



**Jubilee**  
LIFE INSURANCE

**JUBILEE ROYALE PLAN**  
ULTIMATE HEALTH SOLUTION

**HBL** Prestige



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The old proverb 'Health is Wealth' which links a person's physical wellbeing with their prosperity will always remain true. With that in mind, being able to celebrate to your family's good health is never to be taken for granted. They are your support system and you always need to do your utmost to keep them safe and protected. So why not invest in an insurance policy that takes your needs into consideration.

Jubilee Life Insurance Company with its distribution partner HBL is here to offer such a policy. A comprehensive Health Plan that will ensure that in the case of any mishap, you and your loved ones will be able to recover comfortably with the rest of the family not having to worry over any heavy medical bills.

### **Why should Jubilee Royale plan be your first choice?**

Jubilee Royale plan will provide you with:

- Cashless Inpatient Hospitalization Benefit
- Applicability of Pre-Existing Conditions Coverage
- 24/7/365 days round the clock service
- Accessible in all major hospitals across Pakistan
- Real value for money
- **Policyholder can cancel the policy within 14 days from the receipt of the policy documents**

This Product provides Inpatient Hospitalization Benefit to the Insured. Benefit limits are given below.

Inpatient Hospitalization Limit	PKR 1,000,000
*Pre-existing Conditions covered	Up to 20%
Room Limit	PKR 70,000
Spouse & Children cover	Optional

\*Pre-existing conditions will be covered from 13th month onwards @ 5% addition every year up to maximum of 20% of the Annual Benefit Limit. The Pre-Existing Condition shall follow a schedule as per terms and conditions provided in the Policy Document.

### **The Eligible Insured for this plan includes the following:**

The policy owner can select from three combinations of coverage:

1. Health Insurance for the Life Assured only
2. Health Insurance for the Life Assured and Spouse Only
3. Health Insurance for the Life Assured, Spouse and Children

### **Who is eligible for this plan?**

Anyone who is 1 month to 55 years of age can be insured under this plan.

## What is the term of the Jubilee Royale Plan?

The term of Jubilee Royale Plan is 5 years subject to a maximum of 60 Years at Maturity. After every 5 years, you would be required to re-apply for the product. Renewal of the Plan after the end of its initial 5-year term shall depend upon acceptance of the terms and conditions by the Policyholder offered by the Company at the time of renewal.

## What is the premium for Jubilee Royale Plan?

The premium for Jubilee Royale plan will be based upon the age at entry of the Insured Person(s) according to the table given below:

Age	Jubilee Royale Plan Premium	Age	Jubilee Royale Plan Premium
0	25,400	28	21,650
1	25,400	29	22,900
2	25,400	30	24,400
3	25,400	31	24,400
4	25,400	32	24,400
5	25,400	33	24,400
6	25,400	34	24,400
7	25,400	35	24,400
8	25,400	36	25,850
9	25,400	37	27,400
10	25,400	38	29,150
11	25,400	39	31,100
12	25,400	40	33,400
13	25,400	41	33,400
14	24,350	42	33,400
15	23,150	43	33,400
16	21,850	44	33,400
17	20,350	45	33,400
18	18,600	46	36,950
19	18,600	47	40,850
20	18,600	48	45,150
21	18,600	49	50,000
22	18,600	50	55,850
23	18,600	51	55,850
24	18,600	52	55,850
25	18,600	53	55,850
26	19,550	54	55,850
27	20,550	55	55,850

## FAQs

### What is In-Patient Hospitalization Benefit?

Any treatment and services provided for sickness injury and/or a surgical operation to a patient who is admitted to a Hospital and is assigned a bed. Expenses that arise out of such an admission will be covered under Jubilee Royale Plan according to the terms and conditions mentioned in the Policy Document.

### What is a Pre-existing Condition?

'Pre-existing Condition' means any 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 issue Date of the Policy for the Insured Person concerned, or
- Which originated or was known, or reasonably should be known to the Life Assured or the Insured Person to exist prior to the Issue date of the Policy, whether treatment or medication or advice, or diagnosis was sought or received.

### Is there a Free Look Period under this Plan?

Jubilee Royale Plan offers a free look period of fourteen (14) days from the receipt of policy documents. You can apply for cancellation and refund of Premium if you are not satisfied with the terms and conditions as long as the benefits available have not been utilized. Your premium will be refunded if a written request for cancellation is received within the Free Look period. Requests for refund should be communicated to our Customer Helpline (111-111-554).

Please note that Jubilee Life reserves the right to deduct expenses incurred on medical examination (if any).

### Is there a waiting period under this plan?

Yes, Jubilee Royale Plan has a Waiting period of sixty (60) days, during which claims arising will not be payable except only in case of hospitalization due to Accident. Full coverage under this Plan takes effect sixty (60) days after the later of the Policy Issue Date and the last Alteration Date for attachment of Benefit Assured under this Policy.

### What does the "Inclusion of Pre-Existing Conditions" mean?

In case the Life Assured has been suffering from an ailment/medical condition prior to availing this plan, the expenses related to that particular medical condition will also be covered as per the terms and conditions.

