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تکافل
Health Takaful

BankIslami

Get The Best Possible Treatment For Your Loved Ones.

With Health Shield Plan, we can offer you and your family a better medical treatment, As you have earned it with better Planning.

Jubilee Life Insurance Company Limited-Window Takaful Operations

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Health Shield

Modern medical care is very expensive. In the unfortunate event of your hospitalization or that of your family member extra burden will be placed on your income and access to quality health care can become very difficult.

The benefit provided by Health Shield will make sure that you and your family get the best possible treatment for In-Patient Hospitalization expenses. Health Shield provides protection for reasonable, customary and necessary hospitalization expenses for up to Rs. 500,000/

Why Health Shield should be your first choice?

Health Shield comes with the following set of attractive benefits that are unmatched in nature & are true value for money.

Offers	Status	Annual Benefit Limit
In-Patient Hospitalization Benefit	Yes	250,000 or 500,000
*Pre-Existing Conditions Covered	Yes	Upto 50%
Spouse & Children Cover	Yes	250,000 or 500,000

*Pre-existing conditions will be covered from 13th month onwards @ 10% addition every year up to maximum of 50% of the Annual Benefit Limit. The Rupee Value of the Pre-Existing coverage will be determined by applying the Percentage of Pre-existing conditions covered to the Annual Benefit Limit.

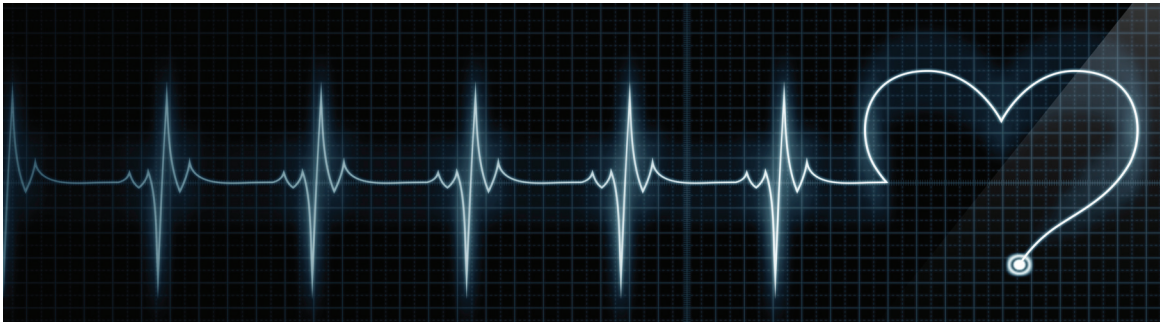
Product Packages:

Health Shield comes in 2 attractive packages that you can choose from as per your need and convenience. Both Packages of Health Shield have different Annual Benefit Limits as stated below:

Health Shield	Silver Health Shield	Gold Health Shield
In-Patient Hospitalization Benefit	250,000	500,000
Room Type	Semi- Private	Private
Spouse & Children Cover	YES	YES

What is In-Patient Hospitalization Benefit?

In-Patient Hospitalization Benefit means treatment and services provided for sickness, injury or a surgical operation to a patient who is admitted to a Network Hospital and assigned a bed. Expenses that arise out of such an admission will be paid under the coverage of the Health Shield as per the terms and conditions of its Participant Membership Document.



What is the Term of Health Shield?

Health Shield can be availed for at least 5 years. After every 5 years, you would be required to re-apply for the product. Renewal of the Membership after the end of its initial 5 year term shall depend upon acceptance by the Participant of the terms and conditions offered by the Window Takaful Operator at the time of renewal.

Health Shield	Silver Health Shield	Gold Health Shield
Term	5 Years	

What is the Contribution for Health Shield?

*The Contributions will be charged based on the age of the Covered Person. The Contribution ranges from a minimum of PKR 4,700 to a maximum of PKR 33,300.

Please refer to FAQs for details.

* As per Terms & Conditions.

What fees are applicable to this Plan?

The following fees will be applicable to Health Shield Plan:

Wakalah Fee* From AHTPF	50% of each Takaful Contribution for Benefits covered under Participant Membership Document
Mudarib Share*	The Window Takaful operator (Mudarib) will be entitled to 40% of the Investment Income earned by AHTPF (Rabb ulMaal) on the basis of Mudarabah

* Reviewable by the Window Takaful Operator.

Who can be covered under Health Shield?

