

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 Health Takaful 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.***

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