

Frequently Asked Questions

HerCare

Q1. How does a "HerCare" Insurance plan operate?

Jubilee General's HerCare Insurance provides cover for women against major female cancers, burns and paralysis. It offers you a lump sum amount upon the diagnosis of any of these without the need for the insured to produce any medical bills and tests.

Q2. What is the main coverage of "HerCare" Insurance plan?

A. The main coverage offered in HerCare Insurance is as follows:

I. Female Cancers

- Breast Cancer
- Fallopian Tube Cancer
- Uterine / Cervical Cancer
- Ovarian Cancer
- Vaginal Cancer &
- Carcinoma in situ (normally excluded in critical insurance plans)

II. Burns

- Burns involving 40% or more of the body surface area
- Second or third degree burns caused by accidental thermal, electric or chemical burn

III. Paralysis

- Persisting for more than 6 months from the date of diagnosis. Caused by disease/accident and certified by a physician of insured's complete and permanent
- Loss of functionality of both arms or both legs
- Loss of functionality of one arm or one leg

Additional Benefit: Congenital Disability Benefit- Sub limit (50% of sum Assured)

An amount equal to 50% of the sum assured will be payable under the plan on the birth of the child with any one or more of the Congenital Disabilities listed below and the child survives 30 days from the date of diagnosis. This benefit will be available for first two children only and will not be available if the birth of the child occurs after the proposer attains the age of 40 years

- Down's syndrome
- Congenital Cyanotic Heart Diseases
- Spina Bifida
- Tracheo-esophageal fistula
- Cleft Palate/ Without Cleft lip

Q3. What are the main features of "HerCare" Insurance?

A. Some of the main features of HerCare Insurance are as follows:

- No medical tests required
- 14 days free look up period
- International Medical Second Opinion: MediGuide's Medical Second Opinion services by calling at the following number: 111-11-CARE (2273)
- As a policyholder of Jubilee General's Health Insurance Program, you can avail upto 2 audio or video consultations from a General Physician and 1 audio or video consultation from a Specialist Doctor, through Ring A Doctor's telehealth mobile application/ website.

*** Online Doctor Consultation is being provided by, owned and operated by a third party "Ring A Doctor", 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.**

Q4. What is the entry age limit for "HerCare" Insurance?

A. Entry Age must be between 18-50 years (once covered, policy can be renewed yearly till 60th birthday).

Q5. What are the plans for this policy?

- A. There are two types of plans
- Platinum Plan with a limit of PKR 750,000/-
 - Gold Plan with a limit of PKR 500,000/-

Q6. Is there any need for medical test prior to taking this policy?

A. There is no need for any type of medical tests to avail this policy.

Q7. What is the time duration of "HerCare" Insurance cover?

A. Jubilee General HealthCare plans offer you coverage for 1 year from the date of issue.

Q8. Is there a waiting period that triggers when I buy "HerCare" Insurance cover?

A. Yes, a waiting period of 90 days will apply for the coverage from the date of issue of the policy. This, however, is not applicable in case of renewals.

Q9. What happens after the diagnosis of my critical illness?

A. The insured person needs to survive for 30 days from the date of diagnosis of critical illness for claim to be admissible.

Q10. In case of International Medical Second Opinion (MSO) who should I contact?

A. For Medical Second Opinion call MediGuide at 111-11- CARE (2273) for complete detail on how to avail this benefit.

Q11. Up to what age can my "HerCare" policy be renewed?

A. Once covered, policy can be renewed yearly till the 60th birthday of the insured

Q12. What are the major exclusions of a "HerCare" policy?

- A. The major exclusions of a HerCare policy are as under:
- Pre-Existing Conditions- Pre-existing Medical Condition means 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 so medical advice or treatment was sought, before the effective date of this insurance. No liability will be accepted by JGI for any Pre-existing Medical Condition.
 - Willful self-inflicted injury by/to the Life Assured or unreasonable failure to seek or follow medical advice.
 - Infection with Human Immuno-deficiency Virus (HIV) or variants (including Acquired Immune Deficiency Syndrome (AIDS)) or AIDS Related Complex (ARC).
 - Radiation induced burns
 - Death within 30 days from the diagnosis of the CI.
 - Willful misuse of drug.
 - Others-

Please refer to the policy document for complete set of exclusions

Q13. Who can I reach in case of any queries or claim?

The following are the contact centers in case of complaints, queries and claims:

For Complaints or Queries:

Toll Free Number: 0800 03786

Email: buyonline@jubileegeneral.com.pk

Address: Retail Business Division, Jubilee General Insurance Company Limited, 2nd floor, I.I. Chundrigar Road, Karachi, Pakistan.

For Emergency, Claims & Hospital related matter:

24/7 Medical Hotline: (021) 111-111- 544

Email: customer.services@jubileehealth.com

Address: Health Insurance Administration Office, 36-A/2 Lalazar, M. T. Khan Road, Karachi-74000, Pakistan.

Q14. What is the utilization process for online doctor consultation feature?

A. After receiving Jubilee General's Health Product documents, you will receive an automated email from Ring A Doctor stating your entitlement along with the login details.

Please go to the website www.ringadoctor.com or download APP from Store:

App Store: <https://apple.co/2GmTfqC>

Play Store: <http://bit.ly/2v9rmaQ>

Login with credential provided in your email received from ring a doctor. List of all available online doctors will appear in the application to choose from.

If you have issues, please contact:

contact@ringadoctor.com

Direct: 92 (051) 2260 001 Mobile: +92 342 099 0990

UAN : +92 (051) 111 362 867