

**Jubilee**  
LIFE INSURANCE



## CANCER PROTECTION PLAN

DON'T LET CANCER  
TREATMENT BE A BURDEN



Jubilee Life, in collaboration with Roche Pakistan Limited introduces Access Program to make high quality medicines more affordable under its "Cancer Protection Plan". Now patients and their loved ones can focus solely on recovery and health without worrying about the cost of medicine.

## **Cancer Protection Plan**

Cancer is one such critical illness that one wishes never to suffer. The menace not only causes emotional trauma and strains the entire family but creates a potential of financial crisis as well. The number of cancer cases being reported is on the rise. According to a study by World Health Organization, cancer is the second leading cause of death globally and in 2018, approximately 9.6 million people worldwide lost their lives due to this disease. It has also been recorded that around 70% of deaths occur in low and middle income countries.

The above statistics are high due to unhealthy lifestyle coupled with stress and anxiety but that's not all. Most people are deprived of quality care because of extensive cost of cancer treatment and other medical expenses which become difficult to pay after initial diagnosis, thus, resulting in more deaths. Nonetheless, this can be avoided if you plan ahead to ensure that a life-threatening disease such as cancer does not steal your hard earned savings.

Jubilee Life Insurance offers 'Cancer Protection Plan', a comprehensive plan which provides assistance in covering cancer related expenses at affordable cost so that you and your loved ones can be relieved from the imminent financial burden and focus solely on recovery and health.

## **Key Benefits**

- Comprehensive Coverage of Cancers
- Early Stage Cancer Benefit
- Late Stage Cancer Benefit
- Coverage up to age 65
- Flexible Plan Term Option
- Affordable Premium

## Benefit Covered

Cancer Protection Plan offers coverage for a wide range of cancers varying from the most common to the rarest types. This ensures that you receive the care and treatment that you need while your financial expenses are taken care of. The following benefits are covered under this plan:

- If Life Assured is diagnosed with an eligible Early Stage Cancer, a benefit amount of 25% of the Sum Assured is payable
- Life Assured can claim only once for Early Stage Cancer and Premium will not be reduced if an Early Stage Cancer Benefit is paid
- Coverage under the policy will continue even after payment of claim for Early Stage Cancer
- If Life Assured is diagnosed with Late Stage Cancer, a benefit amount as defined below is payable after which the policy terminates:
  - If no Early Stage Cancer benefit has been paid: 100% of Sum Assured
  - If an Early Stage Cancer benefit has been paid: 75% of Sum Assured

Please refer to the Standard Policy Conditions for complete definitions of Early Stage Cancer, Late Stage Cancer, and under what circumstances one may be excluded from the above benefit payments.

## Example

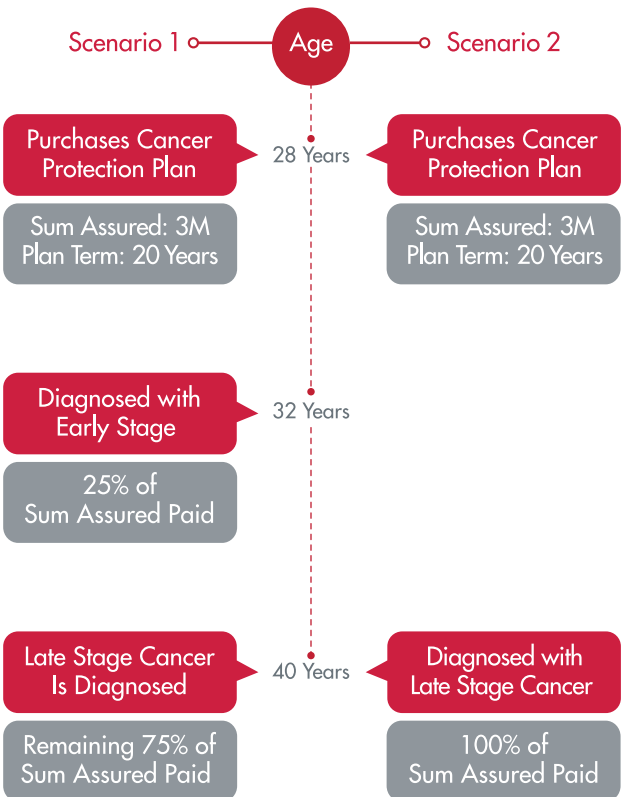
Sarah is a 28 year old professional who likes to plan ahead. She wants to make sure that she is well protected financially against the cost of treatment in case she is diagnosed with cancer. Therefore, she decides to purchase a Cancer Protection Plan with PKR 3,000,000 Sum Assured with a Plan Term of 20 years.