Anyone who is 1 month to 55 years of *age can be covered under Health Shield.

Health Shield	Silver Health Shield	Gold Health Shield
Entry Age	01 month to 55 years	

*As per terms and conditions.

FAQs

Why choose Health Shield?

Health Shield provides following benefits:

	Basic Cover	*Inclusion of Pre-Existing Conditions
Annual Benefit Limits (PKR 250,000 or 500,000)	In-Patient Hospitalization Benefit	In-Patient Hospitalization Benefit (Upto 50%)

*Pre-existing conditions will be covered from 13th month onwards @ 10% addition every year up to maximum of 50% of the Annual Benefit Limit. The Pre-Existing Condition shall follow a schedule as provided in the Membership terms and conditions.

- In-Patient Hospitalization Cover - as per your choice of Package
- *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

*Pre-existing conditions will be covered from 13th month onwards @ 10% addition every year up to maximum of 50% of the Annual Benefit Limit.

Is there any Waiting Period under the Plan?

Yes, the Plan has an initial Waiting Period of 30 days for Sickness, during which claims arising due to Sickness will not be payable. The Coverage for Sickness under the Plan takes effect thirty (30) days after the later of the Membership Issue Date and the Last Alteration Date for attachment of Benefit Covered under this Membership. There is no Waiting Period in case of Injury.

Is there a Free Look Period under the Plan?

Health Shield Plan offers a free look period of 14 days during which you can review your Plan terms and conditions and cancel Membership. Your contribution will be refunded if the written request for cancellation is received within 14 days of the issue date of the Membership. Expenses incurred on medical or financial examination(s), if any, and any Takaful Contributions paid by the Member into the AHTPF, may be deducted.

What is a Pre-Existing Condition?

'Pre-Existing Conditions' 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 Membership for the Covered Person concerned, or

- which originated or was known or reasonably should be known to the Life Covered or the Covered Person to exist prior to the Issue Date of the Membership, whether or not treatment, or medication, or advice, or diagnosis was sought or received.

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

"Inclusion of Pre-Existing Conditions" means that in case if a Covered Person has been suffering from an ailment/medical condition prior to availing the Health Shield Plan, then in that case*expenses related to that particular ailment/medical conditions will also be covered.

Under Health Shield, the Pre-Existing Conditions would be covered from the 13th month from the commencement of the cover.

*As per Terms & Conditions.

Would all Pre-Existing Conditions related expenses 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	*1	2	3	4	5
Pre-Existing Conditions Covered	No	10%	20%	30%	40%

*Pre-existing conditions will be covered from 13th month i.e. (after 1st Year) onwards @ 10% addition every year up to maximum of 50% coverage.

Can I continue Health Shield after 5 years as well?

Yes, you have the option to renew Health Shield again in case you wish to. Renewal of the Membership will depend on your acceptance of the Terms & conditions offered by the Window Takaful Operator at time of renewal (at the end of the initial membership term of 5 years).

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 Health Shield, your Pre-existing Condition counter would initiate from your previous maximum. However, the maximum coverage for Pre-Existing Conditions will only be up to 50% of the Annual Benefit Limit.

What is the Contribution that I will have to pay?

The Contribution for Health Shield will be based upon the age at entry of the Covered Person(s) as per the below table.

Age	Silver Health Shield	Gold Health Shield
0	6,500	15,000
1	6,500	15,000
2	6,500	15,000
3	6,500	15,000
4	6,500	15,000
5	6,500	15,000
6	6,500	15,000
7	6,500	15,000
8	6,500	15,000
9	6,500	15,000
10	6,500	15,000
11	6,500	15,000
12	6,500	15,000
13	6,500	15,000
14	6,200	14,100
15	5,800	13,300
16	5,500	12,500

Age	Silver Health Shield	Gold Health Shield
17	5,100	11,700
18	4,700	10,800
19	4,700	10,800
20	4,700	10,800
21	4,700	10,800
22	4,700	10,800
23	4,700	10,800
24	4,700	10,800
25	4,700	10,800
26	5,000	11,500
27	5,400	12,200
28	5,700	12,900
29	6,000	13,700
30	6,300	14,400
31	6,300	14,400
32	6,300	14,400
33	6,300	14,400

Age	Silver Health Shield	Gold Health Shield
34	6,300	14,400
35	6,300	14,400
36	6,800	15,400
37	7,200	16,500
38	7,700	17,600
39	8,200	18,700
40	8,700	19,800
41	8,700	19,800
42	8,700	19,800
43	8,700	19,800
44	8,700	19,800

Age	Silver Health Shield	Gold Health Shield
45	8,700	19,800
46	9,800	22,500
47	11,000	25,200
48	12,200	27,900
49	13,400	30,600
50	14,600	33,300
51	14,600	33,300
52	14,600	33,300
53	14,600	33,300
54	14,500	33,300
55	14,500	33,300

Can I avail Health Shield for my Spouse & Children?

