

Regardless of how much savings you have made, they might not be enough to cover the expenses of your family in case God forbid something happens to you. Jubilee Life Insurance Company Limited brings "Ek Do Teen Plan" a term assurance plan that gives you an option to select a plan that best suits your needs. This plan not only offers a life protection cover for you but also provides hospitalization benefit for your children.

#### Why choose Ek Do Teen Plan?

Ek Do Teen Plan provides you the following:

- Death Benefit Coverage
- Regular monthly Income benefit in case of death
- Additional Benefit in case of Accidental Death
- In-Patient Hospitalization Coverage for Children
- Select a plan type according to your needs
- Flexibility of choosing a plan term
- Real value for money

#### What are the benefits of Ek Do Teen Plan?

The following benefits are provided under Ek Do Teen Plan:

#### Basic Plan Benefit

##### Death Benefit:

In the event of Death of the Life Assured, the plan shall provide the following benefits to the beneficiaries:

- **Life Sum Assured:** A lump sum payment equal to the Life Sum Assured will be payable to the beneficiaries.

- **Family Income Benefit:** An additional regular monthly income will be payable to the beneficiaries for a specified period of time.

#### Additional Benefit

- **Accidental Death Benefit:** In the event of an Accidental Death, the plan shall provide an additional amount equal to the Accidental Death Sum Assured to the beneficiaries as a lump sum payment.

#### Optional Benefits

- **In-patient Hospitalization Benefit for Child Nominee:** In-patient Hospitalization Benefit means treatment and

services provided for sickness, injury and/or surgical operation to your child nominee who is admitted to a hospital and assigned a bed. Expenses that arise out of such an admission will be paid under the coverage of the Ek Do Teen Plan as per the terms and conditions given in the policy document of Child Inpatient Hospitalization.

#### What does Ek Do Teen Plan cover?

Ek Do Teen Plan provides coverage according to the plan types given below:

Basic Plan Death Benefit	Bronze	Silver	Gold
Life Sum Assured	PKR 100,000	PKR 250,000	PKR 500,000
FIB (monthly)	PKR 2,500	PKR 5,000	PKR 10,000
Accidental Sum Assured (Additional)	PKR 100,000	PKR 250,000	PKR 500,000

In addition to the above basic plan benefits, Ek Do Teen Plan provides an optional benefit of In-patient Hospitalization to your child for a period of 5 years. You can choose from the following options:

Option	A	B
In-patient Limit	PKR 50,000	PKR 100,000
Room Type	General Ward	Semi-Private

**Note:** Any child from 1 month to 18 years of age can be nominated for this benefit.

#### Who can be covered under Ek Do Teen plan?

Anyone from the age of 18 to 60 years can be covered under this plan.

#### What is the term of Ek Do Teen Plan?

The available term range is 5, 10, 15, 20 & 25 years subject to a maximum age of 70 years at maturity.

#### What is the term of optional In-patient Hospitalization Benefit for Child Nominee?

The available term range for this optional benefit is 5 years only.

#### What is the premium for this Ek Do Teen Plan?

The premium for Ek Do Teen Plan is based on the plan type, term you choose and your age at the time of purchasing the plan. Premiums for each plan type are

given in the tables below.

The premium (PKR) will remain constant throughout the term of the plan.

Bronze					
Age	5	10	15	20	25
18 to 40	3,600	3,800	4,400	4,900	5,500
41 to 50	4,300	5,000	6,100	7,300	8,400
51 to 55	5,400	6,800	8,700	-	-
56 to 60	6,700	8,800	-	-	-

Silver					
Age	5	10	15	20	25
18 to 40	4,500	4,900	5,600	6,400	7,200
41 to 50	6,200	7,600	9,500	11,500	13,500
51 to 55	8,800	11,500	14,900	-	-
56 to 60	11,600	15,900	-	-	-

Gold					
Age	5	10	15	20	25
18 to 40	6,200	6,800	7,900	9,100	10,300
41 to 50	9,500	12,100	15,600	19,300	23,000
51 to 55	14,700	19,900	26,500	-	-
56 to 60	20,300	28,800	-	-	-

In addition, the premium for optional In-patient hospitalization benefit for child nominee is given below:

Option	A	B
In-patient Limit	PKR 50,000	PKR 100,000
Room Type	General Ward	Semi-Private
<b>Annual Premium</b>	<b>PKR 4,500</b>	<b>PKR 5,000</b>

**Note:** The premium for optional benefit will be in addition to the basic plan premium.

#### How will my beneficiaries make a claim under the Ek Do Teen 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.

#### What is a free look period?

A free look period of 14 days is available during which you can review your policy terms & conditions and can cancel the policy if needed. Your premium will be refunded if the written request for cancellation is received within 14 days of the issue date of the policy. Please note that Jubilee Life Insurance reserves the right to deduct the expenses incurred on medical examination, if any.

