Product Features

Alfalah Insurance – Global Care is an international health insurance product backed by world leading health insurance provider AXA and powered by Alfalah Insurance. It offers medical treatments in more than 160 countries across the globe with the convenience of going cashless at more than 1 million healthcare facilities worldwide.

**Key Benefits**

**In-Patient & Day Care Treatment**

* Accommodation Charges
* Hospital Charges
* Organ Transplant & Bone Marrow Transplant
* Reconstructive Surgery
* Surgical Implants
* Companion Accommodation
* Congenital Anomaly
* Condition
* Birth Defect
* In Hospital Cash Benefit
* Psychiatric Treatment
* In-Patient Rehabilitation

**Out-Patient Treatment**

* Pre-Hospitalization Treatment
* Post Hospitalization Treatment
* Radio Therapy
* Consultancy
* Kidney Dialysis
* Outpatient Surgical procedures
* Emergency outpatient treatment due to accident
* Hormone Replacement Therapy

**Other Benefits**

* Local Road Ambulance Transport
* International Emergency Medical Assistance
* Dental Care
* Hospice and Palliative Care
* Pre-Existing Conditions

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Alfalah Insurance Global Care – Powered by AXA** | | | | |
| Benefits | Diamond | Sapphire | Emerald | Pearl |
| Overall Yearly Maximum Limit, up to | $1,000,000 | $750,000 | $500,000 | $250,000 |
| Conversion to PKR | Rs220,000,000 | Rs165,000,000 | Rs110,000,000 | Rs55,000,000 |
| Area of cover | Worldwide including / excluding USA (excluding Sanctioned countries) | Worldwide including / excluding USA (excluding Sanctioned countries) | Worldwide including / excluding USA (excluding Sanctioned countries) | Worldwide including / excluding USA (excluding Sanctioned countries) |
| Outside area of cover | All areas covered (excluding Sanctioned countries) | Emergency treatment only and up to a maximum limit of $300,000 per policy year and subject to inner limits shown below | | |
| Daily Accommodation Charges (per day/night) | Up to $240 in Pakistan and India  Up to $720 Outside Pakistan and India | Up to $210 in Pakistan and India  Up to $540 Outside Pakistan and India | Up to $180 in Pakistan and India  Up to $360 Outside Pakistan and India | Up to $150 in Pakistan and India  Up to $300 Outside Pakistan and India |
| Hospital Charges | Included | Included | Included | Included |
| Organ Transplant | Included | Included | Included | Included |
| Reconstructive Surgery | Included | Included | Included | Included |
| Surgical implants | Included | Included | Included | Included |
| Companion Accommodation, per night | $100 | $100 | $100 | $100 |
| New Born Accommodation | Included | Included | Included | Included |
| Congenital Birth Defect | $6,000 | $4,500 | $3,000 | $1,500 |
| Cash Benefit, per night | $180 per night, up to a maximum of 30 days | $135 per night, up to a maximum of 30 days | $90 per night, up to a maximum of 30 days | $60 per night, up to a maximum of 30 days |
| Psychiatric Treatment | $2,400 | $1,800 | $1,200 | $300 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Psychiatric Treatment | $2,400 | $1,800 | $1,200 | $300 |
| Hospice and Palliative Care up to | Lifetime limit up to $72,000 | Lifetime limit up to $54,000 | Lifetime limit up to $36,000 | Lifetime limit up to $24,000 |
| Pre-existing conditions | $10,000 | $7,500 | $5,000 | $2,500 |

**Term of Plan**

1 Year – Annually Renewable

**FLP:** Policy holder will have a 14 day free look period from the date of deduction during which you can cancel the plan and claim a full refund. There is no refund after 14 days.

**Payment Frequency**

Premium varies as per the age of client and will be payable in Pakistani currency. Amount of premium payable under this plan can fluctuate depending upon the prevailing rates of USD.

Target Market

* High Net Worth Clients
* Salaried Individuals
* Professionals (Chartered Accountants, Consultants, Doctors, etc.)
* Self Employed Individuals, Proprietorships, Partners and Family concern business
* Landlords, Housewives & Retired Individuals with consistent Rental Income/Foreign Remittances.
* Government / Semi Government employees and Employees of Armed Forces.

Eligibility Criteria

The plan is available to all Bank Alfalah Limited customers between 18 to 80 years of age.

At time of claims, the beneficiary needs to contact at claims customer service team, which is available 24/7