

FAMILY PROTECT

- Distributed by** : M/s. Habib Bank Ltd
- Assured** : Various individual accountholders of the Bank
- Coverage** : Accidental Death
Permanent Total Disability
Accidental Medical Expense
- Annual Limits** : Accidental Death Rs. 1,000,000 per cardholder
Permanent Total Disability Rs. 1,000,000 per cardholder
Accidental Medical Expenses Rs. 25,000 per cardholder
- Period of Insurance** : 12 months (*from the date to be advised*).

Net Premium per annum

PLANS PREMIUM	PREMIUM PER PERSON
Plan B	PKR 1,650/- Per Year

Inclusive of govt. taxes and levies + Banks commission

Age: 18 -65 Years

Signed for & on behalf of
Jubilee General Insurance Company Limited

This Policy is underwritten by Jubilee General Insurance Company Limited for the HBL Bank's Assured **Customers** in Pakistan for a period as defined in the schedule and renewable as per terms and condition of this Policy.

Understanding the Policy: Insured is requested to read this policy carefully and ensure understanding and full compliance with its Terms and Conditions, failure to do so may jeopardize the payment of any claim, which might arise and could lead to the policy becoming void.

The Policy: Company will provide the insurance as stated in this policy. Any declaration made or undertaking to pay the premium by the Insured, will form the basis of the contract and be part of the policy. This policy is evidence of a contract of insurance. The contract comes into force when **Company** has received and accepted the application and the correct premium in full. The policy contains details of the Insurance cover **Insured** has bought, what is excluded from the cover and the conditions of this Insurance. The Company may (at its discretion) provide to **Insured** a digital certificate (in the form of SMS) as evidence of cover and a link to read this Policy.

If this Policy does not conform to Insured's requirement, please contact the concerned branch/office of the **Bank. Insured** may also contact the **Company** through phone on JGI at 92-21 3241 6022-26 Ext 2535/ 2536 or through email on bancassurance@jubileegeneral.com.pk or through our website www.jubileegeneral.com.pk

Whereas the Insured named in the schedule of this policy by a proposal and declaration which shall be the basis of this Contract and is deemed to be incorporated herein has applied to the Jubilee general Insurance Company Limited (herein after called the "the Company") for this insurance hereinafter contained and has paid or agreed to pay the premium in the schedule as consideration for such Insurance.

Now this policy witnesseth that subject to the terms, exception and conditions contained herein or endorsed hereon, if at any time during any period of insurance, the Insured shall sustain any bodily injury caused by accidental external and visible means which injury shall solely and independently of any other cause result in his death, or permanent total disablement as defined in the schedule, the Company will pay to the Insured or in the event of his death, to his legal representatives the compensation stated in the Schedule.

Provided always that:

1. Death permanent disablement takes place within twelve calendar months of the occurrence of the injury.
 - a) Compensation shall not be payable under more than one of the items of the Schedule of compensation in respect of consequences of the same accident (except of any compensation payable hereunder in respect of temporary partial disablement preceding or following temporary total disablement).
 - b) No weekly compensation shall become payable until total amount thereof has been ascertained and agreed, if nevertheless payment be made for weekly compensation the amount so paid shall be deducted from any lump sum becoming claim able in respect of the same accident.

2. The total sum payable under this Policy in respect of any one or more claims shall not exceed in all, in any one period of insurance, the Sum Insured.

DEFINITIONS

1. "Bodily Injury" means bodily injury which
 - a) is sustained by the Insured during the period of insurance and
 - b) Is caused by external violent means and
 - c) Is solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the insured within twelve calendar months from the date of the accident by which such injury is caused.
2. "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the Insured is traveling.
3. "Total Disablement" means disablement which entirely prevents the Insured from attending to his business or occupation or if he has no business or occupation from attending to his usual duties.
4. "Partial Disablement" means disablement which prevents the Insured from attending to a substantial part of his business or occupation or if he has no business or occupation from attending to a substantial part of his usual duties.
5. "Permanent" means lasting twelve calendar months and at the expiry of that period being beyond hope of improvement.
6. "Loss of Limb" means loss by physical separation of hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.

CONDITIONS

1. This policy and schedule shall be read together as one contract and any word or expression to which specific meaning has been attached in any part of this policy or schedule shall bear such specific meaning wherever it may appear.
(Subject to maximum limit as specified in the schedule of this Policy).
2. This policy does not cover death or bodily injury due to or resulting from:-
 - i. Intentional Self Injury, suicide or attempted suicide whether felonious or not.

