

Jubilee
LIFE INSURANCE



**CANCER COVER
SUPPLEMENTARY BENEFIT**

Cancer is one such critical illness that one wishes never to suffer. The menace not only causes emotional trauma and strains the entire family but creates a potential of financial crisis as well. The number of cancer cases being reported is on the rise. According to a study by World Health Organization, cancer is the second leading cause of death globally and in 2018, approximately 9.6 million people worldwide lost their lives due to this disease. It has also been recorded that around 70% of deaths occur in low and middle income countries.

The above statistics are high due to unhealthy lifestyle coupled with stress and anxiety but that's not all. Most people are deprived of quality care because of extensive cost of cancer treatment and other medical expenses which become difficult to pay after initial diagnosis, thus, resulting in more deaths. Nonetheless, this can be avoided if you plan ahead to ensure that a life-threatening disease such as cancer does not steal your hard earned savings.

The Cancer Cover Supplementary Benefit provides you with monetary assistance in covering cancer related expenses at affordable costs. With this Supplementary Benefit, you and your loved ones can be relieved from the imminent financial burden brought upon by treatment, and focus solely on your recovery and health.

Key Features

- Comprehensive Coverage of Cancers
- Early Stage Cancer Benefit
- Late Stage Cancer Benefit
- Coverage up to age 65
- Affordable Premium

Benefit Covered

The Cancer Cover Supplementary Benefit offers coverage for a wide range of cancers varying from the most common to the rarest types. This ensures that you receive the care and treatment that you need while your financial expenses are taken care of. The following benefits are covered under this supplementary benefit:

- If Life Assured is diagnosed with an eligible Early Stage Cancer, a benefit amount of 25% of the Sum Assured is payable
- Life Assured can claim only once for Early Stage Cancer and Premium will not be reduced if an Early Stage Cancer Benefit is paid
- Coverage under this supplementary benefit will continue even after payment of claim for Early Stage Cancer
- If Life Assured is diagnosed with Late Stage Cancer, a benefit amount as defined below is payable after which the supplementary benefit terminates:
 - If no Early Stage Cancer benefit has been paid: 100% of Sum Assured
 - If an Early Stage Cancer benefit has been paid: 75% of Sum Assured

Please refer to the Standard Conditions for complete definitions of Early Stage Cancer, Late Stage Cancer, and under what circumstances one may be excluded from the above benefit payments.

Example

Asif is a 28 year old professional who likes to plan ahead. He wants to make sure that he is well protected financially against the cost of treatment in case he is diagnosed with cancer. Therefore, he decides to opt for the Cancer Cover Supplementary Benefit, under the main plan, with PKR 3,000,000 Sum Assured with a Benefit Term of 20 years.

