

Dost Muhafiz

Specified Healthcare & Insurance Products

WEBDOC

| Premium | Rs. 40 | Rs. 300 | Rs. 500 | Rs. 1,000 |
|---|-------------------------|-------------------------|-------------------------|-----------------------------|
| Tenure | Weekly | Quarter | 6 Months | Annual |
| Hospitalization – Maximum Annual Limit | Rs. 20,000 | Rs. 50,000 | Rs. 100,000 | Rs. 200,000 |
| Per Confinement | Up to the Limit | Up to the Limit | Up to the Limit | Up to the Limit |
| Co-payment (in case of Treatment at a Non-Panel Hospital) | 100% re- imbursement | 100% re- imbursement | 100% re- imbursement | 100% re- imbursement |
| Unlimited Doctors Services over the phone, Voice, and Video for FAMILY | FAMILY | FAMILY | FAMILY | FAMILY |
| Room and board General ward | up to Rs. 1,000 | up to Rs. 3,000 | up to Rs. 5,000 | up to Rs. 10,000 |
| Ambulance Maximum | Rs. 1000 | Rs. 1000 | Rs. 1000 | Rs. 1000 |
| | Covered | Covered | Covered | Covered |

| | | | | |
|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| MRI, CT scan, Endoscopy, Angiography, Thallium Scan | (During hospitalization only) | (During hospitalization only) | (During hospitalization only) | (During hospitalization only) |
| Dialysis (if recommended by doctor), Kidney Stone | Covered | Covered | Covered | Covered |
| | (During hospitalization only) | (During hospitalization only) | (During hospitalization only) | (During hospitalization only) |
| Cataract Surgery, Treatment of fracture PEC | Not Covered | Not Covered | Not Covered | Not Covered |
| In case of accident limit | 100% Covered | 110% Covered | 110% Covered | 110% Covered |
| Age Limit | 18-65 years | 18-65 years | 18-65 years | 18-65 years |
| Pre-Existing Conditions (PEC) | Not Covered | Not Covered | Not Covered | Not Covered |
| Loss of Income during Hospitalization (maximum 30 days) | Rs. 500 per day | Rs. 1000 per day | Rs. 1000 per day | Rs. 1000 per day |
| Burial Charges | Rs. 2,500 | Rs. 5,000 | Rs. 10,000 | Rs. 25,000 |

Claim – EXCLUSIONS

Payment of claims is subject to exclusions, as outlined below. Health Insurance Cover shall not cover

- Any preexisting conditions
- Congenial disease is not covered
- HIV/Aids related disease are not covered

- Intentional and due to quarrel injuries are not covered
- OPD of all sorts Any admission less than 24 hours and no overnight stay is considered as OPD, and day care will not be covered
- Gyne related diseases are not covered
- Surgical procedures e. cosmetic surgeries, joint replacement, dental procedures are not covered
- Regular medications such as Insulin
- Any Special Investigations which are not due to the admission or being
- War, strikes, riots, civil commotion and any natural or manmade perils (including chemical, nuclear, biological, and radiological) that results in the declaration of a state of emergency on a local or national level

TERMS AND CONDITIONS

- Claim will be calculated according to normal charges of the hospital around claimant's city
- Maximum limit of Surgeon Fee is Rs. 10,000/- in case of surgical procedures and other charges e. anesthesia, operation room charges will be calculated at standard rates
- In case disease related to fever claimant must provide PCR/Corona report
- Nursing charges are not payable
- Medicines on discharges are not covered
- Food charges are excluded
- Working ladies and working at home ladies cannot claim for income loss compensation
- 7 Days waiting period applied

NOTICE OF CLAIMS

The Company shall be notified of the occurrence of Insured Claim as soon as possible, but not later than 15 (Fifteen days) from the date of discharge from hospital, which it shall be treated as time barred and the Company shall not be bound to pay the Claim.

For each Claim reported, the Company shall obtain:

From the Claimant:

1. Admission Slip of Hospital
2. Discharge Slip of Hospital
3. Doctor Prescription/Note for admission or Medical History
4. Medical Reports, if any
5. Any Bills to be
6. CNIC Both Sides
7. In case of income loss compensation customer must submit proof of income loss e salary slip etc.

If there is a dispute, suspected fraudulent activity on the claim or a unique situation which requires further clarification, the payment period can be extended but shall not exceed fifteen (15) working days, or as long as the dispute takes to resolve in the legal system.