

## Critical Care Illness Coverage

### POLICY DOCUMENT

#### PREAMBLE AND OPERATIVE CLAUSE

This Policy is granted by Jubilee General Insurance Company Ltd. (hereinafter called "the Company") to the person(s) described in the Policy Schedule as the Policy Owner(s) on the life of the person mentioned therein as the Life Assured.

The proposal, declaration(s), and any statement(s) made by the Policy Owner(s) and Life Assured in connection with this Policy shall be the basis of this contract, which provides that in consideration of receipt and realization by the Company of the Premium mentioned in the Policy Schedule, the Company will pay to the Life Assured, Nominee(s), successor(s) or assignee(s) of the Policy Owner(s), the specified Benefit Assured on the happening of the event described in the Policy Schedule as the Event Assured Against.

The liability of the Company is at all times subject to the Policy Schedule, Standard Policy Conditions and any special conditions or endorsements issued by the Company and attached to this Policy, all of which are part of the contract evidenced by this Policy.

This is a digitally signed copy of the policy which may be verified for authenticity by logging on to our website.

(\* ) Jubilee General Insurance Company is registered and supervised by the Securities and Exchange Commission of Pakistan

#### ENTITLEMENT TO THE BENEFIT:

Subject to the following, Definitions, Conditions, Exclusion and Termination clauses, the benefit assured would be paid under the policy.

Balance Bands	Offer	Coverage
PKR 300k to PKR 750K	Critical Care Coverage	Lumpsum PKR 500,000/ for 13 critical illnesses
Above PKR 750K	Critical Care Coverage	Lumpsum PKR 1,000,000/ for 13 critical illnesses

#### 1. DEFINITIONS

In any part of the Policy, the Standard Policy Conditions and any endorsements any word or expression to which a specified meaning has been attached shall bear such specified meaning wherever it may appear and, where the context so admits the masculine shall include the feminine and vice versa and the singular shall include the plural and vice versa.

**Business Day** is any day other than a holiday on which banks generally are open for business in Karachi. For the purposes of these Standard Policy Conditions any notice, instruction, request or Premium received by the Company at an appointed place determined in accordance with Condition 2.4 after 12.00 p.m. on any Business Day will be treated by the Company as being received on the following Business Day.

**Commencement Date** as specified in the Policy Schedule means the date from which the first Policy Year would commence.

**Company** means Jubilee General Insurance Company Ltd.

**Critical Illness** means one of the medical or other conditions or surgical procedures defined in the Appendix.

**Issue Date** as specified in the Policy Schedule means the date on which the Policy is issued.

**Life Assured** as specified in the Policy Schedule means the person on whose life the Policy has been issued.

**Nominee** means the person(s) who stands designated by the Policy Owner to receive the Benefit Assured under the Policy on the death of the Life Assured.

**Policy Anniversary** is an anniversary of the commencement date

**Policy Month** means a month commencing on the Commencement Date and thereafter commencing on the corresponding date, or if there is no corresponding date, the last date of each succeeding month.

**Policy Schedule** means the schedule issued by the Company outlining the main features of the Policy to which it is attached.

**Policy Year** means a year commencing on the Commencement Date or an anniversary thereof.

**Pre-existing Conditions** for the purposes of this Policy means any injury, illness, condition or symptom:

a. for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Issue Date of this Policy for the Life Assured, or

b. which originated or was known by the Policy Owner or the Life Assured to exist prior to the Issue Date of this Policy, whether or not treatment, or medication, or advice or diagnosis was sought or received.

If this Policy is issued or its benefits are amended subsequent to the issue of the Policy, the Issue Date shall be the date specified in the relevant endorsement, as the Issue Date of this Policy.

**Premium** is the amount, in accordance with Condition 6, in consideration of which the Policy has been issued.

**Premium Payment Period** means the number of years, as specified in the Policy Schedule, for which the Premium is payable.

**Statutory Fund** means a Fund, as defined in Insurance Ordinance 2000, established by the Company in its records to which this Policy and the attached Supplementary Contract(s) shall be referable.

**Sum Assured** means the Life Sum Assured or the Critical Illness Sum Assured specified in the Policy Schedule, as the case may be.

## 2. GENERAL

Misrepresentation and concealment of material facts

I. Any deliberate false statement or declaration made by the Life Assured or Policy Owner(s) in connection with the Policy or any concealment of information which ought to be made known to the Company shall render the Policy null and void and the unearned portion of Premiums, if any, paid under the Policy will be refunded.

II. Assignment

The Policy may be assigned by the Policy Owner(s) in accordance with Section 71 of the Insurance Ordinance 2000. The Company assumes no responsibility as to the validity, effect and sufficiency of any assignments made by the Policy Owner(s).

