

Jubilee
LIFE INSURANCE



**JUBILEE YOU PROTECT
PLAN**

A COMPLETE PROTECTION

UBI
where you come first



The 'Jubilee You Protect Plan' is a fully comprehensive protection based benefit plan with both living and death benefits. This plan provides a simple and affordable way to ensure that your family's finances are protected. With this plan's Death and Hospitalization benefits, you can eliminate any unwarranted monetary risks in the future.

This product is underwritten by Jubilee Life Insurance Company Limited.

What Does this Plan Offer?

The salient features of the plan are as follows:

- Eligible age: 18- 64 years
- Maturity age: 65 years
- Plan term: 1 year from the date of commencement of coverage and yearly renewable upon policyholder's request.
- Policyholder can cancel the policy within 14 days from the receipt of the policy documents.

Protection Benefit

- **Death Benefit:**
In the Unfortunate demise of the policyholder the nominated beneficiaries will receive the death benefit of PKR 250,000.
- **Accidental Death Benefit:**
If death occurs due to accident, this benefit becomes PKR 500,000

Daily Hospital Cash Benefit:

This rider will provide a daily benefit of PKR 5,000 for each day of confinement in a hospital as a result of accident or sickness up to 180 days.

ICU Daily Hospital Cash Benefit:

This rider will provide a daily benefit of PKR 10,000 for each day of confinement in ICU of hospital as a result of accident or sickness up to 180 days.

Other Details:

- Single policy per CNIC
- **Free look period:** 14 days from the receipt of the policy documents.
- Premium Refund shall only be provided if no benefit has been claimed under the policy by the person assured until the date of cancellation.
- **Grace Period in case of Renewal:** 30 days.
- Annual Premium: PKR 7,000
- Beneficiaries can only be blood relatives (like mother/father, brother/sister, son/daughter, grandson/granddaughter) or husband/wife. Otherwise, Insurance Benefit will not be paid.
- Coverage will start when the premium is debited from the customer's account and an SMS notifying the same will be sent by JLI.

What is not Covered?

For Death Benefit

- Murder, suicide & self-inflicted injury
- Event happening in War Inflicted Areas
- Natural Death during elimination period

For Hospital Cash:

- Attempt to Suicide, Murder, Self-inflicted injury & illegal act of the member
- Hospitalization during the elimination Period



Note: Elimination period is of ninety (90) days from the effective date during which claims arising other than accident will not be payable. This period will also be applicable on renewal of the policy, in the event of failure to pay renewal premium within the grace period. In this case the Policyholder has to re-enroll under this plan.

How to contact in case of Reversal or Claim?

Reversal in case customer doesn't want to continue his plan within Free Look Period can be requested, or claims can be intimated by either contacting the Company or the Bank.

Disclaimer:

- This product is underwritten by Jubilee Life Insurance Company Ltd. It is not guaranteed or insured by UBL or its affiliates and is not a UBL product.
- Please refer to the Policy Documents for detailed understanding of the various terms and conditions.
- UBL is acting as a distributor/corporate insurance agent on behalf of Jubilee Life Insurance Company Ltd and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the insured customer(s), beneficiary (ies) or any third party.
- Not more than 1 (one) policy can be issued on a single CNIC number. Any request for insurance cover beyond this limit shall be declined and the premium will be refunded to the policyholder.
- Jubilee Life Insurance is the underwriter and provider of this Insurance Policy and shall be responsible for policy servicing and lodgment, processing, & settlement of claims to the insured customer(s) or beneficiary(ies).

Contact details

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