Yes. You may add your Spouse and children with in this Plan. However, you will have to pay additional Contribution as per the age of the Spouse and the children.

Which Network Hospitals are available?

Jubilee Life – Window Takaful Operations has developed a network of around 200 carefully selected hospitals spread across the country. A hospital panel list shall be provided to you along with the Participant Membership Document at the time you obtain this Plan.

What are the advantages of a Network Hospital?

In case of hospitalization, you can select any of the Network Hospitals to obtain quality medical care without having to pay out of pocket. You can avail the credit facility arranged by Jubilee Life – Window Takaful Operations through a simple Pre-authorization procedure and Jubilee Life – Window Takaful Operations 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 Top Network Hospitals are available in main cities of Pakistan?

By opting for Health Shield, you have access to Top Network Hospitals located in the main cities of Pakistan which include 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 Quaid-e-Azam International Hospital
Rawalpindi	Maryam Memorial Hospital
Faisalabad	Faisal Hospital Mujahid Hospital
Multan	City Health Care Pvt Ltd Fatima Medical Centre

Definitions:

In-Patient Hospitalization: A patient admitted in the hospital for the treatment of medical condition

Network Hospitals: Hospitals which are on the panel lists of Jubilee Life – Window Takaful Operations

In-admissible conditions: Medical conditions which are not covered under Health Shield.

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 – Window Takaful Operations at least 48 hours prior to admission. Covered Person(s) must seek Jubilee Life – Window Takaful Operations' authorization before proceeding
2. For emergency admissions, the hospital/Covered Person(s) will contact us within 24 hours for authorization
3. A separate health card shall be issued to the Participant after enrollment
4. Covered Person(s) must present their medical cards in order to obtain treatment on credit at the accredited panel of providers. Each Covered Person will also be required to complete and sign a claim form available at the service provider
5. In case of a medical emergency, Covered Person(s) can reach us on the 24 hours emergency lines
6. A Covered 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 Takaful) 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.
7. This leaflet is for illustrative purposes only. You are advised to refer to the Illustration before obtaining the Plan, and to refer to the terms and conditions in the Participant Membership Document for details of the important features of the Plan.
8. The membership will cease on the earlier of:
    - Death of Life Covered;

- End of Membership Term
- Due date of the first unpaid Contribution, given that Contribution is not paid within the Grace Period.

Exclusions:

The Exclusions in this section are in addition to any other Exclusion that may be contained in the Participants Membership Document. This product does not cover 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 Membership during the first Membership Year. Subsequently, Pre-Existing conditions will be covered according to the following table:

Year	1	2	3	4	5
Pre-Existing Conditions Covered	No	10%	20%	30%	40%

***Pre-existing conditions will be covered from 13th month onwards @ 10% addition every year up to maximum of 50% coverage. The Pre-Existing coverage provided in the above schedule is as a percentage of the Annual Benefit Limit.**

2. Any Treatment received in a 'Non Approved Hospital' by the Covered Person. Use of 'Non Approved Hospitals' and Physicians who have not been authorized by the Window Takaful Operator to provide treatment under this membership 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 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 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 Covered 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 Window Takaful Operator 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 Covered 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 Covered 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 Covered Person in lieu of treatment usually and customarily provided for the medical condition concerned in Pakistan, except with the Window Takaful Operator'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 Covered 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 Membership.
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 Window Takaful Operator'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 the Covered 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 Takaful except as hereinbefore defined.
29. Costs or benefits payable under any legislation or corresponding takaful cover relating to occupational death, injury, illness or disease. This Membership 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 60 (Sixty) years old at the date of the onset of the event giving rise to a claim, unless agreed otherwise by the Window Takaful Operator in writing prior to the inception of the Membership.

Jubilee Life Insurance Company Limited

Jubilee Life Insurance Company Limited was incorporated in Pakistan on June 29, 1995 as a Public Limited Company under the Companies Ordinance, 1984.

