

# Nissa Health Insurance

## TERMS & CONDITIONS

### Introduction:

**WEBDOC** and JazzCash bring “**Nissa Health Insurance,**” for women an innovative health insurance facility dedicated for our female customers and their families.

This coverage addresses the financial needs for health coverage for you and provides unlimited access to online doctors for your family. You can easily purchase this insurance plan using your JazzCash mobile account instantly.

With this hassle-free and simple service, customers will not have to go through time-consuming documentation processes, carry health insurance cards, or seek permission before treatment.

### Product Features:

- **Insurance Plan for Women:** The product is specifically designed for Women Health, keeping in view their medical needs plan provides financial protection for unexpected medical costs.
- **Call A DOC:** A service that provides free telephonic consultation with a professional doctor. Registered customers’ family members can also call for telephonic consultation.
- **Fluent Process:** The paperless enrollment process allows for enrollment in just a few minutes. No medical examinations are required for enrollment.

### Product Details

JazzCash, in partnership with **WEBDOC** Pakistan, brings **Nissa Health Insurance for women,** which provide complete freedom in managing health-related risks. This new feature eliminates the need for customers to visit doctors in-person and provides unlimited free voice and video calls. With **Women Health Insurance,** managing your health has never been more convenient and stress-free.

### Features:

- Financial protection in case of hospitalization
- Coverage for customer and Free online consultation for entire family
- No condition on panel hospitals
- Generous cash benefit amounts

- Simplified coverages tailored as per your needs.
- Instant claims processing through digital medium

#### Premium Mode

<b>Annual Premium</b>	PKR 1,999
<b>Monthly Premium</b>	PKR 166
<b>Daily Premium</b>	PKR 6

<b>Premium</b>	Rs. 1,999
<b>Coverage Period</b>	Annual
<b>Coverage</b>	
<b>Hospitalization – Maximum I Limit</b>	Rs. 200,000
<b>Room and board General ward Daily Limit</b>	up to Rs. 10,000
<b>Special Investigation</b>	up to Rs. 30,000 Part of IPD
<b>Maternity and C-Section &amp; Coverage for Female specific cancers, osteoporosis, rheumatoid arthritis</b>	up to Rs 100,000 (other than IPD/Hospitalization)
<b>Accidental Hospitalization Coverage</b>	Additional Rs. 20,000
<b>Per Confinement</b>	Up to the Limit
<b>Nursing Charges</b>	Not Covered
<b>Food Charges</b>	Not Covered

<b>Co-payment (in case of Treatment at a Non-Panel Hospital)</b>	100% re-imbusement
<b>Unlimited Doctors Services over the phone, Voice, and Video for FAMILY</b>	FAMILY
<b>Ambulance Maximum</b>	Rs. 1000
<b>MRI, CT scan, Endoscopy, Angiography, Thallium Scan</b>	Covered
	(During hospitalization only)

- Claims will be calculated according to the normal charges of the hospital in the city where the claimant reside.
- The maximum limit for surgeon fees is Rs. 10,000/- in the case of surgical procedures. Other charges such as anesthesia and operation room charges will be calculated at standard rates.
- In case of a disease related to fever, claimants must provide a PCR/corona report.
- Nursing charges are not payable.
- Medicines upon discharge are not covered.
- Food charges are excluded.
- A 7-day waiting period is applied.
- Hospitalization counts after admission and overnight stay for more than 24 hours.
- Cosmetic surgeries, Dental care or any other surgeries pertaining to skin care is not covered.
- Pre-existing conditions are not covered.
- The policy is underwritten by our underwriting partners. All other general terms and conditions of Health insurance coverage applies.
- Miscarriage purposely isn't covered in insurance.