



Jubilee
LIFE INSURANCE

CRITICAL ILLNESS PLAN

A critical illness not only wreaks emotional havoc on a family, but due to the increasing cost of treatment and hospitalization, can also wreck the finances of even well-to-do households. Jubilee Life Insurance's comprehensive critical illness coverage plan ensures that your family can maintain their quality of life even if you were to suffer from a critical illness

Illness and conditions Covered

1.	Cancer
2.	Multiple Sclerosis
3.	Coronary Artery bypass graft Surgery (CABGS)
4.	Paralysis
5.	Heart attack
6.	Aplastic Anemia
7.	Renal Failure
8.	Benign Brain Tumor
9.	Stroke
10.	Deafness
11.	Surgery of Aeorta
12.	End stage Lung Disease
13.	Blindness
14.	Loss of Limbs
15.	Heart Valve Replacement
16.	Loss of Speech
17.	Major Organ Transplant
18.	Major Head Trauma

Exact definitions of the diseases are defined in the policy documents.

Benefits

The aim of the cover is to provide a lump sum (Sum Assured) if the insured is diagnosed as having one of the Critical Illness (specified above), during the policy term provided & survives for thirty days after such diagnosis. Maximum benefit under the plan can rise up to Rs. 1.5 million. In case death of the insured occurs within thirty

days period or due to reasons other than critical illness, 10% of the sum assured will be paid to the beneficiaries. The cover under the plan would commence after 90 days of issuance of the policy.

Optional Benefits:

- **Waiver of Premium**

Your premium from the next premium due date will be paid by Jubilee Life, should you suffer a disability and are not able to follow your own occupation or any other occupation suited by your knowledge, training or education for at least six months.

- **Accidental Death and Disability Benefit**

An additional amount will be paid under this benefit in case death or dismemberment occurs due to an accident.

- **Accidental Death Benefit**

An additional amount will be paid under this benefit in case death occurs due to an accident.

Premium

Minimum annual premium for the Critical Illness plan is fixed at Rs. 2500 at present (including policy of Rs. 300). The premium payment term varies according to the term of the policy.

Policy Term	Premium Payment Term
5	3
6	4
7	5
8	5
9	6
10	6
11	7



12	8
13	8
14	9
15	10

Sample Annual Premiums:

Total annual premiums payable for the following combinations of Age, Term, Gender and Sum Assured are as follows:

CI Sum Assured/ Policy Term	Age: 35 years, Male		Age: 35 years, Female	
	Term 10 yrs	Term 15 yrs	Term 10 yrs	Term 15 yrs
500,000	Rs. 6,075	Rs. 6,035	Rs. 6,440	Rs. 6,225
1,000,000	Rs. 11,850	Rs. 11,770	Rs. 12,580	Rs. 12,150
1,500,000	Rs. 17,625	Rs. 17,505	Rs. 18,720	Rs. 18,075

Admissible Ages and Terms

The age at entry should be between 20 and 50 years nearest birthday. The cover will last between 5 to 15 years as chosen by the policy holder, subject to maximum age of 60 years at maturity.

Exclusions

Critical illness being caused or aggravated by any condition existing prior to the commencement date of the policy such as self-inflicted injury, pregnancy and related conditions, AIDS and sexually transmitted disease are not covered under the plan. Please refer to the policy document for a complete list of exclusions applicable to this plan.

Disclaimer

This brochure is written in nontechnical language, and is not intended as a complete comprehensive description of the coverage. The controlling provisions are in the Policy Document. This brochure does not modify that document or the insurance in any way.

For detailed information; please see the Policy Document.

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