

Online Gold Plan

Online Gold Plan helps to shield your family from uncertainties in life due to financial losses that may dawn upon them in case of your untimely demise. They are all the more important if you are the chief wage earner in your family. No matter how much you have saved or invested over the years, sudden eventualities always tend to affect your family financially, apart from the huge emotional loss.

BENEFIT DETAILS:

1. What does **Online Gold Plan** cover?

Online Gold Plan, offers Accidental Death Benefit along with the option to choose any number of the three Optional Benefits available under the Plan. This Plan provides coverage for a period of 1 year.

The benefits available under the Plan are briefed below.

Basic Plan Benefit

Accidental Death Benefit- In the event of an Accidental Death, the Plan shall provide a Sum Assured of PKR 2,000,000 to your beneficiaries as lump sum payment.

Optional Benefits

a) Natural Death Benefit- In the event of a Natural Death, the Plan shall provide a Sum Assured of PKR 1,000,000 to your beneficiaries as lump sum payment.

b) Accidental Hospitalization Benefit- In the event of a hospitalization due to Accidental Injuries, the Plan shall provide up to PKR 100,000 as cover for Hospital Expenses. The maximum financial cover for Hospital Expenses as a result of a single incident shall not exceed PKR 25,000. Please, refer to "Considerations for Accidental Hospitalization Benefit" section given in this Policy Document.

c) Accidental Disability Benefit - In the event of a Permanent Total Disability or Permanent Partial Disability due to an accident, the Plan shall provide benefit up to PKR 1,000,000 as lump sum payment. The benefit amount shall vary depending upon the type of disability (total or partial). Please, refer to "Considerations for Accidental Disability Benefit" section given in this Policy Document.

Benefits of Online Gold Plan

	Benefit	Sum Assured	Premium
Basic Plan Benefit	Accidental Death	2,000,000	1,610
Optional Benefits	1) Natural Death	1,000,000	4,740
	2) Accidental Hospitalization	100,000	240
	3) Accidental Disability	1,000,000	160

2. How will I know which benefits I am covered for?

The Basic Plan Benefit and your choice of Optional Benefits shall be added to your Policy. These benefits will be listed in the Policy Schedule which will be provided to you after the Policy has been issued.

3. Who can be covered under the **Online Gold Plan**?

Any individual (Male or Female), aged 18 to 55 can purchase this Plan.

4. How can I purchase the **Online Gold Plan**?

You can purchase the Plan by following the simple steps given below:

- The Plan can be availed by visiting Jubilee Life's website/portal (www.jubileelife.com) where you will have an option to select the Online Gold Plan.
- Under the Gold Plan, you will acquire the Basic Plan Benefit and you will have an option to customize your Plan by adding any number of the three Optional Benefits.
- You will be required to enter your personal information (such as Name, CNIC Number, Email Address and Contact Number) and agree to the Terms and Conditions.
- Your selected benefit(s) will be added to your shopping cart and the option to check out and make the payment will now be available.
- Payment can be made with a debit card/credit card (VISA, MasterCard).
- When the payment is made, a text message and email will be sent to you to confirm receipt of your information and payment.
- A Customer Services Representative will call you to verify the details of the Plan purchased.
- You shall receive an **"Activation of Cover" SMS** validating successful issuance of the Policy.
- Documents of the Online Plan will be sent to your email address. A card for the Accidental Hospitalization Benefit will be posted to your address if this Optional Benefit has been selected.

5. Are there any **Terms and Conditions** that I will need to agree to?

Before purchasing the Plan, you will have to verify the following:

- I have not been admitted to a hospital in the past 12 months
- I do not have any Pre-Existing Conditions. (Please refer to Question 9 for more details)
- I do not presently have or have ever had any form of disability, deformity or partial paralysis

6. How will I know that my Policy has been issued?

- After the realization of Premium by the Company, the Policy will be issued. Following policy issuance you will receive an **"Activation of Cover" SMS**.
- After the purchase, you can also request for hard copies of the Documents, which will be dispatched to your address for a fee*. If the Documents are not received within 30 days, please inform Jubilee Life through the Call Center.

*A delivery cost of PKR 200.

7. How will my beneficiaries make a claim under the **Online Gold Plan?**

God Forbid, in case of occurrence of the insured event, your beneficiaries should contact our Customer Helpline at **(021) 111 111 554** or visit our website at www.jubileelife.com. Our Customer Representative shall contact them immediately to register a claim.

8. Is there a Waiting Period under the **Online Gold Plan?**

- The Plan has a 30 day Waiting Period from Date of Policy Issuance. No benefit shall be payable by the Company in the event of Natural Death or Accidental Death or Accidental Hospitalization or Accidental Disability during the Waiting Period.
- Accidental Disability benefit shall not be payable for an injury sustained (resulting in a disability) due to an Accident during the Waiting Period.