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

This policy has a thirty (30) days waiting period, during which claims arising only from Accidental Death (in case of main plan benefit) or Accidental injury (in case of optional benefit) would be payable. Full coverage under this policy takes effect thirty (30) days after the later of the Policy Issue Date and the last Alteration Date.

#### Important Notes:

- All scheduled admissions must be reported to Jubilee Life at least 48 hours prior to admission. Members must seek Jubilee Life's authorization before proceeding.

- For emergency admissions, the hospital/members will contact us within 24 hours for authorization

- For child in-patient hospitalization benefit, a separate health card shall be issued to the child nominee after enrollment.

- Policyholders must present medical card for their child in order to obtain treatment on credit at the accredited panel hospitals. Each member will also be required to complete and sign a claim form available at the service provider.

- In case of a medical emergency, members can reach us on the 24 hours emergency help lines.

- A member travelling outside Pakistan for business or holiday travel (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 reimbursement basis and will be within the Reasonable and Customary Charges for medical treatment of a standard and type usually available in Pakistan.

- This leaflet is for illustrative purposes only. You are advised to refer to the Illustration before purchasing a plan, and to refer to the terms and conditions in the policy document for understanding important features of the plan.

- This plan will cease on the earlier of:

- Death of Life Assured;
- Effective date of termination of the policy due to any reason as per standard policy condition;
- The Life Assured indulges in fraud and/or in any criminal activity or misdemeanor or is declared a proclaimed offender by any court of law in or outside Pakistan;
- Policy anniversary on which life assured turns 70;
- Due date of the first unpaid Premium.

#### Exclusions

No claim will be paid under basic plan benefit in the event being caused either directly or indirectly by:

#### A. Death Benefit

- a. Suicide or attempt to suicide occurring during the first 13 months from the Issue Date, Commencement Date as specified in Policy Schedule, date of Reinstatement, date of alteration and/or enhancement of benefits provided, whichever comes later.
- b. Any terminal illness
- c. During the thirty (30) days waiting period from the Issue Date of the policy

#### B. Accidental Death

1. Intemperance, illegal drug-taking, any crime committed by the Life Assured, self-inflicted injury while sane or insane, unreasonable failure to seek or follow medical advice, effect of alcohol or any drug, any other intoxicant, poison, gas or fumes, voluntarily or involuntarily taken.
2. Any form of war, invasion, hostilities (whether war be declared or undeclared), civil war, rebellion,

riots, insurrection, military or usurped power, or willful participation in acts of violence.

3. 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.
4. 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 Life Assured.

5. Any psychiatric, psychological, neurological or neuromuscular disorder.

6. Entering, operating or servicing, ascending or descending from or with any underwater or aerial device or conveyance except as a fare-paying passenger in an aircraft operated by a commercial passenger airline in a scheduled air service over an established passenger route.

7. Hernia, ptomaine's or bacterial infection, except pyogenic infection which shall occur with and through an accidental cut or wound.

8. Any terminal illness

#### C. In-patient Hospitalization Benefit

1. Any Pre-Existing Conditions
2. Any Treatment 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 Supplementary Contract 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 check-ups, 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 eyeglasses, 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 body.
9. Treatment of any refractive errors of the eyes including 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 Accidental 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. Any kind of inpatient treatment that could generally be done on an Outpatient basis or any Hospital Confinement primarily for diagnostic purposes, unless specifically authorized by the Company in writing.
14. Engaging in air travel, except when travelling in a licensed aircraft being operated by a licensed airline according to published schedules.
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 Supplementary Contract.
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 Supplementary Contract 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 23 (Twenty-three) 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.

#### Disclaimer

- This product is underwritten by Jubilee Life Insurance Company Limited.
- Please refer to the Policy Document for a detailed understanding of the 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 the various terms and conditions.

- Benefits may be available if the policyholder is aged 60 years or less, nearest birthday at the time of issuance.
- Not more than 2 (Two) Ek Do Teen Plan (Bronze, Silver or Gold) 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 the settlement of claims to the insured person(s) or beneficiary (ies).

#### Contact details

In case of complaint or for further details, please contact:

#### Jubilee Life Insurance Company Limited

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JUBILEELIFE.COM

**Jubilee**  
LIFE INSURANCE

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**EK DO TEEN PLAN**  
PROTECTION YOU CAN  
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