### Would all expenses related to Pre-Existing Conditions be covered from the 13th month from the commencement of the cover?

No. Pre-existing conditions will only be covered up to the percentage of the Annual Benefit Limit as mentioned in the below schedule:

Year	Pre-existing Condition
1	0%
2	5%
3	10%
4	15%
5	20%

### Would my Pre-existing Condition Inclusion start from 0% again, in case, I plan to re-avail the 5-year Product?

No. In case of re-availing this product, your Pre-existing Condition counter would initiate from your previous maximum. However, the maximum coverage for Pre-Existing Conditions will only be up to 20% of the Annual Benefit Limit.

### What are the advantages of Approved Hospitals?

In case of hospitalization, you can select any of the Approved Hospitals to obtain quality medical care without having to pay out of pocket. You can avail the credit facility arranged by Jubilee Life through a simple pre-authorization procedure, and Jubilee Life will settle your bills directly to the hospital as per your entitlement. This relieves you from the financial distress, and you can concentrate on the recovery process.

### Which Approved Hospitals are available?

You can benefit from Jubilee Life Insurance's network of around 500 carefully selected Approved Hospitals spread across the country. Also, a hospital panel list shall be provided to you along with the Policy Document at the time of purchase of this plan.

### Which Top Approved Hospitals are available in the main cities of Pakistan?

By opting for the Jubilee Royale Plan, you have access to some of the best hospitals located in the main cities of Pakistan which includes the following:

City	Hospitals
Karachi	Aga Khan University Hospital (AKUH) Orthopaedic and Medical Institute (OMI) South City Hospital Liaquat National Hospital
Lahore	Doctors Hospital and Medical Center Hameed Latif Hospital
Islamabad	Shifa International Quaide-Azam International Hospital
Rawalpindi	Maryam Memorial Hospital Faisal Hospital
Faisalabad	Mujahid Hospital
Multan	City Health Care Pvt Ltd Fatima Medical Centre

## Definitions:

**In-patient Hospitalization:** A patient admitted to the hospital for the treatment of medical condition.

**Approved Hospitals:** Hospitals which are on Jubilee Life Insurance panel list.

**Inadmissible Conditions:** Medical conditions which are not covered under the Jubilee Royale Plan.

**Pre-authorization:** Obtaining prior approval before incurring an expense for the treatment of medical condition covered under this product.

## Important Notes:

1. All scheduled admissions must be reported to Jubilee Life at least 48 hours prior to admission. Insured person must seek Jubilee Life's authorization before proceeding.
2. Treatment at any of the hospitals which are not covered in the 'Approved List of Hospitals' can only be availed in case of an actual emergency or accidental hospitalization.
3. For emergency admissions, the hospital/Insured persons(s) will contact us within 24 hours for authorization.
4. Before covered treatment is undertaken in any of Approved Hospitals, the Insured Person must inform the Company. The Company has made direct billing arrangements with Approved Hospitals. Any request for reimbursement for treatment will invalidate the claim except in the case of Accident or acute medical emergency.

No reimbursements shall be allowed in case the Insured Person has not informed the Company before in-patient hospitalization in an Approved Hospital, unless agreed otherwise by the Company in writing prior to the request for reimbursement.

5. For reimbursement\* of emergency/accidental hospitalization expenses incurred in a Non-Approved Hospital, the following procedure should be followed:
  - Inform JLI within 24 hours of hospitalization
  - Pay the hospital expenses
  - Submit the following documents to JLI within 30 days of discharge from the hospital:
    - Complete Discharge Summary
    - Hospital Invoice
    - Doctors notes of treatment
    - Laboratory Reports
    - Details of medicine used during Hospitalization

\*Settlement of claim will be made in line with the prevailing terms and conditions of this Document.

Additional documents can be requested by Jubilee Life for approval for reimbursement. Approval or reimbursement will be given following the decision by Jubilee Life's Physician that emergency services availed at the Non-Approved Hospital were medically necessary.

6. A health card shall be issued to the policyholder after enrollment.
7. Insured person(s) must present their medical cards in order to obtain treatment on credit at the accredited panel of providers. Each insured person will also be required to complete and sign a claim form available at the service provider.
8. In case of a medical emergency, insured persons can reach us on the 24 hours' emergency lines.
9. An insured person on travel outside the country during short period business or holiday travel outside Pakistan (not exceeding 90 days in the aggregate during any one period of insurance) will be eligible for emergency medical benefits. All medical expenses will be on a reimbursement basis and will be within the Reasonable and Customary Charges for medical treatment of a standard type usually available in Pakistan.
10. This leaflet is for illustrative purposes only. You are advised to refer to the illustration before purchasing a plan and to the Terms and Conditions in the Policy Document for the details of the important features of the plan.
11. The plan will cease on the earlier of:
  - Death of Life Assured
  - Life Assured indulge in fraud clause
  - Date of termination of the policy or termination due to any of the standard policy conditions
  - Due date of the first unpaid Premium, given that Premium is not paid within the Grace Period Policy anniversary falling on or preceding the 61st birthday of the Life Assured.

