

**Jubilee**  
FAMILY TAKAFUL



**CANCER PROTECTION  
TAKAFUL PLAN**

DON'T LET CANCER  
TREATMENT BE A BURDEN



Jubilee Life - WTO, in collaboration with Roche Pakistan Limited introduces Access Program to make high quality medicines more affordable under its "Cancer Protection Takaful Plan". Now patients and their loved ones can focus solely on recovery and health without worrying about the cost of medicine.

## **Cancer Protection Takaful Plan**

Cancer is one such critical illness that one wishes never to suffer. The menace not only causes emotional trauma and strains the entire family but creates a potential of financial crisis as well. The number of cancer cases being reported is on the rise. According to a study by World Health Organization, cancer is the second leading cause of death globally and in 2018, approximately 9.6 million people worldwide lost their lives due to this disease. It has also been recorded that around 70% of deaths occur in low and middle income countries.

The above statistics are high due to unhealthy lifestyle coupled with stress and anxiety but that's not all. Most people are deprived of quality care because of extensive cost of cancer treatment and other medical expenses which become difficult to pay after initial diagnosis, thus, resulting in more deaths. Nonetheless, this can be avoided if you plan ahead to ensure that a life-threatening disease such as cancer does not steal your hard earned savings.

Jubilee Life Insurance - WTO offers 'Cancer Protection Takaful Plan', a comprehensive membership which provides assistance in covering cancer related expenses at affordable cost so that you and your loved ones can be relieved from the imminent financial burden and focus solely on recovery and health.

### **Key Benefits**

- Comprehensive Coverage of Cancers
- Early Stage Cancer Benefit
- Late Stage Cancer Benefit
- Coverage up to age 65
- Flexible Membership Term Option
- Affordable Contribution

## Benefit Covered

Cancer Protection Takaful Plan offers coverage for a wide range of cancers varying from the most common to the rarest types. This ensures that you receive the care and treatment that you need while your financial expenses are taken care of. The following benefits are covered under this membership:

- If Life Covered is diagnosed with an eligible Early Stage Cancer, a benefit amount of 25% of the Sum Covered is payable
- Life Covered can claim only once for Early Stage Cancer and Contribution will not be reduced if an Early Stage Cancer Benefit is paid
- Coverage under the membership will continue even after payment of claim for Early Stage Cancer
- If Life Covered is diagnosed with Late Stage Cancer, a benefit amount as defined below is payable after which the membership terminates:
  - If no Early Stage Cancer benefit has been paid: 100% of Sum Covered
  - If an Early Stage Cancer benefit has been paid: 75% of Sum Covered

Please refer to the Standard membership Conditions for complete definitions of Early Stage Cancer, Late Stage Cancer, and under what circumstances one may be excluded from the above benefit payments.

## Example

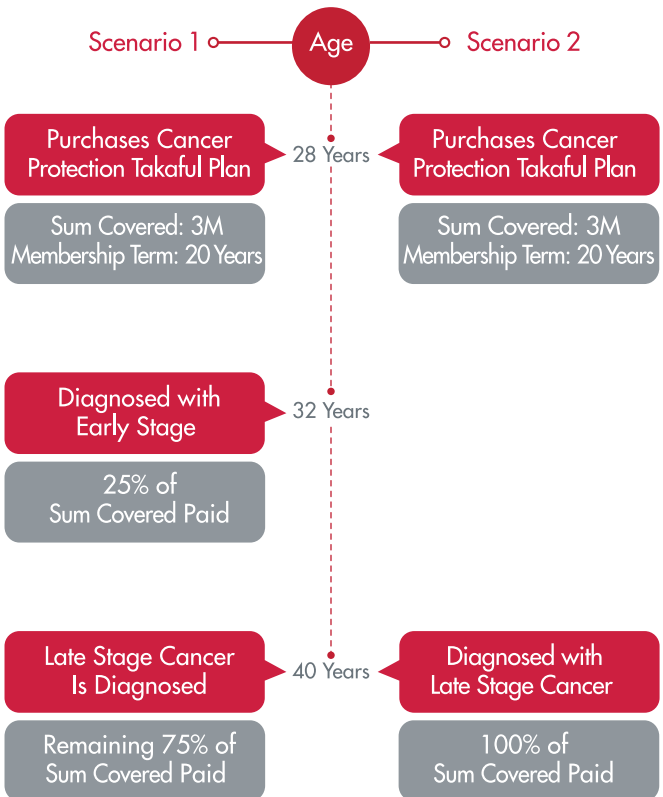
Sarah is a 28 year old professional who likes to plan ahead. She wants to make sure that she is well protected financially against the cost of treatment in case she is diagnosed with cancer. Therefore, she decides to purchase a Cancer Protection Takaful Plan with PKR 3,000,000 Sum Covered with a Membership Term of 20 years.