III. In the event of currency reform or a change in denomination all amounts shown in the Policy shall be deemed to be converted at the equivalent Rupee rate published by the State Bank of Pakistan.

IV. Written directions, notifications or requests as provided for the Policy should be given to the Company in the form prescribed by the Company at the Head Office of the Company, or at such other place(s) as the Company may from time to time appoint. The Company will not act upon any such instruction, notification or request until it is received at an appointed place.

### **3. BENEFIT ASSURED**

The Critical Illness Sum Assured, specified in the Policy Schedule, payable in case of happening of the Event Assured Against mentioned in Condition 4. below

### **4. EVENTS ASSURED AGAINST**

The suffering of the Life Assured from a Critical Illness during the Term of the Policy, as specified in the Policy Schedule, while this Policy is in force.

Set out are the definitions of the Critical Illnesses covered by this Policy.

The Covered normal day diseases include,

**1. Cancer**

**2. Coronary Artery Bypass Surgery**

**3. Heart Attack (Myocardial infarction)**

**4. Stroke**

**5. Renal / Kidney Failure**

**6. Major Organ Transplant**

**7. Paralysis**

**8. Dementia Including Alzheimer's disease/Irreversible Organic degenerative Brain Disorders**

**9. Aorta Surgery**

**10. Benign Brain Tumor**

**11. Brain Surgery**

**12. COMA**

**13. Heart Valve Surgery**

The Company reserves the right to review the Definitions of Critical Illnesses, at any time. The review would be based on the advancement in medical technology and/or reinsurance terms. The Company may amend the definition of Critical Illness as a result of this review. The Company may also add or remove one or more Critical Illness(es) to the list of covered Critical Illnesses.

The Company will inform the revision in Definitions to the Policy Owner before any such change at least thirty (30) days before any such change becomes effective.

## **1. Cancer**

A disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. Diagnosis has been confirmed by a specialist and evidenced by definite histology. The term cancer also includes leukemia and malignant diseases of the lymphatic system such as Hodgkin's Disease, malignant bone marrow disorders, and sarcoma.

## **2. Coronary Artery (Bypass) Surgery**

The actual undergoing of open heart/ chest surgery for the correction of two or more coronary arteries, which are narrowed or blocked, by coronary artery bypass graft (CABG). The surgery must have been proven to be necessary by means of coronary angiography and realization of the surgery must be confirmed by a specialist.

### **Excluded are:**

Angioplasty

## **3. Heart Attack (Myocardial Infarction)**

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. Diagnosis must be confirmed by a specialist and evidenced by **all** of the following criteria:

- i. a history of typical chest pain
- ii. new characteristic electrocardiogram changes
- iii. elevation of infarction specific enzymes, Troponins or other biochemical markers

### **Excluded are:**

- i. Non-ST-segment elevation myocardial infarction (NSTEMI) with only elevation of Troponin I or T
- ii. Other acute Coronary Syndromes (e.g. stable/unstable Angina pectoris)
- iii. Silent myocardial

## **4. Stroke**

Any cerebrovascular incident produces permanent neurological sequelae and includes infarction of brain tissue, hemorrhage and embolization from an extra cranial source. Diagnosis must be confirmed by a specialist and evidenced by typical clinical symptoms as well as typical findings in CCT Scan or MRI of the brain.

Evidence of neurological deficit for at least 3 months must be produced.

### **Excluded are:**

- i. Transient ischemic attacks (TIA)
- iii. Neurological symptoms due to migraine
- iv. Lacunar strokes without neurological deficit

## **5. Renal /Kidney Failure (End Stage Renal Disease)**

End stage renal disease presented as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted, or renal transplantation is carried out. The diagnosis must be confirmed by a specialist.

## **6. Major Organ Transplantation**

The actual undergoing of a transplantation as the recipient of a heart, lung, liver, pancreas, small bowel, kidney or bone marrow. Realization of the transplantation must be confirmed by a specialist.

## **7. Paralysis**

Total and irreversible loss of use of two or more limbs through paralysis due to accident or sickness of the spinal cord. These conditions must be medically documented by a specialist for at least 3 months.

### **Excluded is:**

## **8. Dementia Including Alzheimer's disease /Irreversible Organic degenerative Brain Disorders**

Deterioration or loss of intellectual capacity, due to irreversible global failure of brain functioning, as confirmed by clinical evidence and standardized tests and questionnaires for Alzheimer's disease and Dementia. The disease must result in significant cognitive impairment and the diagnosis must be confirmed by a consultant neurologist.

## **9. Aorta Surgery**

Major surgery of the thoracic or abdominal aorta for life threatening vascular disease. This includes coarctation repair, surgical grafts for aortic aneurisms or aortic dissections.

