

## Adamjee Life Sehat Kafalat

Health is important to live life to the fullest. Having good health is of core importance to human happiness.

Adamjee Life with a believe that living a healthy life would extend longevity, introduces Adamjee Life Sehat Kafalat that offers the option of daily cash benefit on Hospital Confinement due to sickness and accident.

One can opt Adamjee Life Sehat Kafalat for his/herself, spouse and children (up to the age of 25 years) and enjoy Hospitalization Cash Benefit during the policy term.

### Benefit Limits and Annual Premium per Insured Person:

By paying annual premium of just Rs.500/- insured will get the hospitalization benefit of Rs 2,000/- per day, up to a maximum of 30 days during a policy year.

Per confinement benefit is limited to a maximum of 15 days of hospitalization. Successive periods of hospital confinement, due to same or related causes, not separated by more than thirty (30) days shall, for the purpose of evaluating a claim, be considered to constitute one continuous period of hospital confinement.

### Eligibility

Individual within the age bracket of 18-59 years can opt Adamjee Life Sehat Kafalat. It provides coverage up to maximum age of 60 years. The eligibility for children to get insured is minimum 3 months and maximum 24 years and coverage can go up to maximum of age 25 years.

15 days waiting period from policy commencement date shall be applicable for sickness related hospitalization.

## Adamjee Life Nigraan

Large unexpected expenses could wipe out all savings and perpetuate poverty. Adamjee Life offers Adamjee Life Nigraan that helps to cope with shocks, such as large unforeseen expenses or loss of the main source of income.

One can protect his/her family by choosing any of the plans being offered under Adamjee Life Nigraan against threats to life cycle management and the maintenance of adequate livelihoods.

Any of the below stated plans could be selected according to the desired Sum cover up to 1 million that will be payable on death (due to any cause with the specified exclusions) during the inforce term of this plan.

Plan	Monthly Benefit (Rs.)	Annual Premium (Rs.)
Silver	300,000	1,200
Gold	500,000	2,200
Platinum	1,000,000	4,500

### Eligibility

Individual within the age bracket of 18-59 years can opt Adamjee Life Nigraan. Cover is available for one (1) year term and is annually renewable. It provides coverage up to maximum age of 60 years. There is no waiting period under the policy.

## Adamjee Life Mustaqbil Ki Zamanat

We all are living with the risk of being unable to keep up with the cost of life if we lose our income due to death.

Adamjee Life Mustaqbil ki Zamanat offers monthly benefits to help surviving the beneficiaries to cover ongoing household expenses. The continuation of monthly payments to help replace an earner's paycheck can help give a family time and options so they can adjust and make decisions in their own time.

Coverage is offered for one-year term and is renewable annually. The coverage plans offered for the life insurance are mentioned below:

Plan	Monthly Benefit (Rs.)	Benefit Term*	Annual Premium (Rs.)
Silver	20,000	1 year	1,000
Gold	30,000	1 year	1,500
Platinum	40,000	1 year	2,100

\*Benefit Term means the monthly benefit will be payable for this number of years after the death of the insured

### Eligibility

Individual within the age bracket of 18-59 years can opt Adamjee Life Mustaqbil ki Zamanat. The maximum coverage age is 60 years.

### Free-Look Period - (All Plans)

The plan offers a free-look period of 14 days during which you can cancel your policy by contacting Adamjee Life, and have your premium refunded.

### Term of the Plan:

1 Year

### Claim Intimation

Particulars	Adamjee Life Sehat Kafalat	Adamjee Life Mustaqbil Ki Zamanat & Adamjee Life Nigraan
<b>Process:</b>	For claims, insured can contact Adamjee Life by themselves using any one of the given contact details.	In the event of a claim during the term of the life insurance policy, the nominee has to intimate the insurance company. To make sure that the claim is processed as quickly as possible, we do ask nominee, or someone on his/her behalf, let us know of any claim you're making within 30 calendar days from the date that the incident occurred.

