

# TPL Life Takaful Health - High Limit

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



## **TPL Life Takaful Health - High Limit**

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 in the most undesirable and serious consequences. Hazardous environment and unhealthy routines creates insecurity not only for us but also for our families resulting pressure on our immediate cash flows and savings upon sudden & unforeseen events demanding Medical expenses.

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

## **Presenting TPL Life Takaful - High Limit**

Faysal Bank Ltd. is a distributor for TPL Life Takaful Health - High Limit whereas, TPL Life Insurance Ltd. Window Takaful Operations (WTO) is the underwriter for this plan and we believe in providing promises to delivery innovation and unmatched service to its valuable customers. 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 - High Limit?**

- 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 pan 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 parents).
- Maximum Entry Age: 70 years.
- Takaful Health Insurance: up to 15 million.
- Payment Mode: Annual.
- Plans: Three plans to cater your need.
- Minimum Contribution: PKR 48,125\* Annual.
- Maternity Coverage: 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 enjoy per person limit annual coverage amount as per the following:

High Limit			
Option	A	B	C
Limit	15,000,000	10,000,000	5,000,000

## Key Benefit Limits

TPL Life Takaful Health - High Limit			
	A	B	C
<b>Hospitalization/Room &amp; Board Limits</b>			
Basic Hospitalization Care Limit - Annual Limit per participant	15,000,000	10,000,000	5,000,000
Online OPD Facility	Covered	Covered	Covered
COVID-19 Coverage	Covered	Covered	Covered
<b>Co-Payments</b>			
Inside Network	No Co-Payment		
Outside Network Reimbursement	With 80:20 Co-Payment		
<b>Sub Limits</b>			
Daily Room & Board	VIP	VIP	VIP
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	1,500,000	1,000,000	500,000
Pre Existing Conditions	Covered (as follows)		
	1st Year: 10%		
	2nd Year: 25%		
	3rd Year Onwards: 100%		
<b>Maternity Cover (Optional)*</b>			
Normal Delivery	250,000	150,000	100,000
C-Section	250,000	150,000	100,000

\* 10 months waiting period will be applicable

\* Maternity Cover will be available, if coverage is availed for Husband and Wife (Both).

## Contribution Table

High Limit			
Option	A	B	C
Limit	15,000,000	10,000,000	5,000,000
Age	Contribution		
6 months	72,975	61,775	50,575
1	72,975	61,775	50,575
2	72,975	61,775	50,575
3	72,975	61,775	50,575
4	72,975	61,775	50,575
5	72,975	61,775	50,575
6	69,475	58,800	48,125
7	69,475	58,800	48,125
8	69,475	58,800	48,125
9	69,475	58,800	48,125
10	69,475	58,800	48,125
11	69,475	58,800	48,125
12	69,475	58,800	48,125
13	69,475	58,800	48,125
14	69,475	58,800	48,125
15	69,475	58,800	48,125
16	69,475	58,800	48,125
17	69,475	58,800	48,125
18	69,475	58,800	48,125
19	70,175	59,413	48,650
20	70,875	60,025	49,175
21	71,575	60,550	49,525
22	72,275	61,163	50,050
23	72,975	61,775	50,575
24	73,675	62,300	50,925
25	74,550	63,088	51,625
26	75,075	63,525	51,975
27	75,775	64,050	52,325
28	76,475	64,663	52,850
29	77,000	65,188	53,375
30	79,275	67,113	54,950
31	81,550	69,038	56,525
32	83,825	70,963	58,100
33	86,100	72,800	59,500
34	88,375	74,725	61,075
35	90,650	76,650	62,650
36	92,750	78,488	64,225
37	95,025	80,413	65,800
38	99,575	84,263	68,950
39	104,300	88,200	72,100
40	109,025	92,138	75,250

## Contribution Table

High Limit			
Option	A	B	C
Limit	15,000,000	10,000,000	5,000,000
Age	Contribution		
41	113,575	96,075	78,575
42	118,300	100,013	81,725
43	122,850	103,863	84,875
44	127,400	107,800	88,200
45	132,125	111,738	91,350
46	136,850	115,675	94,500
47	141,400	119,525	97,650
48	146,125	123,550	100,975
49	150,675	127,488	104,300
50	155,400	131,425	107,450
51	160,125	135,450	110,775
52	164,675	139,213	113,750
53	172,900	146,213	119,525
54	181,125	153,213	125,300
55	189,175	160,038	130,900
56	197,575	167,125	136,675
57	205,625	173,863	142,100
58	207,375	175,263	143,150
59	223,475	189,000	154,525
60	240,975	203,788	166,600
61	259,700	219,625	179,550
62	280,000	236,775	193,550
63	301,525	255,063	208,600
64	324,800	274,663	224,525
65	349,825	295,838	241,850
66	376,600	318,500	260,400
67	405,300	342,825	280,350
68	436,100	368,813	301,525
69	469,175	396,813	324,450
70	494,900	418,600	342,300
71*	522,550	441,788	361,025
72*	551,075	466,025	380,975
73*	581,000	491,313	401,625
74*	612,850	518,263	423,675
75*	645,925	546,175	446,425
76*	681,100	575,925	470,750
77*	717,675	606,900	496,125
78*	756,175	639,450	522,725
79*	796,425	673,488	550,550
80*	839,125	709,538	579,950

\*Renewal Contribution

## Contribution for Maternity Plans

Contribution Details - Maternity Cover (Optional)			
Option	A	B	C
Contribution	118,300	71,000	47,300

## 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 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?

There 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 provides 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 (021) 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](http://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 for the plan with an additional contribution. Also please note for opting the maternity plan the participant along with the spouse are required to opt for 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, Centrepoint 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

faysalbank.com | 021 111 06 06 06

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