Hikmat Insurance Plan حکمت بیمہ پلان

Hospitalisation Cash Back اسپتال میں داخلے پر کیش بیک

Proposal Form درخواست فارم

Details of Life Assured بیمہ شدہ شخص کی تفصیلات

1. Name of Life Assured: ____________ بیمہ شدہ شخص کا نام
2. Father's Name/Husband's Name: ____________ والد/ شوہر کا نام
3. CNIC No: ____________ کمپیوٹرائزڈ قومی شناختی کارڈ نمبر
4. Date of Birth: ____________ تاریخِ پیدائش
5. Gender: جنس ☐ Male مرد ☐ Female عورت ☐ Transgender خواجہ سرا
6. Height: قد ____________
7. Weight: وزن ____________
8. Marital Status: ازدواجی حیثیت ☐ Single غیر شادی شدہ ☐ Married شادی شدہ ☐ Widow(er) بیوہ/رنڈوا ☐ Divorced طلاق یافتہ
9. Religion: ____________ مذہب
10. Nationality: ____________ قومیت
11. Address: ____________ پتہ
12. Mobile No: ____________ موبائل نمبر
13. Email: ____________ ای۔میل
14. Occupation: ____________ پیشہ
15. Exact Nature of Job: ____________ ملازمت کی بالکل صحیح نوعیت
16. Account No: ____________ اکاؤنٹ نمبر
17. Annual Income: ____________ سالانہ آمدنی
18. Source of Income: ____________ ذریعۂ آمدنی

Plan Details پلان کی تفصیلات

Select Plan پلان کا انتخاب	Premiums (Rs.) پریمیئمز(روپے)	Daily Cash Benefit for Hospitalisation (Rs.) اسپتال میں داخلے کی صورت میں یومیہ بنیاد پر ادائیگی کی رقم(روپے)	Daily Cash Benefit in case of Admission in ICU (Rs.) آئی سی یو میں داخلے کی صورت میں یومیہ بنیاد پرادائیگی کی رقم(روپے)
☐ Plan A پلان اے	3,550	2,000	4,000
☐ Plan B پلان بی	6,500	5,000	10,000
☐ Plan C پلان سی	11,350	10,000	20,000

Age Range	Term of Plan	Mode of Payment
18 to 59	1 year	Annually Renewable
اہلیت کی عمر 18 سے 59	پلان کی مدت 1 سال	ادائیگی کا طریقہ سالانہ بنیاد پر قابلِ تجدید

Supplementary Life Insurance Cover اختیاری بیمۂ زندگی کا تحفظ

Select Plan پلان کا انتخاب	Age عمر	Annual Premium (Rs.) سالانہ پریمیئم(روپے)	Sum Assured (Rs.) مجموعی بیمہ (روپے)
Silver سلور	☐ 18-39	1,550	250,000
	☐ 40-49	3,100	
	☐ 50-59	9,000	
Gold گولڈ	☐ 18-39	2,600	500,000
	☐ 40-49	5,750	
	☐ 50-59	17,550	
Platinum پلاٹینم	☐ 18-39	4,750	1,000,000
	☐ 40-49	11,000	
	☐ 50-59	34,650	

The Hospitalisation Dilemma

Today's fast paced commercial age has taken its toll on our lives. We find ourselves occupied almost all the time and the element that is most neglected is our health and well-being. Although knowing that every aspect of our lives has a direct relationship with our health, our tight schedules do not allow us the time for a self-evaluation.

Its only when we fall sick or face an unfortunate incident when reality strikes, and by that time it is too late. Keeping the suffering of sickness and accident aside, the impact of such an incident/accident on our daily lives and that of our dependents is tremendous. In such a situation, we find ourselves handicapped as we lose track of our day to day activities.

In case of severe illness/major accident, the hospital expenses are the additional burden that falls entirely on either our savings or on our dependents. In such a situation, the financial impact becomes two-fold: On one hand, Hospitalisation of the breadwinner stops the cash inflow to the household, while on the other hand the burden of the hospital expenses has to be managed. The situation becomes tricky and a cause of worry for the individual as well as for his/her dependents.

