patient tests, even if it does not follow hospitalization. These tests include MRI, CT scan and Thallium Scan.

## Hassle-free Enrollment Process

No medical documents/medical tests are required to avail this Takaful coverage.

## 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 benefit schedule.

## Pre-existing Conditions

This PMD also covers the expenses incurred in case of any pre-existing medical conditions. It is a unique feature specifically designed for Faysal Bank's accountholders and their families. Pre-existing conditions mean any illnesses or injuries or conditions for which treatments, medications, or diagnoses was sought or received prior to the commencement of this PMD. The benefits of PEC will only be available to the extent mentioned in 'Scope of Coverage'.

## 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 available limits) with a wide range of panel hospitals available nationwide.

## Scope of Coverage

**Hospitalization** limits are annual and allocated on 'Per Person' basis. This means that the limits allotted will be on 'each member basis', which can be availed for multiple times in the year till the limit is exhausted.

Coverage Description	Gold	Silver	Bronze
Hospitalization Limit (Per Annum/Account Holder)	Rs.600,000	Rs.400,000	Rs.200,000
Increase in Hospitalization Limit due to accidental Injuries	Rs.150,000	Rs.100,000	Rs.50,000
<b>Sub Limits</b>			
Room Entitlement	Private	Semi Pvt	Semi Pvt
Pre- & Post-Hospitalization Benefit 30 Days Covering Consultation, Medicines and Lab Tests preceding admission to the hospital and after discharge from hospital.	Rs.15,000	Rs.12,000	Rs.7,000
Day Care Procedures & Specialized Investigation Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, and Treatment of Fracture etc.	Covered		
Emergency Local Ambulance Expenses	Covered up to Actual		
Emergency Accidental Outpatient Expense	Covered (within 48 hours of an accident only)		
Emergency Accidental Dental Expenses	Covered (within 48 hours of an accident only)		
Pre Existing Conditions Coverage	1st Year 20% of Annual Limit 2nd Year 50% of Annual Limit 3rd Year 100% of Annual Limit		

## Reimbursement Facility

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

## Contribution Table

Age Next Birthday	Gold	Silver	Bronze
02 to 17 years	14,600	5,500	3,800
18 to 45 years	16,000	9,100	7,100
46-59 years	27,500	17,400	12,400
60-64 years	38,600	26,300	18,800

\* Age will be calculated on Age Next Birthday basis

Example:

The customer opts for Bronze Coverage. The age of the customer is 44 years and while their spouse is 40 years old, and child one is 15 years and child two is 10 years old - the total contribution comes up to PKR 7,100 + 7,100 + 3,800 + 3,800 = PKR 21,800 (for the family), wherein each member has a separate coverage of PKR.200,000/= (each).

## Major Conditions & Exclusions

- This coverage is offered for individual accountholders, their spouses and children only
- If no claim has been made under the Takaful Coverage, and the coverage is renewed without any break for 02 years, the Takaful Operator, on behalf of the PTF, may increase the amount of coverage by 15 % for the next renewal
- The maximum cumulative increase in the Limit of Indemnity will be limited to 45% of Sum Covered.
- If a claim is made in any year where a cumulative increase has been applied, then the increased Limit of Indemnity shall be reduced by 15%.
- Upgrading/Downgrading will be done at the time of renewal only.
- Waiting Period: Will not cover any expenses occurring during the first 15 days of the inception of PMD, except from accidental injuries. This waiting period does not apply for subsequent renewals without a break.
- Congenital, Cosmetic, Aesthetic and related treatments
- HIV-AIDS or any sexually transmitted disease
- Any Pregnancy expense, Fertility/Impotence/Sterilization procedure or treatments
- Psychiatric treatment, Drug abuse/Self-inflicted injuries
- War, Invasion, Civil commotion
- Cost of limbs/Prosthetics/Hearing-aids/Crutches/Dentures
- Any Out-patient expenses except mentioned in the benefit structure.

## 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?

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

## Who do I contact for any complaints?"

- 1) In case the Participant is not satisfied with the decision of the above office, or has not received any response within 10 days, then Participant may contact the following official for resolution

**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:** 111-654-111 **Ext:** 2532 /2535/ 3702

**Tel:** (021) 32402004-09

**Email:** bancassurance@jubileegeneral.com.pk

**Website:** www.jubileegeneral.com.pk

- 2) In case of any query related to claims or complaint, the Participant may approach 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 021-3565 7885-6 from anywhere in Pakistan or send an email customer.services@jubileehealth.com

### How many days will my claims be settled in?

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

### How do I obtain Jubilee Takaful Family Health Cover?

You shall receive a call from Faysal bank Business Development Unit (BDU) for enrollment and if you are a healthy adult Pakistani of up to 64 years of age, you will be enrolled upon your acceptance. No medical examination is 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 on behalf of PTF will be made on a reimbursement basis.

### What is the General Waiting Period before the activation of the coverage?

In the first PMD year, coverage would be effective after fifteen (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 Takaful coverage.

### What are the advantages of a Network Hospital?

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

In your Takaful Cover pack,, you receive a health card, list of panel hospitals & discount centers as soon as you enroll for the

product. Furthermore, 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 & 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 these expenses on submission of the original bills on behalf of PTF, subject to reasonable charges that would have been incurred at a comparable network hospital for a similar treatment.

**Are pre-existing medical conditions covered?**

Pre-existing medical condition 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 conditions are specifically covered for this product up to a given limit in the ‘Scope of coverage’.

**Can I obtain this product with already existing condition?**

Yes, you can still obtain the product. The coverage for the existing conditions will be limited up to the percentage given in scope of coverage, while the rest of the conditions arising after obtaining the Takaful coverage will be covered up to 100% in the product.

**Are there any exclusions?**

Expenses arising from, or related to, Out-patient treatment, Psychiatric disorders, congenital birth defects, drug abuse, war, invasion, civil unrest, infertility, cosmetic treatment, routine medical checkup, cosmetic treatments, eye glasses & hearing aids, dental treatment, self-inflicted etc. are not covered. Or any treatment catered within 15 days of enrollment. For more details please refer to the PMD –T&Cs

**Is maternity covered in this plan?**

Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision, in that case maternity benefit, will not be covered under this product.

**Are there any inadmissible conditions?**

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

**Will I be paid the Contribution if I cancel the PMD after Free Look period?**

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

**How many days will I receive the PMD documents in?**

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 in case I want to cancel Jubilee Takaful Family Health Cover?

You may either call the Customer Interaction Centre at 111 06 06 06 or provide a written cancellation request by visiting any Faysal Bank branch. The contribution will only be reimbursed as settlement benefit 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: 111-654-111 Ext: 2532/2535/3702

Tel: (021) 32402004-09

Email: [bancassurance@jubileegeneral.com.pk](mailto:bancassurance@jubileegeneral.com.pk)

Website: [www.jubileegeneral.com.pk](http://www.jubileegeneral.com.pk)

## Disclaimer:

1. Faysal Bank Limited ("Bank") is acting as a distributor of the Jubilee Takaful Family 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's statement of account/application form or recorded verbal statement and Declarations will act as their enrollment under the program (if their account is charged under the program) 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. Furthermore, 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)

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**021 111 06 06 06**

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