

Common Questions:

Who can apply?

If you are between age of 18 to 64 years and a resident of Pakistan, you can apply for the insurance cover for yourself and your spouse and all dependent children between the ages of 03 months up- to 25 years for dependent Son, no age limit for unmarried / dependent daughter.

You need to fill our application form and disclose health history of all the persons who are applying for cover.

You can cover yourself and your family through different options as under:

- Self only.
- Self, spouse (wife / husband) without any children.
- Self and all dependent children.
- Self and dependent parents.

(Coverage of adult dependent children (18 years & above) is subject to signing declaration for above).

When will your coverage commence?

Your insurance cover will start from the date UIC accepts the cover in writing, based on your application form and the premium payment.

Is there any Pre-acceptance medical check-up required?

Yes! but only for persons who are over 40 years may require a pre-acceptance medical tests / checkups.

However, the company reserves the right to request any proposed insured irrespective of age for pre-acceptance Medical Examinations / Checkups.

Is Pre-existing condition covered?

Treatment of Pre-existing conditions and any disease, illness, medical condition or injury, and any complication of a pre-existing condition are not covered under the policy. (Any Disease / Injury prior to acceptance & issuance of this policy will be considered as "Pre-Existing").

What would be the mode of premium payment?

Premium will be paid in advance for one year. The premium should be paid through cross cheque, pay order or bank draft. (No Cash will be accepted as Premium Payment to the company).

Is any payment required for treatment?

No Family Health secure provides CREDIT Facility at around more than 100 best Hospitals in Pakistan. You do not have to pay for hospitalization as UIC will settle your bills directly to its Network Panel Hospitals.

Is there any No Claim Bonus?

Yes if there are no claims for any of the family members insured for first 02 consecutive policy years, the amount of annual limit will be enhanced by 15%.

What is excluded under the policy ?

Some of the main exclusions are:

*Treatment of pre-existing conditions and any disease, illness, medical condition or *injury, and any complication of a pre-existing condition.*

*Charges for treatment of congenital disorders / birth defects
Treatment arising from or traceable to pregnancy, childbirth, including caesarean, Treatment of psychiatric, mental or nervous disorder.*

Cosmetic and aesthetic treatments.

Use of intoxicating drugs and alcohol & any other form of drug dependence.

Any increase in expenses due to insured being admitted in more expensive room than that allowed by the maximum room and board limit or better facility than the type of Room Entitlement given in the policy.

Note: For complete list of exclusions details of coverage, terms and conditions, please refer to our policy document.

Added feature of the product:

24 Hours Medical Hotline:

You have round the clock access to our staff doctors for help during medical emergencies.

Customer Service:

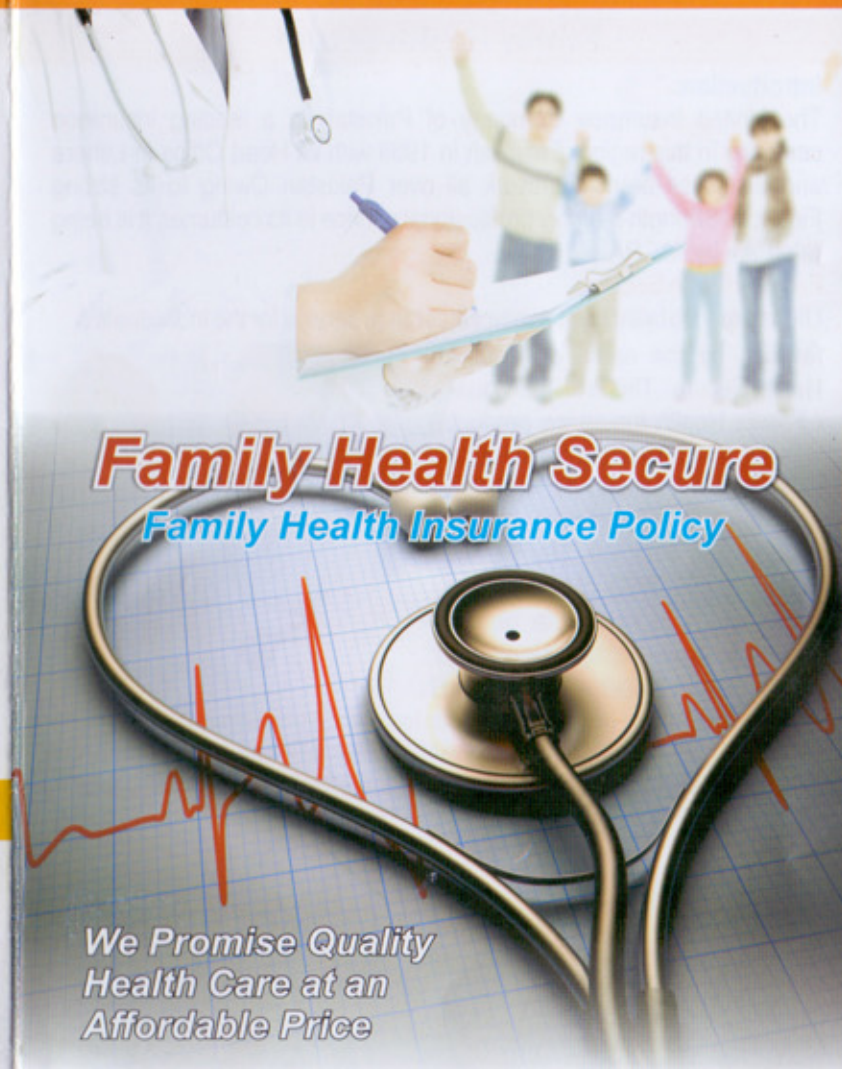
In case you need any clarification or facilitation regarding your policy, our dedicated customer relations staff will be pleased to assist you.

