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# TAKAFUL FOR PAKISTANIS

We have made it our mission to create an individual health takaful proposal for the people of Pakistan.

Our plan includes features such as **In-Patient Hospitalization, Pre-existing Condition Coverage, Specialized Investigations/Day Care Surgeries** and even tertiary services such as **Doctor at Home, Online Medical Consultations, Discounted Lab Tests and Medication Delivery** to provide complete peace of mind and a holistic all-in-one solution.

## PLANS FOR FAMILIES

Benefits / Coverage	Plan A	Plan B	Plan C
Hospitalization Limit / Family / Annum (PKR)	Rs. 2,000,000	Rs. 1,000,000	Rs. 500,000
Room And Board Limits Per Day	Rs. 36,000	Rs. 15,000	Rs. 8,000
Enhancement of Hospitalization Limit Due to Accident	Rs. 1,000,000	Rs. 500,000	Rs. 250,000
Pre-existing Conditions Coverage*	Rs. 1,000,000*	Rs. 500,000*	Rs. 250,000*
Treatment for Hepatitis B & C (Interferon therapy/ Oral Treatment)*	Rs. 1,000,000*	Rs. 500,000*	Rs. 250,000*
Pre - Hospitalization (within 30 Days)	Covered		
Post - Hospitalization (within 30 Days)	Covered		
Emergency Medical Treatment (Accidental Only)	Covered		
Medical Evacuation	Rs. 150,000	Rs. 100,000	Rs. 75,000
Territorial Limits	Worldwide		
Specialist Investigation Outpatient (MRI, CT Scan, Thallium Scan, Endoscopy, Colonoscopy & Biopsy etc.)	Covered		
Day Care Surgeries	Covered		
Treatment of Fracture & Lacerated Wound	Covered		
Local Road Ambulance	Covered		
Death Due to Any Cause (Policy Holder Only)	Rs. 2,000,000	Rs. 1,000,000	Rs. 500,000
Doctor at Home Service	6 Visits		
Video Doctor Consultation	Unlimited		
Medicines	12% Discount & Free of Cost Delivery for Karachi Only		
Lab Tests	15% Discount & Free of Cost Sample Collection		
<b>Contribution</b>	<b>Rs. 258,000</b>	<b>Rs. 217,000</b>	<b>Rs. 180,000</b>

\*50% Cumulative Hospitalization Limit for the 1st Policy Year for pre-existing conditions and Hepatitis B&C Treatment.  
100% Cumulative Limit on Roll-Over Basis

\*Ailments / Diseases diagnosed 90 days prior to the purchase of policy will not be covered in the first year of the policy.