## Scenario 1

- Sarah is diagnosed with Early Stage Cancer at age 32. She receives 25% of the Sum Assured from the policy (payable only once)
- Sarah remains entitled to 75% of the Sum Assured, which means in the unfortunate event that she is diagnosed with Late Stage Cancer before the end of the plan term, she will receive a Lump Sum Payment of the remaining benefit amount and the policy will terminate

## Scenario 2

- In case Sarah is diagnosed with Late Stage Cancer during the term of the plan, she will be entitled to receive 100% of the Sum Assured provided that no benefit was paid before



## **FAQs**

### **What is the premium amount under Cancer Protection Plan?**

The premium for this plan starts with a nominal amount of PKR 735. The premium varies by Gender, Plan Term, and Age at entry of the Life Assured. Further details regarding the premium rates will be provided to you by our consultant.

### **What would be the mode of premium payment?**

The premium payment mode is on annual basis under this plan.

### **What is the Sum Assured under this plan?**

The minimum Sum Assured for this plan is PKR 500,000 and the maximum Sum Assured is PKR 3,000,000.

### **What is the eligibility age under this plan?**

You are eligible to avail Cancer Protection Plan if you are 18 to 55 years of age.

### **What is the term of Cancer Protection Plan?**

The available term range is 10 to 47 years, subject to maximum age of 65 years at maturity.

### **Is there any Waiting Period?**

90 days' Waiting Period is applicable from issuance of the policy. No benefit is payable if the Life Assured is diagnosed with cancer during this period.

### **What is the Survival Period in this plan?**

Survival Period of 30 days is applicable from the date of diagnosis of cancer. The Sum Assured is payable provided that the Life Assured survives the survival period.

### **Is the Life Assured entitled to any benefit in case of death?**

No. This plan does not provide Death Benefit.

### **Does this plan have a Free Look Period?**

Cancer Protection Plan offers a Free Look Period of 14 days during which you can review the terms and conditions of your policy and cancel the plan if needed. The premium will be refunded if a written request for cancellation is received within 14 days of the issue date of this policy. Please note that Jubilee Life reserves the right to deduct the expenses incurred on medical examination (if any).

## Are Pre-Existing Conditions covered under Cancer Protection Plan?

Pre-Existing Conditions are not covered under this plan. Please refer to the Standard Policy Conditions for further details.

### Exclusions

- i. Any self-inflicted injury, illegal drug taking, or crime committed by the Life Assured.
- ii. Any acts of violence such as war or riots.
- iii. Engaging in any dangerous sports or adventure of hazardous nature.
- iv. In case the Life Assured does not survive 30 days from diagnosis of cancer.
- v. All cancers presenting or diagnosed within ninety (90) days after the Issue Date of this Policy.
- vi. Any pre-existing conditions of the Life Assured which existed before the Policy Date.
- vii. Unreasonable failure to follow medical treatment.
- viii. Infection with the Human Immunodeficiency Virus (HIV) or variants.

Please refer to the Standard Policy Conditions for further details.

## Disclaimer

This brochure is not the contract. It is strongly recommended to thoroughly review the Standard Policy Conditions of Cancer Protection Plan before buying the policy. The terms and conditions may apply to the above benefits.

- Please refer to the Policy Document for detailed understanding of various terms and conditions
- A personalized Illustration of benefits will be provided to you by an Insurance Consultant. Please refer to the notes in the Illustration for detailed understanding of various terms and conditions
- Different forms of treatment are prescribed for different types and stages of cancer.
- Discounts may vary for each medicine and are subject to continuation as per Roche's discretion.
- Access schemes can only be availed by Assured individual if prescribed Roche's medicines by a Healthcare Professional.

## Contact details

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

### **Jubilee Life Insurance Company Limited**

Head Office: 74/1-A, Lalazar, M.T. Khan Road, Karachi, 74000, Pakistan

Tel: (021) 32120201,35205094

Fax: (021) 35610959

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

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

UAN: (021) 111 111 554

SMS: Your Query to 8554