

HBL

Jubilee
GENERAL INSURANCE

Jubilee SHIFA Hospital Cash Insurance



Product Introduction

Health is the greatest blessing to us by Almighty. Uncertainties can sometimes knock our doors untimely. To enjoy our lives to the fullest planning ahead of time is the key. Having our health care expenses catered can enable us to live our lives worry-free.

With Jubilee General Insurance's SHIFA -Hospital Cash Product enjoy every moment of your life - as it promises reimbursement of hospital bills in times of difficulty. It has been developed to financially assist in case of an illness or accident that may lead to hospitalization.

Habib Bank Limited ("Bank") is acting as a distributor of the Jubilee SHIFA - Hospital Cash Insurance on behalf of the Jubilee General Insurance and shall not be held responsible in any manner whatsoever to any person, including, but not limited to the Insured person or any third party. The Plans are neither Bank deposits nor the obligations of the Bank and HBL shall not be liable in connection with the performance of such products or any loss suffered by the customer resulting from JGI processing and/or repudiation of any claim under the plan."

About Jubilee General Insurance

Jubilee General established in 1953 is one of the top three insurers of Pakistan, with more than 6 decades of experience and sustained growth in the industry and is one of the most renowned names in Pakistan's insurance market.

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

Eligibility

Any HBL account holder falling within the age bracket of 18-64 years (as Entry Age) is eligible for Jubilee SHIFA - Hospital Cash Insurance. Further, the customer may continue to renew his / her policy till the age of 65 years.* Age will be calculated on Age Next Birthday basis.

Annual Coverage Limits Per Person

You have the choice to select between **Jubilee SHIFA - Gold** and **Jubilee SHIFA Silver** along with corresponding Annual limits up to **PKR 1,800,000** and **PKR 900,000** based on the cover of your chosen plan. These will automatically increase in case of a surgery or accidental emergency to the limits i.e. **PKR 2,700,000** and **PKR 1,350,000** and in case of ICU confinement the coverage will be doubled to **PKR 3,600,000** and **PKR 1,800,000** respectively (per person basis).

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.

Benefits Schedule

Daily Cash Benefit: If the life Assured, as a result of Injury or commencement of Sickness is necessarily confined as an Inpatient within a Hospital, for at least one (01) days under the continuous, then the Company will, upon receipt of relevant claim / hospital bills will pay the Daily Benefit. The payment of Benefit may continue for a maximum of 180 days consecutive hospitalization and not to exceed the Daily Cash maximum limit as shown in Benefit Schedule. While the number of days for cases of ICU / accident / surgery will be up to 15 days max per confinement.

Note: The maximum benefit payable will be as stated in the benefit schedule & NO benefit is payable in case of confinement of less than one (01) day.



Daily Cash Hospitalization Benefit

Jubilee SHIFA

SILVER
Rs. Per day

GOLD
Rs. Per day

A fixed daily amount for the number of hospitalization days will be reimbursed to assured person as per the plan selected. Minimum 01 day & maximum 180 days hospitalization in a year.

Pays daily benefit for as long as the Insured is confined to the hospital. The amount will depend on the nature of hospitalization and the mode of treatment.	5,000	10,000	
The benefit payable is increased by 50% if the hospitalization is due to surgery OR Accident.	7,500	15,000	
The benefit payable is increased by 100% if the patient is confined to an ICU.	10,000	20,000	

Maximum Benefit Limits

Daily Cash Max Limit in Aggregate	900,000	1,800,000	
In Case of Surgery OR Accident Max Limit	1,350,000	2,700,000	
In Case of ICU Treatment Max Limit	1,800,000	3,600,000	

Hassle-free Enrollment Process

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

Premium Table

Daily Cash Hospitalization Benefit

	Jubilee SHIFA	
	SILVER	GOLD
Annual Premium (Incl. Taxes)	PKR 2,500	PKR 5,000

Free-look Period

Policy Holder has a period of 14 days from the date of receipt of the policy document to review the terms and conditions of this policy. If Policy Holder has any objections to any of the terms and conditions, Policy Holder has the option of cancelling the policy stating the reason for cancellation. If Policy Holder has not made any claim during the free look period, Policy Holder shall be entitled to a full refund of premium.

Claim Submission

Written notice of a claim in respect of this policy must be submitted to Jubilee General within thirty (30) days of hospital confinement. The policy holder shall furnish all evidence that the Company may require.

