

TPL Life Takaful Health - Regular

**Safeguarding the health of you and
your family with convenience.**



TPL Life Takaful Health – Regular

In today's fast paced life, we put in all our energies into our work and daily chores – which results in various ailments and health disorder; impacting us with the most undesirable and serious consequences. Hazardous environment and unhealthy routines creates insecurity not only for us but also for our families resulting in pressure on our immediate cash flows and savings upon sudden & unforeseen events demanding Medical expenses.

TPL Life, Window Takaful Operations and Faysal Bank introduce a Shariah complaint Takaful Health plan with unique Takaful Health coverage along with multiple benefit options to choose from and variable coverage limits which you can choose according to your need.

Presenting TPL Life Takaful Health - Regular

Faysal Bank Ltd. is a distributor for TPL Life Takaful Health - Regular whereas, TPL Life Insurance Ltd. Window Takaful Operations is the underwriter for this plan and we believe in providing promises to delivery innovation and unmatched service to its valuable participants. This plan is created with the Shariah approved concept of Takaful. This product and the associated processes have been approved by a Shariah Advisory Board, respected scholars with impeccable credentials and international repute.

Why TPL Life Takaful Health - Regular?

- Secure your & family's health without compromising your faith.
- Unmatched Takaful health cover with affordable contribution.
- Comprehensive & Halal - Takaful health plan for you and your family.
- Instant access for your medical emergencies through the network of TPL Life – WTO panel hospitals across Pakistan.
- Quick and Instant cashless treatment through the TPL Life – WTO Takaful Health cover has never been so easy before.
- Break free from limited reimbursement – your actual expenses now get reimbursed.

Plan at a Glance

- Minimum Entry Age: 6 months (child required to enroll with both parent).
- Maximum Entry Age: 70 years.
- Takaful Health cover: up to 6 lacs.
- Payment Mode: Annual.
- Plans: Three plans to cater to your need.
- Minimum Contribution: PKR 3,200* Annual.
- Maternity Cover: Available separately for each plan (Participant required to pay additional contribution for the coverage).

*is governed by the Terms & Conditions of the Plan.

Limit per Person

You may avail per person limit on annual coverage amount as per the following:

Regular Plans			
Option	A	B	C
Limit	600,000	400,000	200,000

Key Benefit Limits

TPL Life Takaful Health - Regular			
	A	B	C
Hospitalization/Room & Board Limits			
Basic Hospitalization Care Limit - Annual Limit per participant	600,000	400,000	200,000
COVID-19 Coverage	Covered	Covered	Covered
Co-Payments			
Inside Network	No Co-Payment		
Outside Network Reimbursement	With 80:20 Co-Payment		
Sub Limits			
Daily Room & Board	Private	Semi Private	G.Ward
ICU Room and Board	Covered (At Actual)		
Pre & Post Hospitalization Expense Benefits (Before or After 30 days of Hospitalization)			
Ambulance Service Expenses			
Specialized Investigations (MRI, CT Scan, Endoscopy & Thallium Scan)			
Expenses for accidental emergency treatment (within 48 hours) per accident limit	60,000	40,000	20,000
Pre Existing Conditions	Covered (as follows)		
	1st Year: 10%		
	2nd Year: 25%		
	3rd Year Onwards: 100%		
Maternity Cover (Optional)*			
Normal Delivery	50,000	30,000	25,000
C-Section	50,000	30,000	25,000

* 10 months waiting period will be applicable
* Maternity Cover will be available if coverage is availed for Husband and Wife (Both)

Contribution Table

Regular			
Option	A	B	C
Hospitalization Limit	600,000	400,000	200,000
Daily Room & Board	Private	Semi Private	G.Ward
Age	Contribution		
6 months	15,900	8,600	4,700
1	15,900	8,600	4,700
2	15,900	8,600	4,700
3	15,900	8,600	4,700
4	15,900	8,600	4,700
5	10,900	5,900	3,200
6	10,900	5,900	3,200
7	10,900	5,900	3,200
8	10,900	5,900	3,200
9	10,900	5,900	3,200
10	13,700	5,900	3,200
11	13,600	6,100	3,400
12	13,500	6,500	3,600
13	13,400	6,800	3,700
14	13,300	7,000	3,900
15	13,200	7,300	4,100
16	13,400	7,300	4,000
17	13,600	7,200	4,000
18	14,000	7,500	4,900
19	14,200	7,600	4,900
20	14,400	7,700	5,000
21	14,600	7,800	5,100
22	14,800	7,900	5,200
23	15,000	8,000	5,200
24	15,200	8,100	5,300
25	15,400	8,300	5,400
26	15,700	8,500	5,500
27	16,000	8,600	5,600
28	16,300	8,800	5,700
29	16,600	8,900	5,800
30	16,900	9,100	5,900
31	17,200	9,300	6,000
32	17,500	9,400	6,100
33	18,200	9,800	6,300
34	18,800	10,100	6,600
35	19,500	10,500	6,800
36	20,200	10,800	7,000
37	20,800	11,200	7,300
38	21,900	11,800	7,600
39	23,000	12,300	8,000
40	24,000	12,900	8,400