### Requirements:

Some mandatory documents required to process claim are CNIC - Insured Person / Dependent (if applicable) in case of minor dependent copy of B-Form required, Itemized Hospital Bill, Hospital Discharge Summary, Medical Records & Copy of Policy Specification Schedule.

Some mandatory documents required to process claim are Claim Forms, Death certificates (NADRA / Union Council), Original Policy Documents, Hospital & Medical Records, CNIC Copies of the Nominee(s) and the Insured. Additional documents in case of accidental death required are: Police Report, Post Mortem Report, Rescue Report and Newspaper cutting.

You can contact us on 111-11-5433 or email us at [help\\_claims@adamjeelife.com](mailto:help_claims@adamjeelife.com)

### Exclusions:

Adamjee Life Sehat Kafalat	Adamjee Life Mustaqbil Ki Zamanat & Adamjee Life Nigraan
<p>The Company will not be liable to pay a benefit if any claim arises directly or indirectly, wholly or partly from:</p> <ol style="list-style-type: none"> <li>1) Hospital confinement of less than 24 hours.</li> <li>2) Claim during the waiting period.</li> <li>3) self-inflicted injury, wilful exposure to risk.</li> <li>4) Combat duties/ military exercises/ active duties of provision of security or protection services</li> <li>5) Involvement in illegal activities</li> <li>6) Pregnancy, childbirth, abortion, or miscarriage.</li> <li>7) HIV / AIDS</li> <li>8) Hospitalization as a result of cosmetic surgery</li> <li>9) Congenital anomalies</li> <li>10) Mental or nervous disorders</li> <li>11) Participating in dangerous or professional sports/activities more than once a month or for a living</li> <li>12) Natural disaster</li> <li>13) Dental care or surgery</li> </ol>	<p>(For detailed exclusions refer to policy terms and conditions) The Company shall not be liable to make any payment in respect of death arising directly or indirectly from or traceable to:</p> <ol style="list-style-type: none"> <li>1) Pre-existing medical conditions.</li> <li>2) Suicide</li> <li>3) Participation in hazardous or professional sports</li> <li>4) Participation in combat duties</li> <li>5) Unlawful act</li> <li>6) Active participation in war</li> <li>7) Entering, servicing, operating, travelling in or ascending into or descending from any aircraft or aerial craft except as a fare paying passenger</li> </ol>

\* For detailed exclusions, please review the policy terms and conditions

### Disclaimer:

- This product is underwritten by Adamjee Life Assurance Co. Ltd. It is not guaranteed or insured by "Bank" or its affiliates and is not a product of the Bank.
- All applications are processed and approved by Adamjee Life, as per their underwriting guidelines. Mobilink Microfinance bank is not responsible for the processing and approval of these applications in any way, whatsoever.
- This brochure only provides an introduction to the benefits available under the policy. A detailed description of how the contract works is given in the 'Terms and Conditions', which will be provided after the customer avails the service.
- The Bank is acting as a corporate insurance agent of Adamjee Life Assurance Co. Ltd. which underwrites the policy and the Bank shall not be held responsible for any liability under the policy in any manner whatsoever to the policyholder(s) or claimant(s).

## Adamjee Life Assurance Co. Ltd.

### Registered Office:

Office No. 505, 5th Floor, ISE Towers, 55-B, Jinnah Avenue, Blue Area, Islamabad.

### Principal Office

3rd and 4th Floor, Adamjee House, I.I. Chundrigar Road, Karachi - 74000.

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## Mustaqbil ki Zamanat

On death of the insured person during the term of this plan, a fixed monthly amount is payable for 01 Year Term.



## Sehat Kafalat

Admission in a registered hospital in Pakistan due to injury or sickness.



## Nigraan

Payable of Sum Assured on death on life assured. Either via Natural or Accidental Cause

Let's build a good life - together

Exclusive customized payment solutions

Registered & Supervised by the Securities and Exchange Commission of Pakistan