## **10. Benign Brain Tumor**

Life threatening, non-cancerous tumor in the brain as confirmed by a neurologist or neurosurgeon. This includes intracranial tumors causing damage to the brain. Tumors must be deemed to require neurosurgical excision, or if inoperable cause permanent neurological deficit.

## **11. Brain Surgery**

The actual undergoing of surgery to the brain under general anesthesia during which a craniotomy is performed. Keyhole surgery is included. The procedure must be considered necessary by a qualified specialist.

## **12. COMA**

A state of unconsciousness with no reaction or response to external stimuli or internal needs, persisting continuously with the use of life support systems, for a period of at least ninety-six (96) hours. Permanent neurological deficit, as certified by a consultant neurologist, must be present.

## **13. Heart Valve Surgery**

The first occurrence of open or endoscopic heart valve surgery, performed to replace or repair one or more heart valves, as a consequence of defects that cannot be repaired by intra-arterial catheter procedures alone. The surgery must be performed after a recommendation by a consultant cardiologist.

This Policy takes effect after 90 days of the Commencement Date of this Policy. No claim in the case of Critical Illness will be paid unless Life Assured survives for thirty (30) days after the Critical Illness is diagnosed or the surgical procedure takes place whichever is later. The Benefit Assured under Condition 4. ii. would be payable if Life Assured dies within thirty (30) days after Critical Illness is diagnosed or the surgical procedure takes place, whichever is later.

In case the Life Assured suffers a Critical Illness and subsequently dies; after surviving the Critical Illness for thirty (30) days but before the Critical Illness benefit is admitted, the Benefit Assured would be payable under Condition 4.

The Policy will terminate once the Benefit Assured has been paid.

## **5. PREMIUMS**

i. Premiums are payable as set out in the Policy Schedule. The company reserves the right to review the amount of Premium payable under the Policy at any time. The review would be based on actual claims experience under all policies of the same type as this Policy, issued by the Company. The premium may be increased or decreased as a result of the review.

ii. The company will inform the revised Premium to the Policy Owner at least thirty (30) days before any change in the Premium becomes effective.

iii. Premiums must be paid for the Premium Payment Period, at the frequency set out in the Policy Schedule. The period of grace allowed for the payment of each Premium shall be thirty (30) days from the date the Premium is due. Payment of a Premium shall be construed as having been paid to the Company when the whole of the Premium is received by the Company or if paid other than in cash, realized in the accounts of the Company.

iv. In the event of the happening of Event Assured Against within the grace period, the Sum Assured payable will be reduced by the amount of any outstanding Premium.

## **6. EVIDENCE AND PAYMENT OF A CLAIM**

No benefit will be payable under Critical Illness unless the Policy Owner notifies the Company in writing within 90 days of the diagnosis of Critical Illness.

The Company may require Life Assured / claimant to sign any necessary consent form to allow the Company to receive the results of any medical examination and/or tests. Failure to provide the necessary consent will result in the immediate cancellation of any benefit under this Policy. In this event, there will be no refund of any Premiums paid prior to the cancellation of the Policy.

No claim will be paid unless satisfactory evidence is received by the Company that the Life Assured has suffered a Critical Illness .

Before payment of a claim can be considered, the Company will require a completed claim form which the Company will supply and a report from the registered medical practitioner in charge of the case. Before any claim payment is made, the Company may also require the title of the claimant and proof of age of Life Assured.

In case of a Critical Illness claim, the Company may also require Life Assured to be examined by a medical examiner to be appointed by the Company or ask for any other evidence the Company considers reasonable to consider the claim. Examples of the other evidence the Company may require are:

- Reports on tests or investigations carried out to make the diagnosis.
- Reports from Life Assured's medical practitioner.
- Reports from any consultant physicians or surgeons who Life Assured has consulted.

- A report from a consultant appointed by the Company confirming the diagnosis.

After the payment of the claim, the Policy shall be terminated. Benefit will only be paid if payment of Premium has not been discontinued and there are no arrears of Premium under the Policy when the claim is received.

The cost of all medical reports and other evidence would be borne by the Policy Owner.

## **7. EXCEPTIONS/EXCLUSIONS**

No benefit will be payable in the event of Critical Illness being caused or aggravated either directly or indirectly by:

- i. willful self-inflicted injury by/to the Life Assured or unreasonable failure to seek or follow medical advice.
- ii. addiction of the Life Assured to alcohol or drugs.
- iii. intemperance, illegal drug taking, felony or any crime committed by the Life Assured.
- iv. flying in an aircraft other than as a fare paying passenger in a commercially licensed passenger aircraft.
- v. any form of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, riots, insurrections, military or usurped power, terrorism, or willful participation in acts of violence
- vi. any mental, neurological or functional disorder.
- vii. infection with Human Immunodeficiency Virus (HIV) or variants (including Acquired Immune Deficiency Syndrome (AIDS)) or AIDS Related Complex (ARC).