Adamjee Life Hikmat Insurance Plan Offer

Keeping the above scenario in view, Adamjee Life offers a unique coverage plan intended to cover the hospital expenses due to Hospitalisation in case of sickness or accident. Under the Adamjee Life Hikmat Insurance Plan, you can choose a daily allowance that will be compensated to you in case of your unfortunate Hospitalisation due to either accident or sickness. The benefit doubles in case of your confinement in 'Intensive Care Unit (ICU)'. The plan also enables to get life insurance coverage with premiums tailored to your age as an optional feature thus making the plan an all-encompassing one.

For Bank Alfalah Customers Only

Adamjee Life Hikmat Insurance Plan is exclusively designed for Bank Alfalah customers and can be conveniently obtained through Bank Alfalah branches. Under the Adamjee Life Hikmat Insurance Plan, 3 different plans are available which can be coupled with a life insurance offering of your choice.

Online Medical Consultation Feature*

Hikmat Insurance Plan also offers an online Medical Consultation feature for the customers. This service can also be availed by the spouse and children of the insured. Under this service, the customer can register and book appointments through the 'Sehat Kahani' Corporate Application (phone based or web based) for self and for his/her spouse using registered credentials. The online portal can be accessed / app can be downloaded from live.sehatkahani.com

*Medical Consultations offered in collaboration with Community Innovation Hub (owner of 'Sehat Kahani' Brand).

Adamjee Life Hikmat Insurance Plan Coverage Options

Adamjee Life Hikmat Insurance Plan offers 3 different coverages amount. You can choose from any of the coverages based on your requirement and affordability.

Waiting Period for Sickness related Hospitalisation: The benefit of Hospitalisation due to sickness is effective after 15 days of subscription. This waiting period is only for first time subscription, and not applicable on renewals.

Benefit Description

Under the Adamjee Life Hikmat Insurance Plan, Adamjee Life will pay the daily cash benefit for each 24-hour period of hospital confinement up to a maximum of 120 days. The cash benefit will be increased in case of confinement in an Intensive Care Unit (ICU). In case of admission in ICU, the maximum number of Hospitalisation days will be reduced to 60.

Per confinement benefit is limited to a maximum of 30 days of Hospitalisation.

Accepted Hospitals

Benefit will be payable upon admission to any registered hospital in Pakistan. It is not restricted to panel hospitals.

Term Life Offer (Optional)

Adamjee Life Hikmat Insurance Plan also offers the option to add life insurance to your Hospitalisation plan thus providing comprehensive coverage under one umbrella. The annual premiums for the life insurance cover are tailored to your specific age thus giving you the benefit of comprehensive coverage under one plan. The coverage plans offered for life insurance are mentioned below:

Plan	Hospital Cash (Accident and Sickness)	Hospital Cash (ICU Confinement)	Annual Premium
A	2,000	4,000	3,550
B	5,000	10,000	6,500
C	10,000	20,000	11,350

Freedom of Choice

Based on your requirements, you are free to choose any of the life insurance plans with any of the plans for hospital cash.

Highlights

Adamjee Life Hikmat Insurance Plan comes loaded with features that are beneficial for yourself and your family. Some of the highlights of the plan are mentioned below.

- Hospitalisation due to sickness as well as accident
- Double payment in case of ICU confinement
- Option to include life insurance
- E-Consultation for the customer and his/her family
- Waiting period of only 15 days in case of sickness related Hospitalisation

Plan	Sum Assured (Rs)	Age	Annual Premium (Rs)
Silver	250,000	18-39	1,550
		40-49	3,100
		50-59	9,000
Gold	500,000	18-39	2,600
		40-49	5,750
		50-59	17,550
Platinum	1,000,000	18-39	4,750
		40-49	11,000
		50-59	34,650

Free Look Period

The Plan offers a free look period of 14 days during which you can cancel the policy and get a full premium refund.

Eligibility

Bank Alfalah customers within the age bracket of 18-59 years can subscribe to this product. The product provides coverage up to a maximum of 60 years of age.

Exclusions*

Adamjee Life Hikmat Insurance Plan offers a wide array of coverages. In order to protect the interests of our customers and give them the best services, claims arising due to the following conditions will be exempted from consideration.

- Pre-existing medical conditions
- Any OPD medical treatment in the hospital/any cosmetic procedure
- Self-inflicted injury/suicide
- Hazardous occupation and duties in armed services
- Extreme/Professional sports
- War/War-like operations
- Involvement in illegal activities

*For detailed exclusions, please review the terms and conditions.

How to Subscribe?

