Product Features

Kafeel Plan (Underwritten By Jubilee Life Insurance) is comprehensive hospitalization plan prepared customers for medical emergencies and other treatments.

An Individual Health Product with a built-in life cover.  Salient features of this plan are as under:

**Product Features/ Benefits:**

**Coverage**:

This plan provides the following benefits:

* Inpatient Hospitalization
* Accidental Hospitalization
* Death due to any cause

**Benefit Coverage**:

|  |  |  |  |
| --- | --- | --- | --- |
| **Coverage** | **Limits** | | |
| **Bronze** | **Silver** | **Gold** |
| Hospitalization (per member per annum) | 150,000 | 300,000 | 500,000 |
| Additional Coverage (in   case of Accidental Hospitalization) | 100,000 | 150,000 | 250,000 |
| Daily Room and Board Limit | Semi Private | Semi Private | Private |
| Pre Hospitalization   (Investigation, Consultation and Medicines) | Covered for 30 days | Covered for 30 days | Covered for 30 days |
| Post Hospitalization   (Investigation, Consultation and Medicines) | Covered up to PKR 8,000 and for 30 days | Covered up to PKR 12,000 and for 30 days | Covered up to PKR 15,000 and for 30 days |
| Lacerated Wound and Fractures | Covered | Covered | Covered |
| Intensive Care Unit | Covered | Covered | Covered |
| Death due to any cause\* | 100,000 | 100,000 | 100,000 |

\*Death Coverage upto 69th Birthday

**Premium**:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Age** | | **Bronze** | **Silver** | **Gold** |
| **From** | **To** |
| 0 | 44 | 7,700 | 11,800 | 13,000 |
| 45 | 59 | 15,700 | 24,100 | 26,100 |
| 60 | 64 | 22,100 | 33,100 | 35,700 |
| 65 | 69 | 52,700 | 78,200 | 84,800 |
| 70 | 75 | 54,700 | 86,300 | 94,500 |

**Pre-Existing Conditions**:

Policies can be renewed every year; 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 & Onwards | 40% |

**Free Look Period:**

Customer can cancel the policy within a Free Look Period of 14 days from receipt of the documents, they are entitled for a full refund of premium less any expenses incurred by Jubilee Life in connection with your medical or clinical examinations

**Term of Plan:**

Jubilee Kafeel Plan is a yearly renewable hospitalization plan. The policy term of this plan is 1 year.

Eligibility Criteria

Minimum Age at Entry: 1 month

The plan is available to all Bank Alfalah Limited customers between 0-59 years of age. The plan is renewable up to the age of 75 years.

Documentation Required

**Documentation:**

* Complete Auto Debit Form with Customer’s Signatures
* Copy of CNIC/NICOP/POC/Smart ID (original seen by Sales)
* Declaration form and T&C signed by customers

**Claims:**

For death due to any cause: At time of claims, the beneficiary needs to contact Jubilee Life at (021) 111-111-554 and submit the following documents.

* Original Policy Documents
* Claim Forms A, B, C, D
* Complete  Medical /Treatment Record including all Clinical Notes at the onset of the treatment
* Death Certificate issued by Hospital and NADRA
* Attested CNIC of both the life assured and claimant(s)
* Intimation wherein Date of death and Cause of death should be mentioned by the claimant

However, in case of Murder, Suicide or Accidental Death following mandatory requirements should also be added:

* Post Mortem/ Autopsy Report (Attested)
* News Paper Cutting of the event (Attested)
* Police First Information Report (FIR) (Attested)
* Medico Legal Report (Attested)

Note: Further requirements can be asked for depending on the case.

For Hospital Reimbursement: The following procedure will be followed:

* Inform Jubilee Health within 24 hours of the hospitalization
* Pay cash for the treatment.
* Submit all original bills/supporting documents with claim form for reimbursement, within 30 days of discharge from the hospital.
* Settlement of claim will be done in line with policy terms and conditions.

Please note that the Medical Board of Jubilee Life Insurance Company Limited will be the sole authority to evaluate and decide on the authenticity of the claim.

**Contact Details of Claims Department:**  
Claims Department,  
Jubilee Life INSURANCE COMPANY LIMITED,  
74 / 1 – A, Lalazar, M. T. Khan Road,  
Karachi – 74000, Pakistan  
Phone – Head Office: 92-21-35205095, 92-21-35205094 , 021-111-111-554  
Fax: 92-21-35610959  
E-Mail: info@jubileelife.com