**Product Features**

**Product Features of Hospital Cash Assist –Yearly**

**Product Summary**

* Product Type Health Insurance
* Variant Conventional
* Product Description “Hospital Cash Assist” insurance product provides you living benefit during your life you can get the pay out in case of hospitalization.
* Premium Term Yearly
* Policy Term 1 Year

**Policy Issuance**

* Application Guaranteed Issuance (Pre-Underwritten)
* Issue Ages Min Issue Age: 18 Years Max Issue Age: 54 Years
* Free Look Period 14 working days

**Premium & Benefits**

* Premium (a) 1,500 (b) 3,750 (c) 7,500  (d) 15,000 (e) 30,000
* HCA Daily Benefit (a) 2,000 (b) 5,000 (c) 10,000 (d) 20,000 (e) 40,000
* Accidental Disability (a) 100,000 (b) 250,000 (c) 500,000 (d) 750,000 (e) 1,000,000

**Benefits**

If the Assured Member, as a result of Injury or commencement of Sickness is necessarily confined as an Inpatient within a Hospital, for at least 24  consecutive hours, under the continuous attendance of a Physician, then the Company will, upon receipt of and due investigation of the Claim, pay the Daily Benefit for each day of hospitalization. The amount of this benefit is stated in the Policy Schedule. If the Assured Member has become eligible for the Benefit Assured and is confined to ICU, then an additional amount equal to 100% of his/her Daily Benefit would be paid to the Assured Member. In no event shall the total amount of benefit provided for each day of hospitalization exceed twice the amount of Daily Benefit. In case of consecutive hospitalization for more than 24 hours, the payment of Benefits (ICU Benefit and/or main Benefit) may continue for a maximum of thirty (30) consecutive days for one confinement. No benefit is pay able in case of confinement of less than 24 consecutive hours.

If the insured person sustains bodily injuries due to an accident and the consequences of which result (directly and within 90days after such injuries are sustained) in losses as per the Policy document, the Company will pay a percentage of the Sum Assured (as per the Policy Document) to the insured.

**Limitations**

* Pre-Existing Coverage Not Covered
* Death Benefit None
* Consecutive days coverage Max 30 days
* Waiting Period between multiple hospitalizations 14 day

**Product Features of Hospital Cash Assist – Monthly**

**Product Summary**

Product Type Health Insurance

* Variant Conventional
* Product Description “Hospital Cash Assist” insurance product provides you living benefit during your life you can get the pay out in case of hospitalization.
* Premium Term Monthly
* Policy Term 1 Month
* Policy Issuance Application Guaranteed Issuance (Pre-Underwritten)
* Issue Ages Min Issue Age: 18 Years
* Max Issue Age: 54 Years
* Free Look Period 07 working days

**Premium & Benefits**

* Premium (a) 150     (b) 400 (c) 800 (d) 1,500 (e) 3,000
* HCA Daily Benefit (a) 2,000 (b) 5,000 (c) 10,000 (d) 20,000 (e) 40,000
* Accidental Disability (a) 100,000 (b) 250,000 (c) 500,000 (d) 750,000 (e) 1,000,000

**Benefits**

If the Assured Member, as a result of Injury or commencement of Sickness is necessarily confined as an Inpatient within a Hospital, for atleast 24 consecutive hours, under the continuous attendance of a Physician, then the Company will, upon receipt of and due investigation of the Claim, pay the Daily Benefit for each day of hospitalization. The amount of this benefit is stated in the Policy Schedule. If the Assured Member has become eligible for the Benefit Assured and is confined to ICU, then an additional amount equal to 100% of his/her Daily Benefit would be paid to the Assured Member. Innoevent shall the total amount of benefit provided for each day of hospitalization exceed twice the amount of Daily Benefit .In case of consecutive hospitalization for more than 24hours, the payment of Benefits (ICU Benefit and/or main Benefit) may continue for a maximum of thirty(15) consecutive days for one confinement. No benefit is payable in case of confinement of less than 24 consecutive hours.

If the insured person sustains bodily injuries due to an accident and the consequences of which result (directly and within 90days after such injuries are sustained) in losses as per the Policy document, the Company will pay a percentage of the Sum Assured (as per the Policy Document) to the insured.

**Limitations**

Pre-Existing Coverage Not Covered

* Death Benefit None
* Consecutive days coverage Max 15 days
* Waiting Period between multiple hospitalizations 07 days

**FAQs**

**1. Why do I need Hospital Cash Assistance Insurance?**

Life is unpredictable and follows no fixed pattern where sudden Illness/Disease or Accidental injuries can visit you uninvited and sometimes leave you financially hurt and highly stressed. With TPL Life Hospital Cash Assist Plan you can be in control of situations like these.

**2. How do I enroll for this product?**

Please call us on our helpline and our Contact Centre agent will contact you soon or you can buy directly from Alfa App.

**3. How does this Plan work?**

GOD for Bid, customer(s) has been hospitalized due to any reason for 3 days at a hospital, upon discharge from the Hospital customer launch claim for his insurance policy and TPL Life Insurance Limited will pay you an amount of Rs. 10,000 \* 3 = 30,000 (Coverage amount multiply by # of days’ hospitalization).

**4. How will I know that I am enrolled under Hospital Cash Assist?**

Upon premium deduction, you will get the purchase SMS, in addition to that you can see your policy details anywhere and anytime by simply clicking on the Policy Brief Case tab.

**5. Is Pre-Existing condition are covered under this plan?**

No.

**6. Under what circumstances will I be covered?**

Only in case of legit hospitalization and/or accidental disability

**7. What will I get on maturity under Hospital Cash Assist?**

You will not receive anything as this is not investment linked product. The only benefit you gain is the hospital daily cash assistance as per your insurance plan and/or Accidental Disability.

**8. Is there any age restriction?**

Yes, you can only avail this product if you are between 18-54and you can continue to remain enroll till the age of 55 years

**9. Can I buy this product for one year only?**

Yes, you can only avail this product for one year.

**10. What is the premium term of this plan?**

The premium term is 1 year or 1 month and if you select the option for renewal, after 1 year or 1 month, you will be automatically charged for next premium, in case you do not required this product for 2nd year, you may request for cancellation prior 15 days of renewal deduction.

**11. Can I buy this product from my Credit Card/Orbit/Wallet/Bank Account?**

No, you cannot buy through your Credit Card/Orbit.

**12. Can I buy 2 policies?**

No, you can only purchase 1 policy on one CNIC.

**13. How do I view my policy documents?**

TPL Life will provide you the policy document within 07 working days from your premium deduction. However; you can view the policy General Term and Condition available in Alfa App, go to Policy Brief Case tab at anywhere and anytime.

**14. What is the procedure in case I want to cancel my Hospital Cash Assist product?**

You may simply click on the Policy Cancel button, instantly you will get the SMS and your premium will be reversed within 5-7 working days or you can contact us on 111 338 111.

**15. Can I cancel my policy after 14 days (free look period)?**

Yes, but your premium will not be refunded after free look period passed.

**16. What is the claim process?**

GOD Forbid, if insured person admitted in the hospital, the insured person will submit the claim details to TPL Life Insurance Limited by calling at (021) 111 000 330 or Mailing Address : 13th Floor, Center Point, Off Shaheed-e-Millat Expressway, Near KPT Interchange Flyover, Karachi 74900 or by email: info@tpllife.com, details are also available under Claim tab