Waiting Period

In the first Policy year, coverage would be effective after thirty (30) days once the Policy has been issued and has been delivered to the Policy Holder, except for Accidental Emergencies which will be effective immediately from the date of obtaining the Insurance coverage. Waiting period however does not apply for subsequent renewals without a break.

Major Conditions & Exclusions

This policy does not insure and no benefits shall be paid for expenses resulting from:

1. Any pre-existing conditions
2. Any treatment within 30 days after issuance of policy except accidental injuries and renewals
3. Routine physical check-ups, rest cures, services including immunization - OPD expenses
4. Injury or illness, due to war or due to active participation in riots or civil war or civil commotion
5. Treatment for injuries sustained as a result of participation by the Insured in any dangerous sport, pastime or competition, including but not restricted to riding, driving in any race or competition and engaging in professional sport
6. Congenital, cosmetic, aesthetic and related treatment stand excluded
7. HIV-AIDS or any sexually transmitted disease stand excluded
8. Any pregnancy expense, fertility / impotence / sterilization procedure or treatment stand excluded
9. Psychiatric treatment, drug abuse / self-inflicted injuries stand excluded
10. Cost of limbs / prosthetics / hearing aids / crutches / dentures are not part of the coverage

Frequently Asked Questions (FAQs)

What is Free Look-in Period?

Free Look-in Period is a 14-day grace time after receiving the Participation Membership Document during which you can understand the terms and conditions of 'Jubilee SHIFA-Hospital Cash Product' 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?

In case of any query or complaint / grievance, Policy Holder may approach office at the following address:

Habib Bank Limited, Head Office, 21st Floor,
HBL Tower, Teen Talwar Clifton, Karachi.

Helpline: 111-111-425

OR

Jubilee General Insurance Company Limited

Bancassurance department, 3rd Floor Jubilee Insurance House,
I.I. Chundrigar Road P.O.BOX 4795, Karachi. 74000, Pakistan

UAN: (021) 111-654-111

Tel: 021- 32416022-26 (Ext: 2532 / 2534 / 2535)

Email: bancassurance@jubileegeneral.com.pk

Website: www.jubileegeneral.com.pk

Who do I contact in case of claims?

In case of any query related to claims or complaint, Customer may approach office at the following address:

Health Insurance 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 – Claims Manager at **021-3565 7885-6** from anywhere in Pakistan or send an email to **customer.services@jubileehealth.com**

In how many days will my claims be settled?

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

How do I obtain 'Jubilee's SHIFA Hospital Cash Insurance'?

You shall receive a call from HBL's 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 Policy provides global coverage. However claims will be decided in Pakistani Rupees in Pakistan as per the Policy terms and conditions. Reimbursements will be done as per the selected plans and daily limits assigned.

Are pre-existing medical conditions covered?

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 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 given limit in the 'scope of coverage'.

Can I obtain this product with already existing condition?

Yes, you can still obtain the product. Except the already existing condition, rest of the conditions arising after obtaining the policy will be covered up to 100% in the product.

Are there any exclusions?

Expense arising from or related to outpatient 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 30 days of enrollment except of emergency and accidental conditions. For more details please refer to the policy 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 in-admissible conditions?

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

Will I be paid the Premium back if I cancel the policy after Free Look period?

No premiums will be paid back after the Free Look period is over.

In how many days will I receive the policy documents?

Your Policy documents 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 SHIFA- Hospital Cash Insurance?

You may either call Customer Interaction Centre at 111-111-425 or provide a written cancellation request by visiting any HBL branch. Premium will only be reimbursed as settlement benefit if the request has been submitted within 14 days (Free Look Period) after receiving the Policy documents provided there is no claim.

OR Contact

Jubilee General Insurance Company Limited
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
Website: www.jubileegeneral.com.pk

Disclaimer

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2. The Insured Customer statement of account / application form or recorded verbal statement and Declarations will act as his / her enrollment under the program (if his / her account is charged under the program) and will govern the determination of the rightful beneficiary under this Insurance Policy.
3. It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the Insurance Operator as the Insurance Provider.
4. Further, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Insurance Provider in respect of any other Policy.
5. In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Insured customer towards the Insurance Provider in respect of the business or any cover offered to the Insured customer. This Policy shall constitute as independent contracts between the Insurance Provider and the Insured Customer.
6. This product brochure only gives a general outline and introduction of the benefits available under the Policy. For exact terms and conditions, please refer to the Policy terms and conditions.