

Jubilee
FAMILY TAKAFUL



JUBILEE MEDIPAL
SUPPLEMENTARY TAKAFUL BENEFIT

Jubilee Life Insurance Company Limited-Window Takaful Operations

How many times have you seen families go through distress because of hospitalization when there is an emergency or there is a dire need to get diagnosis done from a hospital?

Health is the real wealth and everyone values it. However, good health is disrupted by illnesses and diseases which are a reality of life. In times of inflation when health care costs are rising, illnesses may not only lead to mental suffering for the family but can also negatively affect the finances. If the illnesses result in extended hospitalization, the consequences can be even more severe.

Jubilee MediPal Supplementary Takaful Benefit provides financial protection in case of illness or accident that leads to hospitalization. This Supplementary Takaful Benefit provides immediate support to the Life Covered and his/her spouse in case of hospitalization. A separate health card shall be issued to the Life Covered and his/her spouse after enrollment.

Features:

This Supplementary Takaful Benefit provides coverage up to the annual limit of PKR 250,000 for in-patient expenses incurred by the Life Covered or his/her spouse covered under this benefit. The Participant has the advantage of obtaining quality medical care services at any of the Approved Hospitals without having to pay anything. In addition, participants shall be entitled to "Surplus in IFTPF" and charged "Wakala Fee" as detailed in Basic Membership documents of the product to which the Supplementary Takaful Benefit is attached.

Eligible Ages:

Participants between the ages of 18 to 50 years can opt for this Supplementary Takaful Benefit, either for themselves only or along with their spouse.

Term:

The term of the Jubilee Medipal Supplementary Takaful Benefit is 5 years. Participant will have the option to renew it after the expiry of this initial period subject to terms and conditions mentioned in the Supplementary Takaful Benefit Document.

Plan Details:

Annual Limit	PKR 250,000
Room Facility	Private

Takaful Contribution Table

Takaful Contribution charged for this Supplementary Takaful Benefit is based on the age at entry of the Covered Person(s) and will remain constant throughout the term of the

Supplementary Takaful Benefit.

Annual Takaful Contribution (in PKR) per Person

Age	Takaful Contribution	Age	Takaful Contribution	Age	Takaful Contribution
18	7,650	29	9,450	40	13,850
19	7,650	30	10,050	41	13,850
20	7,650	31	10,050	42	13,850
21	7,650	32	10,050	43	13,850
22	7,650	33	10,050	44	13,850
23	7,650	34	10,050	45	13,850
24	7,650	35	10,050	46	15,550
25	7,650	36	10,750	47	17,300
26	8,100	37	11,450	48	19,050
27	8,550	38	12,150	49	20,900
28	9,000	39	12,900	50	23,250

FAQ's

Q. How can I avail Jubilee MediPal Supplementary Takaful Benefit?

A. You can avail Jubilee MediPal Supplementary Takaful Benefit, when you purchase one of our Family Takaful Plans in which this Supplementary Takaful Benefit is attached. However you cannot have two in-force Memberships with this Supplementary Takaful Benefit.

Q. Why choose Jubilee MediPal Supplementary Takaful Benefit?

A. Jubilee MediPal Supplementary Takaful Benefit provides the following :

- 24 / 7 / 365 days round the clock service
- Accessible in all major hospitals across Pakistan

Q. Can I continue Jubilee MediPal Supplementary Takaful Benefit after 5 years?

A. Yes, you have the option to renew Jubilee MediPal Supplementary Takaful Benefit provided:

- You are within the eligibility age range at the time of renewal, and
- Your main Membership, to which this Supplementary Takaful Benefit is attached, is in-force at the time of renewal.

Q. Are there any In-admissible Conditions?

A. The Jubilee MediPal Supplementary Takaful Benefit is not available to people suffering from Pre-existing conditions.

‘Pre-Existing Conditions’ means any injury, illness, condition or symptom:

- for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Issue Date of the Supplementary Takaful Benefit for the Covered Person concerned, or
- which originated or was known or reasonably should be known to the Participant or Covered Person(s) to exist prior to the Issue Date of the Supplementary Takaful Benefit, whether or not treatment, or medication, or advice, or diagnosis was sought or received.

Q. Which Approved Hospitals are available?

A. Jubilee life (Window Takaful Operator) has developed a network of around 200 carefully selected approved hospitals spread across the country. A hospital panel list shall be provided to you along with the Supplementary Takaful Benefit Document at the time of purchase of this Benefit.