## **8. VARIATION IN SUM ASSURED**

After the Policy is issued, its Sum Assured may not be increased or decreased.

## **9. INADVERTENT ACCEPTANCE OF PREMIUM**

Any inadvertent acceptance by the Company of any Premium or part thereof when no longer due will not constitute a waiver of any of these Standard Policy Conditions and the amount in question shall be refunded.

## **10. TAXATION AND LEGISLATION**

15.1 The Company shall be entitled to make such deductions (of actual or estimated amounts) which, in the opinion of the Company, are appropriate from any of the benefits receivable under the Policy on account of any tax, duty, levy or other imposition which may from time to time be imposed by any legislation, order, regulation or otherwise upon the Company or upon the payees and for which the Company may be liable to account in respect of the provision of any of the aforesaid benefits to the payees.

15.2 In the event of any change in taxation becoming effective after the Commencement Date in relation either to the Company or the benefits referred to in 16.1 above in respect of which in the opinion of the Company a deduction by the Company should be permitted but which is not so permitted by these Conditions, such modification of these Conditions shall be made by the Company and notified to the person who in the opinion of the Company holds legal title to the Policy as the Company shall consider requisite to take account of such change.

15.3 Should there be any change in the law or taxation practice affecting the Policy or the Fund or should the right of the Company to invest in assets of its own choosing be affected by legislation or otherwise or should there be a change in circumstances which in the opinion of the Company renders it impractical or impossible to give full effect to all of these Standard Policy Conditions, these Standard Policy Conditions and the benefits conferred by the Policy may be varied by the Company in such manner as the Company deems appropriate to enable these Conditions to take effect as nearly as possible.

## **11. CURRENCY**

Unless it is otherwise provided for by the Policy Schedule, all benefits and Premiums under the Policy are payable at the Head Office of the Company for the time being, in the currency of Pakistan.

## **12. MIS-STATEMENT OF AGE OR GENDER**

Any misstatement of age or gender of the Life Assured shall be rectified by making an equitable adjustment to either the benefits and/or the Premiums under the Policy. Provided that if the age of the Life Assured at the Commencement Date is higher than the maximum entry age or lower than the minimum, at which the Company writes the Policy, then the Policy would be void from its inception at the discretion of the Company.

## **13. LATE SETTLEMENT OF CLAIMS**

Where payment on Policy becomes due and person entitled thereto has complied with all the requirements, including the filing of complete papers, for claiming the payment, the Company shall, if it fails to make payment within a period of ninety(90) days from which the payment becomes due or the date on which claimant complies the requirements, whichever is later, pay as liquidity damages a sum calculated in accordance with Section 118(2) of Insurance Ordinance 2000 on the amount so payable provided that such failure was due to the circumstances not beyond the control of the Company.

## **14. CHANGE TO STANDARD POLICY CONDITIONS**

None of these Standard Policy Conditions may be waived or modified except by an endorsement issued by the Company and signed by an authorized official thereof, except where otherwise provided for in these Standard Policy Conditions.

## **15. PROPER LAW**

Unless it is otherwise provided for, the Policy, the Policy Schedule, these Standard Policy Conditions and any endorsements shall be construed in accordance with and governed by the law of Pakistan.

## **16. CONFIDENTIAL INFORMATION:**

All information provided shall be kept for Company's use and will not be shared with third parties, vendors &/or contractors. Please note that Credit card information is also not stored by the Company and that the Company shall not be liable for any fraudulent usage of your Card. The Company maintains secured technology processes to safeguard the information provided.

## **17. CUSTOMER SERVICE & GRIEVANCES REDRESSAL:**



(i). In case of any query or complaint/grievance, Policy Holder may approach office at the following address:

Health Insurance Administration,  
2nd Floor, PNSC Building,  
Lalazar, M. T. Khan Road,  
Karachi-74000, Pakistan  
Phone: 021-3811 4000, 021-3565 7885-6  
E-mail: [customer.services@jubileehealth.com](mailto:customer.services@jubileehealth.com)

(ii). In case Policy Holder is not satisfied with the decision of the above office, or have not Received any response within 10 days, then Policy Holder may contact the following official for Resolution:

**Jubilee General Insurance Company**

Limited (Formerly New Jubilee Insurance Company Limited)  
Bancassurance Department,  
3<sup>rd</sup> Floor, Jubilee Insurance House,  
I.I. Chundrigar Road, P.O.BOX 4795,  
Karachi. 74000, Pakistan  
UAN: (021) 111-654-111, Tel: 92-21 3241 6022-26 Ext 2534, 2533, 2532  
Email: [Bancassurance@jubileegeneral.com.pk](mailto:Bancassurance@jubileegeneral.com.pk)  
Website: [www.jubileegeneral.com.pk](http://www.jubileegeneral.com.pk)