Contribution Table

Regular			
Option	A	B	C
Hospitalization Limit	600,000	400,000	200,000
Daily Room & Board	Private	Semi Private	G.Ward
Age	Contribution		
41	25,100	13,500	8,800
42	26,200	14,100	9,100
43	27,400	14,700	9,600
44	28,600	15,400	10,000
45	29,800	16,000	10,400
46	31,100	16,700	10,800
47	32,300	17,400	11,300
48	33,200	17,800	11,600
49	34,100	18,300	11,900
50	34,900	18,800	12,200
51	35,800	19,200	12,500
52	36,700	19,700	12,800
53	37,900	20,400	13,200
54	39,200	21,100	13,700
55	40,500	21,800	14,100
56	41,800	22,400	14,600
57	43,000	23,100	15,000
58	44,800	24,100	15,600
59	46,500	25,000	16,200
60	48,200	25,900	16,800
61	50,000	26,800	17,400
62	51,700	27,800	18,000
63	56,100	29,600	19,200
64	61,000	31,500	20,500
65	66,300	33,600	21,800
66	72,000	35,800	23,300
67	78,200	38,200	24,800
68	84,900	40,700	26,400
69	92,300	43,400	28,200
70	100,300	46,200	30,000
71*	108,900	49,200	32,000
72*	118,200	52,500	34,100
73*	128,500	55,900	36,300
74*	139,600	59,600	38,700
75*	151,700	63,500	41,200
76*	164,800	67,700	43,900
77*	179,000	72,100	46,800
78*	194,500	76,800	49,900
79*	211,300	81,900	53,200
80*	229,500	87,300	56,700

*Renewal Contribution

Contribution for Maternity Plans

Contribution Details - Maternity Cover (Optional)			
Option	A	B	C
Contribution	24,500	14,700	12,200

Free Look Period

A free look period of 14 days is available during which you can review your Takaful membership document and in case of any concerns you may cancel the plan if needed. Your contribution will be refunded on receipt of request within 14 days from the issue date of the Takaful membership.

FAQs

Who can apply?

A baby from 6 months old and an adult not more than seventy (70) at the time of the application. However, a child age from 6 months to below 18 years must enroll with both parents.

Do i have to undergo a medical checkup at the time of enrollment?

There is no medical check-up required to opt for this plan.

Can my family members take up different plans under the same membership?

No, all participants must apply for the same plan.

Are there any waiting periods under this basic plan?

These is a waiting period of 15 days except in case of accidental emergencies.

Are there any membership exclusions?

There are certain conditions, services and supplies under which no benefit will be payable. These are stated as limitations and exclusions in your membership document. You are advised to read the participant membership document for the full list of membership limitations and exclusions.

Will i be covered when i am not residing in Pakistan?

No, the plan provide coverage in Pakistan only.

Can i change my plan?

Yes, you can change your plan level upon membership Anniversary. Any change in plan is subject to our approval.

Will i be subject to revision of terms when i renew my membership after a claim?

We will not change the terms of your membership alone simply as a result of your personal claims. However, we will make changes only to reflect any past or foreseeable changes in medical practice or procedures and type of frequency of claims. The purpose of such changes, as far as possible, is to maintain substantially the same level and type of cover in place while ensuring that the plan remains affordable.

Is there a free-look period when i can cancel my Takaful membership without charges?

The Participant may cancel Membership of the Plan and apply for a refund of Contribution paid if he is not satisfied with any terms and conditions of the Plan. The Window Takaful Operator will refund the Contribution if the Participant has submitted a written request within fourteen (14) days of issue of the Membership. Furthermore, we reserve the right to deduct expenses incurred on medical examination of the Participant in connection with the issuance of the Membership (if any). Takaful Contribution would be credited to AHFTPF after fourteen days of membership commencement. The participant will however be covered for the purpose of Takaful during these fourteen days against the covered events.

Who can i call if I have questions on my enrollment or membership?

For all membership queries please call Faysal Bank Helpline at 111-06-06-06 or call TPL Life – WTO UAN at: +92 21 111 000 330.

How do i make a claim?

Provide your Takaful health e-card to the hospital for cashless treatment at our panel hospitals. In case of non-panel hospitals 80:20 Co-payment will apply. You can launch claim via the following channels:

- Call our UAN #: (021) 111 000 330.
- Email us @: info@tpllife.com.

Who should i contact in case of emergency?

In case of emergency please call our 24/7 call center number (21) 111 000 330.

Are Pre-Existing conditions covered under this plan?