Q. What are the advantages of Approved Hospitals?

A. In case of hospitalization, you can select any of the Approved Hospitals to obtain quality medical care without having to pay out of your pocket. You can avail the credit facility arranged by the Window Takaful Operator through a simple Pre-authorization procedure and the Window Takaful Operator will settle your bills directly to the hospital as per your entitlement. This relieves you from the financial distress and you can concentrate on the recovery process.

Q. Which Top Hospitals, as per Approved list, are available in main cities of Pakistan?

A. By opting for Jubilee MediPal Supplementary Takaful Benefit, you have access to top Hospitals located in the main cities of Pakistan which include the following:

City	Hospital
Karachi	Aga Khan University Hospital (AKUH) Orthopedic and Medical Institute (OMI) South City Hospital Liaquat National Hospital
Lahore	Doctors Hospital and Medical Center Hameed Latif Hospital
Islamabad	Shifa International Quaid-e-Azam International Hospital
Rawalpindi	Maryam Memorial Hospital
Faisalabad	Faisal Hospital Mujahid Hospital
Multan	City Health Care Pvt Ltd Fatima Medical Centre

Q. Is there a Reimbursement Facility?

A. No, reimbursement facility would not be allowed. The Window Takaful Operator emphasizes the use of Pre-authorize claim procedure to the Approved Hospital only. However, reimbursement facility would be available for pre-hospitalization expenses, post-hospitalization expense and local ambulance expenses.

Q. Can I be treated at a Non-Approved hospital?

A. No, the Window Takaful Operator will not pay expenses for any treatment received in Non-Approved hospitals.

Definitions:

In-Patient Hospitalization: A patient admitted in the hospital for the treatment of medical condition.

Approved Hospitals: Hospitals which are on the panel lists of the Window Takaful Operator.

In-admissible conditions: Medical conditions which are not covered under the Supplementary Takaful Benefit.

Pre-authorization: Obtaining prior approval before incurring an expense for the treatment of medical condition covered under this Supplementary Takaful Benefit.

Important Notes:

- All scheduled admissions must be reported to the Window Takaful Operator at least 48 hours prior to admission. Covered Person must seek the Window

Takaful Operator's authorization before proceeding.

- For emergency admissions, the hospital/Covered Person will contact us within 24 hours for authorization.
- A separate health card shall be issued to the Covered Person after enrollment.
- Covered Person must present their medical cards in order to obtain treatment on credit at the accredited panel of providers. Each Covered Person will also be required to complete and sign a claim form available at the service provider.
- In case of a medical emergency, Covered Person can reach us on the 24 hours' emergency lines.
- A Covered Person on short business or holiday travel outside Pakistan (not exceeding 90 days in the aggregate during any one Period of coverage) will be eligible for emergency medical benefits. All medical expenses will be on reimbursement basis and will be within the Reasonable and Customary Charges for medical treatment of a standard and type usually available in Pakistan. This leaflet is for illustrative purposes only. You are advised to refer to the Illustration before purchasing a Family Takaful Plan, and to refer to the terms and conditions in the Participant Membership Document for details of the important features of the Family Takaful Plan.
- This Supplementary Takaful Benefit will cease on the earlier of:
 - Death of Life Covered;
 - Termination of main Membership to which this Supplementary Takaful Benefit is attached;
 - Membership Anniversary on which Life Covered turns 55;
 - Due date of the first unpaid Contribution.

Exclusions:

This Supplementary Takaful Benefit does not cover and no benefits shall be paid for expenses resulting from all and any of the following Exclusions: -

1. Any Treatment received in a 'Non Approved Hospital' by the Covered Person. Use of 'Non Approved Hospitals' and physicians who have not been authorized by the Window Takaful Operator to provide treatment under this Supplementary Takaful Benefit will invalidate the Claim.
2. Any Treatment not recommended by a physician licensed and approved by the Pakistan Medical and Dental Council or which is not Medically Necessary.
3. Routine physical check-ups, rest cures, services including immunization.

