

Terms of Services Salah Takaful Plan

A health insurance plan especially designed to provide coverage in case of Inpatient & Accidental Emergency Hospitalization. Salient features of the plan are as follows:

FEATURES			
Benefits	Cash less In-patient hospitalization benefits along with Accidental Emergency Hospitalization and pre and post hospitalization coverage for Investigation, Consultation and Medicines.		
Coverage	Cover Limit		
	Feature	Plan A	Plan B
	In-Patient/Emergency Accidental Hospitalization (Per Year)	Rs. 50,000*	Rs. 100,000
	Room Type (Panel Hospitals Only)	Room Limit* = Rs. 2,500 *Max per day	Room Limit* = Rs. 5,000 *Max per day
	Pre-Hospitalization (Investigation, Consultation & Medicines)	For Expenses Occurred up to 30 days before admission into the Hospital (Covered Within Hospitalization Limit)	For Expenses Occurred up to 30 days before admission into the Hospital (Covered Within Hospitalization Limit)
	Post-Hospitalization (Investigation, Consultation & Medicines)	For Expenses Occurred up to 30 days after discharge from the Hospital (Covered Within Hospitalization Limit)	For Expenses Occurred up to 30 days after discharge from the Hospital (Covered Within Hospitalization Limit)
	Local Ambulance Services	Covered Within Hospitalization Limit	Covered Within Hospitalization Limit
*Hospitals under Micro hospital panel will be covered only			
Policy Term	1 year		
Admissible Ages	18-60 Years		
Free Look Period	Policyholder shall be entitled to a Free Look Period of 14 days during which the Payer may cancel the policy and ask for a Refund.		
Waiting Period	The policy has a waiting period of 30 days during which claims arising except from accidental hospitalization will not be payable by the company.		
Change in Policy	Any changes in the policy will be communicated to the customer through on bank's website.		
Summary of Exclusions	<ul style="list-style-type: none"> • Any outpatient treatment (OPD) Vaccinations • Pre-existing conditions disclosed or undisclosed are not covered • Day-Care treatment (Non-Surgical procedures and related treatment) 		

- (Normal Delivery) pregnancy and related complications thereof, childbirth, miscarriage, abortion and/or any related prenatal or postnatal care.
- Tests or treatment related to infertility, contraception, sterilization, sexual dysfunction, birth defects, congenital illnesses, hereditary conditions.
- Optical, Cataract, Dental treatment, Chronic renal failure dialysis
- Costs relating to cornea, bone marrow, muscular, skeletal or human organ or tissue transplant from a donor to a recipient and all expenses directly or indirectly related to organ transplantation.
- Treatment of mental illness, psychiatric disorders, self-inflicted injury, suicide, abuse of alcohol drug addiction or abuse, and sexually transmitted diseases, aids, elective cosmetic surgery.
- Hospital in-patient treatment for conditions which, in the opinion of **JLI's** doctor, can be properly treated as an outpatient or day-care as per normal hospital practice.
- Any treatment which is not reasonable, necessary and customary.

Note: The Policy shall be null and void in case of any mis-representation made by the Policyholder at the time of purchase of the policy

Disclaimer:

Habib Bank Limited ("Bank") is acting as a distributor on behalf of the Insurance Company 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.