Health Card:

You will receive a Health Card with your Policy that will contain important information about your Policy. The Health Card will identify you as UIC Insured at our Network Hospitals and entitles you the Credit Facility.

Panel Hospitals:

For complete list of our Panel Hospital please visit our website at www.theunitedinsurance.com



Family Health Secure

Family Health Insurance Policy

We Promise Quality Health Care at an Affordable Price



**The UNITED INSURANCE
COMPANY OF PAKISTAN LTD.**

A Member Company of United International Group

A fast growing organization serving the nation since 1959

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Family Health Secure

Introduction:

The United Insurance Company of Pakistan is a leading insurance company in this region. Established in 1959 with its Head Office in Lahore and extensive branch network all over Pakistan Owing to its strong Financial Strength & highly professional service to its customer, it is being rated 'A+' by PACRA.

Family Health Secure:

UIC is proud to launch yet another insurance service for the Individuals & families by the name of 'Family Health Secure'. This is an Individual / Family Health Insurance product which is specially being designed to cater for families who do not have any medical support in times of disease and accident. The salient feature of this product is the price factor which is kept in a range, affordable to every class of individual.

Why is Health Insurance Important?
Health insurance has become a necessity today and it plays a major role in health care. This is because an unfortunate event of (Disease) Illness or Accident (Injury) may strike at any time and in such cases medical expenses can become unaffordable. Health insurance can prove to be a source of support by taking care of the financial burden that a family may have to go through.



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Health insurance takes care of you in such circumstances. It will help you tackle such situations with ease by providing you & your families with timely and adequate medical care. The financial burden of huge medical bills is taken care of by the health insurance you have purchased.

Family Health Secure - Gives you Choice, Convenience and Care UIC Family Health Secure

policy offers health insurance plans that are designed for individuals who wish to provide financial protection to themselves and their dependent family members against medical expenses arising due to sickness and accidents. With UIC you can have peace of mind that your most valuable asset Health is taken care of. This Package covers treatment through its panel of hospitals, where you and your family will receive appropriate treatment in case of an unfortunate ailment or accident without paying anything to the hospital. (Cashless Facility)

Family Health Secure offers choice and convenience according to your affordability and budget. We offer three plans, Rose, Tulip & Jasmine which primarily covers in patients Hospitalization Expenses.

Coverage / Plans	Rose Rs.	Tulip Rs.	Jasmin Rs.
Limit Per Annum Per Insured Including Room & Board, Hospital, Surgical & Miscellaneous Expense.	250,000	175,000	100,000
Room Entitlement.	9,600	3,500	2,500
ICU Room & Board - Maximum number of days per Hospitalization	Actual	Actual	Actual
Pre & Post Hospitalization Expense Benefit.	30 Days	30 Days	30 Days
Ambulance Service for transportation to or between hospital.	15,000	15,000	15,000
Accidental Out-patient Expense Benefit. Emergency Treatment within & up-to 48 hours of the accident.	15,000	15,000	15,000

Rates for single individual insured are as under:

Age Bracket	Rose Rs.	Tulip Rs.	Jasmin Rs.
03 months to 17 years	4,384	3,139	2,205
18 - 29 years	6,132	3,833	2,596
30 - 34 years	6,948	4,134	3,688
35 - 39 years	7,466	4,596	3,879
40 - 44 years	9,180	5,821	4,302
45 - 49 years	9,802	6,499	6,053
50 - 54 years	12,029	8,001	6,969
55 - 59 years	14,550	9,824	8,341
60 - 64 years	19,358	11,760	9,520

Note:

The above rates are inclusive of Govt. Taxes.

A policy issuance fee of Rs.500/- will be charged separately.

The above rates are subject to periodic revision without prior notice.

Some of the salient benefits of the product include:

Room Entitlement & Annual Limits:

You have the choice to select aforementioned room rents along with corresponding Annual Limits.

In-patient Hospitalization:

The policy pays for in-patient hospitalization expense such as:

- In-Hospital Consultations
- Surgical Fees
- Anesthetist's Fee
- Operation Theater Charges
- Prescribed Medicines Used During Hospitalization
- Diagnostic Investigations
- Blood and Oxygen Supplies
- Ventilators and Allied Services
- Kidney Dialysis / Chemotherapy & Radiotherapy for Cancer Treatment.



Day Care Treatment:

Besides in-patient hospitalization the Plans also covers Day Care Procedures.

Day care treatments are medical or surgical procedures for which the person is admitted to a hospital bed but does not require an overnight stay.

Specialized Investigations:

The Policy also pays for five expensive diagnostics tests MRI, CT Scan, Thallium Scan, Mammography and Angiographies to facilitate diagnosis with no condition of hospitalization.

Pre & Post Hospitalization:

Pre & Post hospitalization outpatient treatment is also covered for the following expenses, which is directly related to the cause of hospitalization, each for 30 days before and after the hospitalization, giving you a complete peace of mind.

- Consultants fee in the follow-up visits.
- Cost of medicine & supplies.
- Cost of Lab tests.

Ambulance Services:

Expenses for ambulance services for transportation of insured patient to and from hospitals during medical emergencies.

Accidental Out-patient Expense:

Expenses for emergency treatment of an accident, within and up-to 48 hours of the accident.