## Scenario 1

- Sarah is diagnosed with Early Stage Cancer at age 32. She receives 25% of the Sum Covered from the membership (payable only once)
- Sarah remains entitled to 75% of the Sum Covered, which means in the unfortunate event that she is diagnosed with Late Stage Cancer before the end of the membership term, she will receive a Lump Sum Payment of the remaining benefit amount and the membership will terminate

## Scenario 2

- In case Sarah is diagnosed with Late Stage Cancer during the term of the membership, she will be entitled to receive 100% of the Sum Covered provided that no benefit was paid before



## FAQs

### What is the contribution amount under Cancer Protection Takaful Plan?

The contribution for this membership starts with a nominal amount of PKR 735. The contribution varies by Gender, Membership Term, and Age at entry of the Life Covered. Further details regarding the contribution rates will be provided to you by our consultant.

### What would be the mode of contribution payment?

The contribution payment mode is on annual basis under this membership.

### What is the Sum Covered under this plan?

The minimum Sum Covered for this membership is PKR 500,000 and the maximum Sum Covered is PKR 3,000,000.

### What is the eligibility age under this membership?

You are eligible to avail Cancer Protection Takaful Plan if you are 18 to 55 years of age.

### What is the term of Cancer Protection Takaful Plan?

The available term range is 10 to 47 years, subject to maximum age of 65 years at maturity.

### Is there any Waiting Period?

90 days' Waiting Period is applicable from issuance of the membership. No benefit is payable if the Life Covered is diagnosed with cancer during this period.

### What is the Survival Period in this membership?

Survival Period of 30 days is applicable from the date of diagnosis of cancer. The Sum Covered is payable provided that the Life Covered survives the survival period.

### Is the Life Covered entitled to any benefit in case of death?

No. This membership does not provide Death Benefit.

### Does this membership have a Free Look Period?

Cancer Protection Takaful Plan offers a Free Look Period of 14 days during which you can review the terms and conditions of your membership and cancel the membership if needed. The contribution will be refunded if a written request for cancellation is received within 14 days from the receipt of

membership documents. Please note that Jubilee Life - WTO reserves the right to deduct the expenses incurred on medical examination (if any).

### **Are Pre-Existing Conditions covered under Cancer Protection Takaful Plan?**

Pre-Existing Conditions are not covered under this membership. Please refer to the Standard Membership Conditions for further details.

### **Exclusions**

- i. Any self-inflicted injury, illegal drug taking, or crime committed by the Life Covered.
- ii. Any acts of violence such as war or riots.
- iii. Engaging in any dangerous sports or adventure of hazardous nature.
- iv. In case the Life Covered does not survive 30 days from diagnosis of cancer.
- v. All cancers presenting or diagnosed within ninety (90) days after the Issue Date of this Membership.
- vi. Any pre-existing conditions of the Life Covered which existed before the Membership Date.
- vii. Unreasonable failure to follow medical treatment.
- viii. Infection with the Human Immunodeficiency Virus (HIV) or variants.

Please refer to the Standard Membership Conditions for further details.

## Disclaimer

This brochure is not the contract. It is strongly recommended to thoroughly review the Standard Membership Conditions of Cancer Protection Takaful Plan before buying the membership. The terms and conditions may apply to the above benefits.

- Please refer to the Participant Membership Document for detailed understanding of various terms and conditions
- A personalized Illustration of benefits will be provided to you by an Takaful Consultant. Please refer to the notes in the Illustration for detailed understanding of various terms and conditions
- Different forms of treatment are prescribed for different types and stages of cancer.
- Discounts may vary for each medicine and are subject to continuation as per Roche's discretion.
- Access schemes can only be availed by Covered individual if prescribed Roche's medicines by a Healthcare Professional.

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