9. Will any claim resulting from **Pre-Existing Conditions** be covered for benefits under the Online Gold Plan?

Before confirmation of cover for the benefit(s) selected under the Online Gold Plan, you will be asked to confirm that you do not have any **Pre-Existing Conditions**.

Pre-Existing Conditions means serious injury, illness, condition or symptom:

- for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the commencement of cover for the benefit,
- OR**
- which originated or was known or reasonably should have been known to exist prior to the commencement of cover for the benefit whether or not treatment, or medication, or advice, or diagnosis was sought or received.

If it is deemed that the death (natural or accidental) or disability or hospitalization has occurred due to a **Pre-Existing Condition**, the benefit against the death or disability or hospitalization will not be paid.

10. Are there any exclusions under the Accidental Death Benefit, Accidental Disability Benefit and Accidental Hospitalization Benefit?

No claim will be paid under these benefits in the event being caused either directly or indirectly by:

- intemperance, illegal drug-taking, any crime committed by the Insured Person, self-inflicted injury while sane or insane, unreasonable failure to seek or follow medical advice, effect of alcohol or any drug, poison, gas or fumes, voluntarily or involuntarily taken.
- murder, homicide, manslaughter, assault, assassination, terrorism, slaying or any malicious or criminal act, whether intentional or unintentional, premeditated or spontaneous, random or targeted, resulting in the death of the Insured Person.
- engaging in racing of any kind other than athletics or swimming, participation in sports or pastimes of a hazardous nature including but not limited to parachuting, parascending, potholing, mountaineering, hot air ballooning, big game shooting or polo.
- suicide or attempt to suicide

11. Is there any exclusion under the Natural Death Benefit?

No claim will be payable under the Natural Death Benefit in the event of death of the Insured Person being caused either directly or indirectly by suicide.

12. When will coverage under this Plan terminate?

Coverage under this Plan would terminate and cease on the earlier of:

- a) Termination Date of this Plan as specified in the Policy Schedule
- b) The Policy shall terminate upon payment of 100% of the Sum Assured against Accidental Death Benefit or Natural Death or Accidental Disability Benefit

CONSIDERATIONS FOR ACCIDENTAL HOSPITALIZATION BENEFIT

The Accidental Hospitalization Benefit shall provide financial cover for Hospital Expenses incurred as a direct result of injuries sustained by the Insured Person in an Accident. The Hospital Expenses shall only be reimbursed according to the following conditions:

- They are as a result of bodily injuries caused in an Accident.
- As a result of the Accidental Injuries, the Insured Person is admitted to a hospital **approved** by the Company (provided in the List of Approved Network Hospitals) and registered as a Bed Patient.
- The benefit includes a financial cover for expenses such as hospital accommodation, nursing care, diagnostic, laboratory, physician's fee, operating theatre charges, ICU charges and all drugs, dressings or medications prescribed by the treating physician for in-hospital use.
- The benefit does not cover any medical expenses that are post hospitalization (i.e. occur after the Insured Person is discharged from the hospital and is no longer a Bed Patient).
- The Accidental Hospitalization Card should be presented at the Approved Hospital (included in the List of Approved Network Hospitals) and a Pre-Authorization for treatment shall be taken by the Hospital Staff from Jubilee Life Insurance Company Limited.
- The maximum financial cover for Hospital Expenses as a result of a single incident shall not exceed PKR 25,000. If there are multiple hospitalizations as a result of a single incident, the maximum cover shall be restricted to PKR 25,000 across all the hospitalizations on a single Policy.
- In the event of four or more accidents that lead to hospitalization, the maximum reimbursement of Hospital Expenses shall not exceed PKR 100,000 on a single Policy.
- Insured Person will be entitled to hospitalization in a semi-private room in case of Accidental Hospitalization.

CONSIDERATIONS FOR ACCIDENTAL DISABILITY BENEFIT

The Accidental Disability Benefit shall provide financial cover for disability incurred as a direct result of injuries sustained by the Insured Person in an accident. The disability benefits shall only be payable according to the following conditions:

- If an Insured Person, sustains bodily injuries effected solely through purely accidental means, and within ninety (90) days after such injuries are sustained, suffers losses set out in Annexure 1 as a direct result of such injuries and independently of all other causes.
- The amount paid under this benefit will depend on the type of disability (total or partial) suffered. The Disability Benefit Table provided in Annexure 1 shows the percentage of Sum Assured under this benefit which will be paid for specific disabilities suffered.
- If you suffer more than one disability during the period of insurance, the total amount of disability benefit paid will not exceed the Sum Assured for the benefit.

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