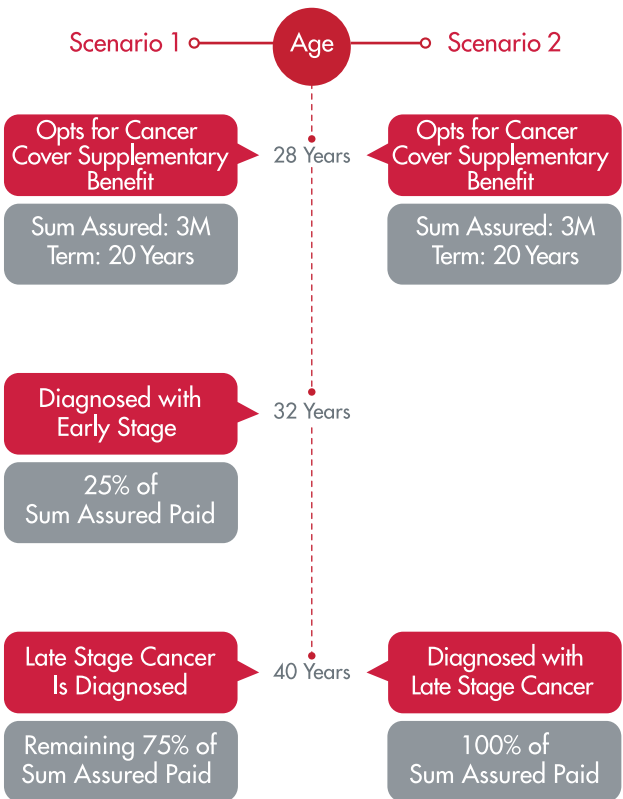
Scenario 1

- Asif is diagnosed with Early Stage Cancer at age 32. he receives 25% of the Sum Assured from the Cancer Cover Supplementary Benefit (payable only once)
- Asif remains entitled to 75% of the Sum Assured, which means in the unfortunate event that he is diagnosed with

Late Stage Cancer before the end of the benefit term, he will receive a Lump Sum Payment of the remaining benefit amount and the Supplementary Benefit will terminate.

Scenario 2

- In case Asif is diagnosed with Late Stage Cancer during the term of the Supplementary Benefit, he will be entitled to receive 100% of the Sum Assured provided that no benefit was paid before



FAQs

What is the premium amount under the Cancer Cover Supplementary Benefit?

The premium varies by Gender and attained age of the Life Assured and is charged on a monthly basis. Further details regarding the premium rates will be provided to you by our consultant.

What is the Sum Assured under this supplementary benefit?

The minimum Sum Assured for this supplementary benefit is PKR 500,000 and the maximum Sum Assured is PKR 3,000,000.

What is the eligibility age under this supplementary benefit?

You are eligible to avail the Cancer Cover Supplementary Benefit if you are 18 to 55 years of age.

What is the term of the Cancer Cover Supplementary Benefit?

The available term range is 10 to 47 years, subject to maximum age of 65 years at maturity.

Is there any Waiting Period?

90 days' Waiting Period is applicable from issuance of the supplementary benefit. No benefit is payable if the Life Assured is diagnosed with cancer during this period.

What is the Survival Period in this supplementary benefit?

Survival Period of 30 days is applicable from the date of diagnosis of cancer. The Sum Assured is payable provided that the Life Assured survives the survival period.

Is the Life Assured entitled to any benefit in case of death?

No. The Cancer Cover Supplementary Benefit does not provide Death Benefit.

Does this Supplementary Benefit have a Free Look Period?

The Cancer Cover Supplementary Benefit offers a Free Look Period of 14 days during which you can review the terms and conditions of this Supplementary Benefit and cancel the Supplementary Benefit if needed. The premium will be refunded if a written request for cancellation is received within 14 days of the issue date of this policy. Please note that Jubilee Life reserves the right to deduct the expenses incurred on medical examination (if any).

Are Pre-Existing Conditions covered under the Cancer Cover Supplementary Benefit?

Pre-Existing Conditions are not covered under this Supplementary Benefit. Please refer to the Standard Conditions for further details.

Exclusions

- i. Any self-inflicted injury, illegal drug taking, or crime committed by the Life Assured.
- ii. Any acts of violence such as war or riots.
- iii. Engaging in any dangerous sports or adventure of hazardous nature.
- iv. In case the Life Assured does not survive 30 days from diagnosis of cancer.
- v. All cancers presenting or diagnosed within ninety (90) days after the Issue Date of this Supplementary Benefit.
- vi. Any pre-existing conditions of the Life Assured which existed before the Policy Date.
- vii. Unreasonable failure to follow medical treatment.
- viii. Infection with the Human Immunodeficiency Virus (HIV) or variants.

Please refer to the Standard Conditions for further details.

Disclaimer

This brochure is not the contract. It is strongly recommended to thoroughly review the Standard Conditions of the Cancer Cover Supplementary Benefit before opting for it. The terms and conditions may apply to the above benefits.

- Please refer to the Supplementary Benefit Contract Document for detailed understanding of various terms and conditions
- A personalized Illustration of benefits will be provided to you by an Insurance Consultant. Please refer to the notes in the Illustration for detailed understanding of various terms and conditions

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