**FEATURES**

Inpatient hospitalization to the life assured, spouse and family.

14 days free look up period to review terms and condition

(Underwritten By Jubilee Life Insurance)

**MINIMUM PREMIUM**

Premium is based on age nearest birthday. Age-wise rates are provided below.

|  |  |  |
| --- | --- | --- |
| **Age Band** | | **Premium** |
| 0 | 39 | 35,000 |
| 40 | 49 | 55,400 |
| 50 | 55 | 82,350 |

**INSURANCE COVERAGE**

 The Product provides Inpatient Hospitalization Benefit to the Insured. Benefit limits are given below.

**Inpatient Limit:** PKR 2,000,000**, Room Type**: VIP**, Room Limit:** PKR 70,000

Remaining Terms and Conditions are mentioned in the Policy Document.

**PRE EXISTING CONDITIONS**

Year-wise schedule of pre-existing conditions is given in table below:

|  |  |
| --- | --- |
| **Year** | **Pre-existing Condition** |
| 1 | 0% |
| 2 | 10% |
| 3 | 20% |
| 4 | 30% |
| 5 | 40% |

**MEDICAL SECOND OPINION**

This benefit offers you a choice of obtaining a second medical opinion from specialists located all over the world so that you can find correct diagnosis and a treatment plan which will help you make informed decisions about your life.

**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.

Eligibility Criteria

All Bank Alfalah account holders between Minimum Age at Entry: 1 month to Maximum Age Nearest Birthday at Entry: 55 years. The policy owner can select from three combinations of coverage:

1. Insurance for the Life Assured only.
2. Insurance for the Life Assured and Spouse Only
3. Insurance for the Life Assured, Spouse and Children

Yearly renewable up to 5 years