- ii. War, invasion, act of foreign enemy, hostilities, whether war will be declared or not, civil war, mutiny, rebellion, revolution, insurrection, strike, riot, civil commotion, military usurped power.
 - iii. Radioactive contamination
 - iv. The insured being under the influence of, or being affected by intoxicating liquor or drug or drugs, venereal disease or insanity, child birth or pregnancy, abortion or miscarriage or any complications arising from the foregoing.
 - v. The insured engaging in flying or air travel of any kind (other than as a passenger in any fully licensed multi-engined commercial passenger carrying aircraft and/or helicopter but not as a member of the crew and not for purpose of undertaking any trade or technical operations therein) , polo, steeple chasing, bungee jumping, skin diving, pot holing, hang-gliding, hunting on horseback, sky diving/parachuting, professional football, mountaineering necessitating the use of ropes or guides, winter sports, riding or driving in any kind of race speed or during test or practice thereof, or occupational use of power driven woodworking machinery.
 - vi. The insured engaging or taking part in naval, military, air force and law enforcement service or operations.
3. In the event of any accident or disablement hereby insured against happening to an Insured person notice thereof in writing shall be given to the Company within fourteen days of the occurrence of the accident, The Insured or his legal personal representatives shall, at his or their own expense, forward to the Company, within the space of seven days after demand, a written report from a medical attendant, who shall be a duly qualified and registered medical practitioner, approved by the Company, of the facts of the case and the nature and extent of the injuries received or of the disease and generally all such information in support of the claims as the Company shall reasonably require, and in case of loss of sight or amputation occurring more than fourteen days after the accident, notice as aforesaid must be given within one calendar month of such loss of sight or amputation. In the case of claim for death or permanent disablement unless otherwise stated all sums payable hereunder shall be payable within one calendar month after, such personal injury and the cause and result thereof shall have been proved to the satisfaction of the Company and such information as is required by the conditions of this Policy shall have been furnished, and in the case of a claim for temporary disablement only upon the termination of such disablement. No sum payable under this Policy shall carry interest and the Company shall cease to be liable for any such sum unless claimed within one year after it has become due.
4. If required by the Company, the Medical, Surgical, or other Agent of the Company shall, in case of any accident to an insured Person be admitted at all reasonable times to see and examine the nature of the injury sustained by the insured Person whilst the insured Person is suffering from the effects of the same, and in the event of death to make a postmortem examination of the insured person.
5. The Insured shall, on tendering any premium for the renewal of this Policy, give notice in writing to the Company of any disease, physical defect or infirmity with which an Insured has become affected since payment of the last premium.

6. If the insured shall change his occupation for or engage in one or more hazardous than that stated in the Schedule, the Insured shall give immediate notice to the Company and pay such extra premium as may be required in respect of such greater risk if the Company shall elect to accept the same, which they shall be under no obligation to do.
7. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering in the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrators or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.
8. If the Company shall disclaim liability to the Insured (or the Insured's personal representatives) for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
9. The Company shall neither be bound to send any notice of a renewal premium becoming due nor to renew this Policy. The Company shall at any time, by giving seven days notice to the Insured by Registered Letter at the Insured's address or place of abode as last known to the Company, be at liberty to determine and cancel this Policy, Provided that the Company shall in that event on demand return to the Insured a proportionate part of the premium corresponding to unexpired period of Insurance.
10. Policy Cancellation & Refund: Policy Cancellation & Premium Refund Policy: This policy can be cancelled at any time during the period of insurance. Premium refund will be applicable on Short-period basis and only if no claim is open or paid on the policy. Refund premium will be net of all Administrative charges incurred by the Company.
11. Coverage purchased by credit card is subject to validation and acceptance by the credit card company and the Card issuing bank.
12. Confidential Information: All information provided shall be kept for Company's use and will not be shared with third parties, vendors &/or contractors. Please note that Credit card information is also not stored by the Company and that Company shall not be liable for any

fraudulent usage of your Card. Company maintains secured technology processes to safeguard the information provided.

13. The **Policy** renewal is automatically renewable upon completion of **Period of Insurance** unless and until **Insured** advises the **Bank** or **Company** to stop the renewal.
14. In the event of the claim having been lodged with the company and having been recognized under the condition of this **Policy**, unless such claim is prosecuted within the period of twelve months, than this **Policy** shall be null and void in respect of the said claim, and would be treated as Time Barred.
15. Coverage purchased by credit card is subject to validation and acceptance by the credit card company and the Card issuing bank.