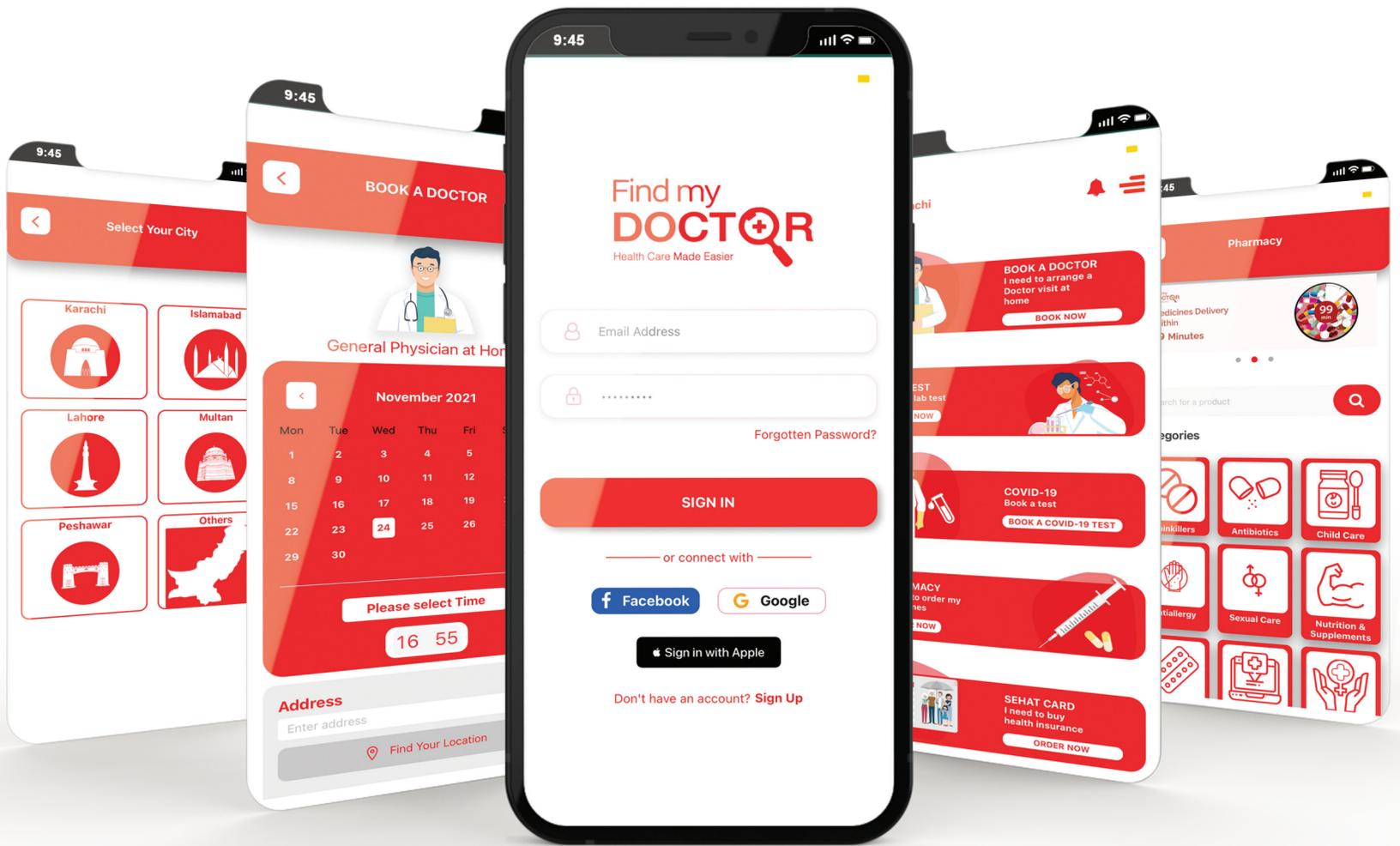
## POLICY & COVERAGE DETAILS

Eligibility Criteria
Coverage Type
Life Coverage for Policy Holder
Medical Coverage due to Accidents, Sickness, Inpatient and Day Care treatment
Coverage Criteria
Coverage for Account Holder's Family (Self, Spouse, Children & Siblings - maximum 4 lives)
Eligibility Criteria:
<ul style="list-style-type: none"> <li>Self &amp; Spouses up to 65 years</li> <li>Unmarried Children (Sons up to 25 years of age, Daughters up to marriage), Newborn infants to be covered from Birth</li> <li>Unmarried Siblings (Brothers up to 25 years of age, Sisters up to marriage)</li> </ul>

Particular	Self & Spouse	Children & Siblings
Hospitalization Limit / Family	Maximum 4 Covered Lives (Combined)	
<i>This refers to the total yearly limit (as defined in chosen plan) for Policy for Self, spouse, children and Siblings. Coverage amount is for one family unit.</i>		
Room And Board Limits Per Day	Yes	Yes
<i>Limits are equivalent to Private, Semiprivate and General Ward rates (depending on policy plan) at top-of-class hospitals such as Agha Khan University Hospital.</i>		
Enhancement of Hospitalization Limit Due to Accident	50% Coverage*	50% Coverage*
<i>Defined additional coverage over and above set hospitalization limit in case of hospitalization due to accident.</i>		
Pre-existing Conditions Coverage	50% Coverage*	50% Coverage*
<i>Defined part of total hospitalization limit may be used for treatment of an ailment that existed prior to the commencement of the policy*** from day 1 of coverage.</i>		
Treatment for Hepatitis B & C (Interferon therapy/ Oral Treatment)	50% Coverage*	50% Coverage*
<i>Defined part of total hospitalization limit may be used for medicinal treatment of Hepatitis B &amp; C, when it does not require hospitalization from day 1 of coverage.</i>		
Pre - Hospitalization (within 30 Days)	Full Coverage	Full Coverage
<i>All pre-hospitalization charges for the particular ailment within 30 days are covered up to the policy limit. (Lab tests, consultation and medicines)</i>		
Post - Hospitalization (within 30 Days)	Full Coverage	Full Coverage
<i>All post hospitalization charges for the particular ailment within 30 days are covered up to the policy limit.</i>		
Emergency Medical Treatment (Accidental Only)	Full Coverage	Full Coverage
<i>All emergency treatment due to accidents up to 48 hours are covered up to the policy limit without requiring 24 hours of hospitalization..</i>		
Medical Evacuation	Covered	Covered
<i>Defined Cumulative Limit on emergency transportation due to medical needs if required.</i>		
Territorial Limits	Worldwide	Worldwide
<i>Treatment cost will be covered in any geographical territory on reimbursement basis as per R&amp;C clause of local hospital.</i>		
Specialist Investigation Outpatient (MRI, CT Scan, Thallium Scan, Endoscopy, Colonoscopy & Biopsy etc.)	Full Coverage	Full Coverage
<i>Specialist Investigative Tests (as per policy) are covered up to the policy limit without requiring 24 hours of hospitalization.</i>		
Day Care Surgeries	Full Coverage	Full Coverage
<i>Day Care Procedures/Surgeries (as per policy) are covered up to the policy limit without requiring 24 hours of hospitalization.</i>		
Treatment of Fracture & Lacerated Wound	Full Coverage	Full Coverage
<i>All treatment of fractures and lacerated wounds are covered up to the policy limit.</i>		
Local Road Ambulance	Covered	Covered
<i>Coverage includes charges incurred on ambulance transport to hospital.</i>		
<p>*50% Cumulative Coverage of Hospital Limit for 1st Policy Year for Families for Pre-existing Conditions and Hepatitis B&amp;C treatment. 100% Cumulative Coverage on rollover policy.☐</p> <p>*** Ailments / Diseases diagnosed within 90 days of policy purchase will not be covered in the first year of the policy</p>		

## POLICY & COVERAGE DETAILS

Doctor at Home Service	6 Visits	
<i>Free Doctor Consultations at Home with PMC Verified Doctors through the Find My Doctor Application.</i>		
Video Doctor Consultation	Covered	Covered
<i>Unlimited free of cost Video Consultations with PMC Verified Doctors through the Find My Doctor Application.</i>		
Medicines	Worldwide	Worldwide
<i>12% discount and free home delivery of medications in under 99 minutes through the Find My Doctor Application in Karachi.</i>		
Lab Tests	Full Coverage	Full Coverage
<i>15% discount and free sample collection for over 3500 lab tests through the Find My Doctor Application in Karachi, Lahore and Islamabad.</i>		
Death Due to Any Cause	Primary Policy Holder Only	
<i>Death due to any cause of policy holder is covered as per terms and conditions.</i>		



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