## **Exclusions**

This policy does not insure and no benefits shall be paid for expenses resulting from all and any of the following Exclusions:

1. Any Pre-Existing Conditions will not be covered under the Policy during the first Policy Year. For each subsequent Policy Year, the schedule of Pre-existing Conditions as mentioned above shall be followed.
2. Any Treatment (other than acute emergency or accidental hospitalization only) received in a 'Non-Approved Hospital' by the Insured Person. Use of 'Non-Approved Hospitals' and physicians who have not been authorized by the Company to provide treatment under this Policy will invalidate the Claim.
3. Any Treatment not recommended by a Physician licensed and approved by the Pakistan Medical and Dental Council or which is not Medically Necessary.



4. Routine physical checkups, rest cures, services including immunization.
5. Treatment of mental illness, psychiatric & psychological disorders, self-inflicted injury, suicide, abuse of alcohol, drug addiction, nicotine/smoking addiction, any form of intoxication or substance abuse.
6. Supply or fitting of eye glasses, contact lenses, hearing aids, wheelchairs and medical appliances not required surgically.
7. Any Dental Treatment, X-rays, extractions or fillings unless necessitated due to Accidental Injury occurring and up to the extent of pain relief.
8. Cost of limbs of any other organ (prostheses) or any kind of supporting equipment for revival or correction of the function of the body.
9. Treatment of any refractive errors of the eyes including the cost of procedures such as 'Radial Keratotomy' and 'Excimer Laser'.
10. Procedures and Treatment for Obesity, weight reduction/enhancement.
11. Cosmetic/plastic surgery, unless medically necessitated due to injuries occurring while the Insured Person was covered.
12. Injury or illness while serving as a full-time member of a police or military unit including reservist service and treatment resulting from participation in war, riot, civil commotion or any illegal or immoral act.
13. Engaging in air travel, except when travelling in a licensed aircraft being operated by a licensed airline according to published schedules.
14. Any kind of inpatient treatment which could generally be done on an Outpatient basis or any Hospital Confinement primarily for diagnostic purposes, unless specifically authorized by the Company in writing.
15. Treatment or surgical operation for congenital defects or deformities, including physical and mental defects present from birth.
16. Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision etcetera.
17. Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.
18. Treatment for injuries sustained as a result of participation by the Insured Person in any dangerous sport, pastime or competition, including but not restricted to riding, driving in any race or competition and engaging in professional and contact sports.
19. Any increase in the expenses incurred for the treatment on account of the Insured Person being admitted to a more expensive room than allowed by his daily room rent limit.

20. Outpatient Services.
21. Experimental or pioneering or advanced medical and surgical techniques not commonly available and elected by the Insured Person in lieu of treatment usually and customarily provided for the medical condition concerned in Pakistan, except with the Company's prior approval in writing.
22. Costs arising under any legislation which seeks to increase the cost of medical treatment and services actually received above charge levels which would be considered Reasonable and Customary Expenses in the absence of such legislation.
23. Costs arising out of any litigation or dispute between the Insured Person and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Policy.
24. Second Opinions in respect of medical conditions which have already been diagnosed and/or treated at the date such Second Opinions are obtained, unless considered by the Company's medical advisers to be reasonable and necessary having regard to the medical facts and circumstances.
25. Sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS-related conditions or diseases.
26. Services or treatment in any home, spa, hydro-clinic, sanatorium or long-term care facility that is not a Hospital as defined.
27. Continuance of fees from a referring Physician after the date on which an Insured Person has been referred to another Physician or Specialist.
28. Costs or treatment after an annual renewal date (Due Date) arising from accident, illness or death occurs during the previous Period of Insurance except as hereinbefore defined.
29. Costs or benefits payable under any legislation or corresponding insurance cover relating to occupational death, injury, illness or disease. This Policy is not in lieu of and does not affect any requirement for coverage under the Workmen's Compensation Act.
30. Any treatment or expense in respect of persons more than 61 (Sixty-one) years old at the date of the onset of the event giving rise to a claim, unless agreed otherwise by the Company in writing prior to the inception of the Policy.
31. This Policy has a Waiting period of sixty (60) days, during which claims arising due to In-patient Hospitalization (apart from hospitalization due to Accident) will not be payable.

## Disclaimer

- This product is underwritten by Jubilee Life. It is not guaranteed or insured by Habib Bank Limited or its affiliates and is not a Habib Bank Limited product.
- 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).
- Our sales representative will provide a personalized illustration of benefits to you. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- Please refer to the Policy Documents for detailed understanding of the various terms and conditions.
- 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.
- Habib Bank Limited is acting as a distributor on behalf of Jubilee Life Insurance 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.

## Contact details

In case of complaint or for further details, you may contact:

### Jubilee Life Insurance Company Limited

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Tel: (021) 35205094

Fax: (021) 35610959

Email: [info@jubileelife.com](mailto:info@jubileelife.com), [complaints@jubileelife.com](mailto:complaints@jubileelife.com)

Website: [www.jubileelife.com](http://www.jubileelife.com)

UAN: (021) 111 111 554

SMS: Your Query to 8554

### Habib Bank Limited

UAN: 111-111-425

[www.hbl.com](http://www.hbl.com)