

Jubilee
LIFE INSURANCE



**PERSONAL ACCIDENT
PLAN**

Secure Personal Accident Plan

How many times have you seen entire families plunged into distress because of the accidental death or injury of the main breadwinner? Our personal accident insurance policy provides compensation against accidental coverage that might lead to death or serious injury of the insured. It also covers situations in which the insured suffers a disabling injury.

Jubilee Life's Secure Personal Accident Plan provides just the right kind of cover for these uncertain times.

A Complete Protection Plan

This plan provides comprehensive protection against accidental occurrences that might lead to death or bodily injury of the insured person. If the accident leads to the untimely death of the insured, this Policy will provide complete financial security to the Insured's family members. The plan also covers situations where although the insured person survives an accident, he is crippled for the rest or part of his life. In such cases, the Policy will pay a fixed percentage of Sum Assured depending upon the type of disablement. Financial support is also available in case of disability of a temporary nature and medical expenses arising out the accident.

There is minimal underwriting involved with the plan, and no medical examination is needed in order to purchase coverage.

Benefits Available

You could be insured for a combination of the following benefits depending on the package you select.

- **Accidental Death and Dismemberment Benefit (AD&D)**

In case of death due to accident, 100% of the sum assured is paid to the nominee of the insured.

In case of dismemberment due to accident, a specified percentage of the Sum Assured is paid according to the following schedule.

Dismemberment	% of Sum Assured
Loss of two or more limbs by amputation at or above wrist or ankle	100%
Total and irrevocable Loss of all sight in both eyes	100%
Total and irrevocable Loss of all sight in one eye and loss of one limb by amputation at or above wrist or ankle	100%
Loss of both limbs and index finger of either hand by amputation at or above the metatarsophalangeal joint	50%
Total and irrevocable Loss of all sight in one eye	50%
Loss of one limb by amputation at or above wrist or ankle	50%

- **Accidental Hospitalization (AH)**

Provides compensation for expenses incurred on hospitalization of the Life Assured due to accident. The maximum benefit limit for this coverage is 10% of the Sum Assured subject to a maximum of Rs.50,000.

- **Permanent Total Disability (PTD)**

Provides for the benefit in case of Permanent and Total Disability due to accident. The benefit payable to you shall be 100% of the Sum Assured. The benefit is payable if the state of permanent and total disability continues for a minimum period of 6 months.

- **Temporary Disability (TD)**

Provides monthly payments in case of Temporary Disability due to accident. The monthly benefit payable would be 2% of the Sum Assured per month till recovery subject to maximum aggregate payment of 24% of the Sum Assured for accidents in any policy year.

Offered Packages

Packages available:

Following five packages of the above benefits are available for you to choose from. You can choose a particular package which you consider appropriate for your protection needs.

1.	Basic	:	AD&D + AH
2.	Economy	:	AD&D + PTD
3.	Standard	:	AD&D + PTD + TD
4.	Classic	:	AD&D + PTD + AH
5.	Executive	:	AD&D + PTD + AD + TD

Risk Classes:

The premium for the plan is dependent on the term of the coverage, package chosen by you and the risk class to which you belong.

The risk classes are categorized as follows

Class A	Professional, administrative and clerical staff
Class B	Occupations of supervisory nature or which may involve travelling traveling or occupational light manual work
Class C	Occupations involving light manual work or the use of tools and light machinery

Terms of Coverage

Coverage is available for terms of 1, 3, 5 and 10 years.

Premium Payable Term

The premium payable depends on the term of coverage, package chosen by you and the risk class to which you belong. The premium payment terms corresponding to the term of the plan chosen for coverage are as follows:

Coverage Term (years)	Premium Payment Term (years)
1	1
3	2
5	3
10	6

Limits Applicable

Multiple accidents occurring during the policy duration are covered. From accident(s) within the same policy year, the maximum cumulative payment that could be made for these accidents is 100% of the sum assured.

Salient Features of Plan

- Policy shall be issued to individuals between ages 18 and 59 years nearest birthday. The attained age at end of policy term of the policy should not be greater than 60 years nearest birthday.
- Packages to suit your pocket and your needs.
- Only limited underwriting needed. No medical examination is required. Only declaration of good health and information related to occupation is needed.
- Easy to understand claim procedure.
- Efficient claim processing.
- Timely disbursement of benefit.
- Higher of the amount shall be payable if a claim is payable under two benefits.
- Benefit paid for single risk does not terminate the cover for other risks for the remaining term.

General Exclusions

- Any suicide attempt or self-inflicted injury.
- Injuries resulting from being in an abnormal state of mind or under the influence of drugs, alcohol etc.
- Intentional exposure to potential injuries.
- War, invasions, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, riot, strike and act of terrorism.

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- Engaging in aviation (other than as a fare paying passenger in a fully licensed standard type aircraft operated by a recognized air charter company).
- Being in service of armed forces whether in war or in peace.
- Engaging in sports or pastime of a hazardous nature such as motorcycle racing, car racing, mountain climbing, parachuting, paragliding, parascending, potholing and hot air ballooning.
- Any loss or injury that has been aggravated due to any pre-existing medical conditions which were present at the time of issuance of policy.
- Murder or any attempt of murder whether intentional or unintentional, as a result of enmity, hostilities, conflict and act of violence.
- Commission or attempted commission of any criminal offence or contravention of or negligence to follow any statutory law.

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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