Jubilee Life commenced its Window Takaful operations from July 07, 2015 (19th of Ramadan 1436 Hijri). The purpose was to provide Shariah compliant Takaful products.

All business operations and products of Jubilee Life – Window Takaful operations are approved and supervised by its independent Shariah Advisor.

What is Takaful?

"Takaful" is an Arabic word which means "joint guarantee". It is a community-pooling system, based on the principles of brotherhood and mutual cooperation, where participants contribute in a common fund to help those who need it the most.

The system runs on these principles:

1) Participants pool a small amount called "Contribution" into a Waqf Fund, on the basis of "Tabarru", to protect themselves and each other against specified risks

2) The Window Takaful Operator manages a Waqf Fund, called Accident and Health Takaful Participants' Fund (AHTPF), with due diligence and prudence in the capacity of "Wakeel"

3) The claims are paid from the AHTPF

4) Surplus amount, if any, may be distributed among the participants as per the advice of Shariah Advisor and Appointed Actuary of the Company

Surplus Sharing

Takaful not only provides sharing of risks, but also offers Surplus sharing, a unique feature provided to the Participants. By contributing Tabarru (Donation), the Participant is entitled to possible Surplus sharing from the Waqf Fund. If at the end of the stated period, any excess amount is left after paying off claims and other costs, it is utilized for the following purposes:

1) A portion of the fund would be set aside to strengthen the Waqf Fund for future excessive claims;
2) Remaining surplus may be distributed among the Participants, on a fair and equitable basis.

In any case the Surplus would not belong to the Window Takaful Operator and would always be used for the benefit of the Pool/or the public at large.

What is a Family Takaful Plan?

A Family Takaful Plan is an arrangement, which rests on key Shariah principles of mutual cooperation, solidarity and wellbeing of a community.

Under a Takaful arrangement, individuals come together and contribute towards the common objective of protecting each other against financial losses by sharing the risk on the basis of mutual assistance.

Our Shariah Advisor

All business operations and products of the Window Takaful Operations are approved and supervised by its independent Shariah Advisor, who is an eminent and renowned Shariah Scholar.

An in-house Shariah Compliance Department supervises the implementation of promulgated Shariah Rulings & Guidelines pertaining to different operational and investment related issues.

An external Shariah Audit further certifies Shariah Compliance of the Window Takaful Operator.

Disclaimers

- This product is underwritten by Jubilee Life Insurance Company Limited – Window Takaful Operations. It is not guaranteed or covered by Bank Islami Pakistan Limited or its affiliates and is not a product of the Bank.
- A personalized illustration of benefits will be provided to you by a Takaful Consultant. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- Please refer to the Participant Membership Document (PMD) for detailed understanding of the various terms and conditions.
- Bank Islami Pakistan Limited is acting as an agent of Health Shield on behalf of Jubilee Life Insurance Company Limited-Window Takaful Operations and is not responsible in any manner, whatsoever to the customer, his/her beneficiaries or any third party.
- Health Shield is processed and approved by Jubilee Life Insurance Company Limited – Window Takaful Operations' underwriting guidelines. Bank Islami Pakistan Limited is not responsible for the processing and approval of these applications in anyway, whatsoever.

CERTIFICATE OF SHARIAH COMPLIANCE

FOR JUBILEE LIFE INSURANCE COMPANY LTD – WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of Jubilee Life Insurance Company Ltd – Window Takaful Operations, I hereby certify that I have reviewed the structure of **"Jubilee Family Takaful-Health Shield"** for Bank Islami, which is based on the "Wakalah-Waqf Takaful Model". I have examined all relevant processes, product specifications and related documents, including the Participant's Membership Document. In addition, I have also reviewed in detail and perform continuous monitoring of the investments with regard to all Family Takaful Funds.

Based on the Shariah rulings and to the best of my knowledge and belief, the **"Jubilee Family Takaful-Health Shield"** of Jubilee Life Insurance Company Ltd – Window Takaful Operations, investments of all Takaful Funds, relevant documents and processes are fully compliant from all aspects of Shariah.

In my opinion, it is permissible from Shariah point of view to obtain Membership in this product, participate in the Waqf Fund and benefit from it.

Mufti Zeeshan Abdul Aziz
Shariah Advisor
13-2-2017

Jubilee
FAMILY TAKAFUL

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*Conditions Apply