You can subscribe to Adamjee Life Hikmat Insurance Plan through all Bank Alfalah branches. Just visit your nearest branch and complete the Adamjee Life Hikmat Insurance Plan form. You will be required to provide your beneficiary details along with a consent for deduction of the chosen premium from your account.

Within 7 working days of subscription, you will receive your coverage documents along with the detailed policy terms and conditions from Adamjee Life Assurance Company Limited. After the receipt of the documents, you will have a 14 day free look period during which you can review your policy documents. In case you decide to cancel your subscription, you will receive a full premium refund from Adamjee Life.

FAQs

Q. What is Hospital Cash Insurance?

A. Hospital Cash Insurance is a specific insurance product under which a fixed daily compensation is paid to the insured in case of his/her Hospitalisation. The Hospitalisation can be due to either accident or sickness or both as per the policy provisions.

Q. What benefits does Adamjee Life Hikmat Insurance Plan offer?

A. Adamjee Life Hikmat Insurance Plan offers Hospitalisation benefit in case of accident and sickness along with compensation in case of either natural or accidental death (if opted for).

Q. How is Adamjee Life Hikmat Insurance Plan different from other offers in the market?

A. Adamjee Life Hikmat Insurance Plan offers Hospitalisation cover for both accident and sickness under one umbrella. It also provides the option to get life insurance cover as per requirement. A unique feature of the offering is the E-Consulation facility offered in collaboration with 'Sehat Kahani'. The E-Consultation facility can be utilised by the insured as well as his/her family members.

Q. Who should I contact in case of any further queries?

A. For further queries, you can contact Bank Alfalah at (+92) 111 225 111. For claims, you can contact Adamjee Life Assurance at (+92) 111 115 433.

Q. Does the plan offer any Free Look Period?

A. Adamjee Life Hikmat Insurance Plan offers a free look period of 14 days starting from the time the policy documents are received by the Insured.

Q. What is the name of the Insurance Company offering Hikmat Insurance Plan?

A. Adamjee Life Hikmat Insurance Plan is being offered by Adamjee Life Assurance Company Limited, which is one of the leading life insurance companies in Pakistan.

Q. In case of a claim, which documents will be required?

A. In case of a claim, the following documents should be submitted with Adamjee Life Insurance.

- Duly completed Claimant Statement Form
- NADRA Death Certificate (in case of death claim)
- CNIC of beneficiary and insured
- Post Mortem/Police Report (if any)
- Last attending physician's statement
- Proof of Hospitalisation (all related documents)

Disclaimers

- Bank Alfalah is acting as an agent on behalf of Adamjee Life, and is not responsible in any manner, whatsoever, to the customer, his/her beneficiary/ies or any third party.
- All Hospital Cash Plans applications are processed and approved by Adamjee Life, as per their underwriting guidelines. Bank Alfalah is not responsible for the processing and approval of these applications in any way, whatsoever.
- Pre-existing conditions are not covered under this plan.
- In order for an individual to be eligible for a payout under the Hospitalisation cash back plan, the person admitted in the hospital should be admitted for duration of at least 24 hours.
- This brochure only provides an introduction to the benefits available under the Adamjee Life Hikmat Insurance Plan. A detailed description of how the plan works is given in the 'Terms and Conditions,' which will be provided after the customer avails the service.
- Where no claim has been instituted in terms of this Policy, or where no right has accrued to you to institute a claim or receive any benefit in terms of the Certificate, you may, within 14 (fourteen) days after the Policy documentation has been sent by Adamjee Life, cancel the Policy by informing Adamjee Life of the cancellation or notifying Adamjee Life in writing of the cancellation of the Policy. All premiums paid during this 14 (fourteen) day review period shall be refunded by Adamjee Life, subject to the deduction of the cost of any medical examination incurred by Adamjee Life in connection with underwriting of the Policy.
- Per confinement benefit is limited to maximum consecutive 30 days of Hospitalisation.
- The E-Health consultation service is being offered in collaboration with Sehat Kahani and not by Adamjee Life. While the service is being provided by Physicians and Specialists approved by PMDC as represented by Sehat Kahani, it is not a substitute for detailed physical examination by a Medical Practitioner. Adamjee Life advises its customers to seek physical medical consultations for serious diseases and conditions. Adamjee Life shall not be liable for any concern/issues arising as a result of the service. The service is being provided as a value added feature and Adamjee Life reserves the right to discontinue the service at any time without prior notification to the Customer.

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