Yes, the pre-existing conditions are covered from 1st year and onwards with the following weightage:

- 1st Year = 10% of the hospital bill.
- 2nd Year = 25% of the hospital bill (upon continuous renewal of the membership with no breaks or change in plan).
- 3rd Year Onwards = 100% of the hospital bill (upon continuous renewal of the membership with no breaks or change in plan).

Do you have a list of panel hospitals at TPL Life?

Yes, the panel list is available on our website www.tpllife.com.

Is maternity covered in the provided plans?

No, for maternity coverage please see the supplementary cover where you are required to opt. the plan with an additional contribution. Also please note for opting the maternity plan the participant along with the spouse are required to opt. the same plan for the coverage benefits.

Is there any waiting period for the maternity coverage?

Yes, 10 months waiting period will be applicable for maternity cover/benefit.

Disclaimer

- This Takaful Health product is specially designed, underwritten, issued and subject to the terms and conditions set by TPL Life Insurance Ltd. – Window Takaful Operations for the customers of Faysal Bank.
- Faysal Bank Limited is only acting as the corporate agent on behalf of TPL Life Insurance Ltd. - WTO and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the participant/customer(s), beneficiary(ies) or any third party.
- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Covered Customer towards the Takaful Operator in respect of The business or any cover offered to the Covered Customer. These PMDs shall constitute as independent contracts between the Takaful Provider and the Covered Customer
- All contribution rates are subject to change without any prior notice.
- All contribution rates are inclusive of government taxes.
- This health takaful plan is not guaranteed or covered by any of the other group companies of TPL Corp and they are not liable in any context.
- Please refer to the participant membership documents for Terms and Conditions.
- This product brochure only gives a general outline and introduction of the benefits available under the PMD. For exact terms and conditions, please refer to the PMD (Participation Membership Document).
- If you have any grievances regarding your Takaful Cover, you may contact TPL Life Insurance - Window Takaful Operations on (021) 111 000 330 or for any service related complaints, you may call our Contact Centre at (021) 111 06 06 06 or the nearest branch.

TPL Life Insurance Ltd.

12th Floor, Centrepont Building,
Off Shaheed-e-Millat Expressway,
Near KPT Interchange, Karachi,
UAN # (021) 111 – 000 – 330.

Branch Network

Azad Jammu & Kashmir

Bagh, Mirpur, Kotli, Muzaffarabad

Balochistan

Chaghi, Chaman, Dera Murad Jamali, Gwadar, Huramzai, Hub, Khuzdar, Loralai, Muslim Bagh, Panjgur, Pasni, Quetta, Sibi, Turbat, Zhob

Federal Capital

Islamabad

Punjab

Adda Talaab Sarai, Ali Pur, Alipur Chatha, Attock, Bahawalnagar, Bahawalpur, Bhakkar, Bhalwal, Bunja Hayat, Chak Jhumra, Chaksawari, Chakwal, Chichawatni, Chiniot, Chunain, Depalpur, Dera Ghazi Khan, Dina, Dinga, Dudial, Dunyapur, Faisalabad, G.T Area, Gojra, Gujranwala, Gujrat, Hafizabad, Hasilpur, Haveli Lakkha, Jahanian, Jalalpur Pirwala, Jampur, Jaranwala, Jhang, Kabirwala, Kallar Syedan, Kamalia, Kamoki, Kasur, Kharian, Khanewal, Khanpur, Khurrianwala, Kot Addu, Kot Chutta, Kot Radha Kishan, Kotla Jam, Lahore, Lalamusa, Layyah, Liaqut Pur, Lodhran, Mailsi, Malakwal Mandi Faizbad, Mian Channu, Mianwali, Multan, Muzaffargarh, M-B-Din, Nalka Kohala, Narowal, Nokhar Mandi, Okara, Pasrur, Patoki, Phalia, Pir Mahal, Rahim Yar Khan, Rawalakot, Rawalpindi, Rawat, Raiwand, Rajanpur, Saddar Goggera, Sadiqabad, Sahiwal, Samundri, Sargodha, Shahkot, Shakargarh, Sharqpur, Sheikhupura, Shujaabad, Sialkot, Talagang, Taxila Taunsa, Toba Tek Singh, Vehari, Wazirabad, Yazman Mandi, Zafarwal

Gilgit Baltistan

Bajaur, Batkheka, Buner, Chilas, Danyore, Dassu, Gilgit, Mingora, Skardu, Swat, Timergara

Khyber Pakhtunkhwa

Abbottabad, Bannu, Charsadda, Dera Ismail Khan, Hangu, Haripur, Hattar, Kohat, Mansehra, Mardan, Nowshera, Oghi, Panachinar, Peshawar, Swabi, Topi

Sindh

Dadu, Daharki, Hyderabad, Jacobabad, Karachi, Khairpur Mir, Khipro, Matiari, Mirpurkhas, Nawabshah, Sanghar, Shahdadpur, Sukkar, Tando Adam, Tando Allahyar, Tando Muhammad Khan