4. Treatment of mental illness, psychiatric & psychological disorders, self-inflicted injury, suicide, abuse of alcohol, drug addiction, nicotine / smoking addiction, any form of intoxication or substance abuse.
5. Supply or fitting of eye glasses, contact lenses, hearing aids, wheelchairs and medical appliances not required surgically.
6. Any dental treatment, x-rays, extractions or fillings unless necessitated due to Accidental Injury occurring and up to the extent of pain relief.
7. Cost of limbs of any other organ (prostheses) or any kind of supporting equipment for revival or correction of the function of body.
8. Treatment of any refractive errors of the eyes including cost of procedures such as 'Radial Keratotomy ' and ' Excimer Laser '.
9. Procedures and treatment for obesity, weight reduction/enhancement.
10. Cosmetic/plastic surgery, unless medically necessitated due to Accidental Injuries occurring while the Covered Person was protected.
11. Injury or illness while serving as a full-time member of a police or military unit including reservist service and treatment resulting from participation in war, riot, civil commotion or any illegal or immoral act.
12. Engaging in air travel, except when travelling in a licensed aircraft being operated by a licensed airline according to published schedules.
13. Any kind of Inpatient treatment which could generally be done on an Outpatient basis or any Hospital Confinement primarily for diagnostic purposes, unless specifically authorized by the Window Takaful Operator in writing.
14. Treatment or surgical operation for congenital defects or deformities, including physical and mental defects present from birth.
15. Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision etcetera.
16. Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.
17. Treatment for injuries sustained as a result of participation by the Covered Person in any dangerous sport, pastime or competition, including but not restricted to riding, driving in any race or competition and engaging in professional and contact sports.
18. Any increase in the expenses incurred for the treatment on account of the Covered Person being admitted to a more expensive room than allowed by his daily room rent limit.

19. Outpatient Services.
20. Experimental or pioneering or advanced medical and surgical techniques not commonly available and elected by the Covered Person in lieu of treatment usually and customarily provided for the medical condition concerned in Pakistan, except with the Window Takaful Operator's prior approval in writing.
21. Costs arising under any legislation which seeks to increase the cost of medical treatment and services actually received above charge levels which would be considered Reasonable and Customary Expenses in the absence of such legislation.
22. Costs arising out of any litigation or dispute between the Covered Person and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Supplementary Takaful Benefit.
23. Second Opinions in respect of medical conditions which have already been diagnosed and/or treated at the date such Second Opinions are obtained, unless considered by the Window Takaful Operator's medical advisers to be reasonable and necessary having regard to the medical facts and circumstances.
24. Sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.
25. Services or treatment in any home, spa, hydro-clinic, sanatorium or long term care facility that is not a Hospital as defined.
26. Continuance of fees from a referring physician after the date on which a Covered Person has been referred to another physician or specialist.
27. Costs or treatment after an annual renewal date (Due Date) arising from accident, illness or death occurs during the previous Period of coverage except as hereinbefore defined.
28. Costs or benefits payable under any legislation or corresponding Takaful cover relating to occupational death, injury, illness or disease. This Supplementary Takaful Benefit is not in lieu of and does not affect any requirement for coverage under the Workmen's Compensation Act.
29. Any treatment or expense in respect of Covered Person more than 55 (Fifty-five) years old at the date of the onset of the event giving rise to a claim, unless agreed otherwise by the Window Takaful Operator in writing prior to the inception of the Membership and issuance of this Supplementary Takaful Benefit.



CERTIFICATE OF SHARIAH COMPLIANCE

FOR JUBILEE LIFE INSURANCE COMPANY LTD – WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of Jubilee Life Insurance Company Ltd – Window Takaful Operations, I hereby certify that I have reviewed the structure of **Jubilee Family Takaful – MediPal Supplementary Takaful Benefit** which is based on the Wakalah-Waqf Takaful Model. I have examined all relevant processes and documents including the Participant’s Membership Document. In addition, I have also reviewed in detail and perform continuous monitoring of the investments with regard to all Family Takaful Funds.

Based on the Shariah rulings and to the best of my knowledge and belief, the **Jubilee Family Takaful – MediPal Supplementary Takaful Benefit** of Jubilee Life Insurance Company Ltd – Window Takaful Operations, investments of all Takaful Funds, relevant documents and processes are fully compliant from all aspects of Shariah.

In my opinion, it is permissible from Shariah point of view to obtain Membership in this product, participate in the Waqf Fund and benefit from it.

Mufti Zeeshan Abdul Aziz
Shariah Advisor



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Jubilee Life Insurance Company Limited

Window Takaful Operations
74/1-A, Lalazar, M.T. Khan Road,
Karachi - 74000, Pakistan.

Phone: (021) 32120201, 35205094
Fax: (021) 35610959
UAN: (021) 111 111 554
SMS: "JUBILEELIFE" to 8398
Email: info@jubileelife.com,
complaints@jubileelife.com
Website: www.jubileefamilytakaful.com