



Parental Insurance



Introduction

A parent's love is unmatched in this world and for those who are lucky, know the value for keeping them close. But ever wondered how can you repay them for all those years of care and keep them healthy as they grow old?

Look no further as TPL Life presents a unique and special insurance plan custom built to meet the routine as well as emergency health needs for elderly parents. TPL Life's Parental Insurance provides your parents the unmatched benefits of a secured insurance plan along with value added services to help maintain a robust lifestyle in the later stages of their lives. Get your parents insured for up to Rs. 300,000. Plans starting from as low Rs. 27,000 per year.

Key Features



Option to choose from three highly customizable plans



Coverage of Pre-existing conditions after the 12th month*



Hospitalization limits up to PKR 300,000 annually



Cashless Hospitalization along with coverage of specialized investigations



In-home doctor visits, health tracking, and discounted lab tests



Two doctor visits and dedicated health manager with THB option

Value Adds

- **Two Doctor Visits at Home**

You can get a PMDC verified doctor to come to your home for a checkup

- **Access to TPL Sahulat**

TPL Life Sahulat is a Tele-Health platform giving you easy access to appointments & consults with physicians, plus the benefit of ordering lab tests and medicines, all from the comfort of your home

- **Exclusive Discounts on Lab Tests**

More than 200 TPL Life discount centers available

Optional benefits

- **Doctor Visits at Home (Optional)**

Option to gain access to Two PMDC certified doctor visits (cash basis)

- **THB – The Health Care (Optional)**

Serving as your personalized health partner which is by your side regardless of where you are or what time it is. This digital health concierge allows you the unlimited benefits of tele-health consultation from PMD Certified Doctors & Specialists

Benefits & Premiums

Plan	A	B	C
Hospitalization*	100,000	200,000	300,000
ICU Room & Board	Covered		
Ambulance Service Expenses	Covered		
Specialized Investigation	No Specialized investigation Covered	Covered in case of IPD	One Specialized investigation Covered upto 75k*
Age Range	50 to 90 Years of Age		
Plan Term	One Year		

Premiums (PKR)

Pre-Existing Covered After 12 Months	27,000	33,000	40,000
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- Any specialized investigation under IPD will be covered in Plan C
- Specialized Investigation includes MRI, CT scan, Thallium scan, Perfusion scan, Endoscopy, gastroscopy, Colonoscopy, and Angiography.

*This hospitalization covers only those cases that leads to in-patient hospitalization or if necessary to stay in-patient in emergency for at least 3 hours and that they are life threatening if left unattended.

** The amount will be adjusted from Annual Hospitalization Limit

How to Buy



Step 1

Click “Get Insured” and fill in your contact details



Step 2

Choose your preferred plan



Step 3

You will get a call back from our representative within 24 hours



Step 4

Review your product and make payment

FAQs

What is TPL Life Parental Insurance?

TPL Life parental insurance is an exclusive call center product offered by TPL Life which includes & provides emergency hospitalization limits for parents, ICU Room & Board, Coverage of Ambulance Service Expenses and specialized investigations.

Are pre-existing conditions covered under the plans available?

Yes, pre-existing conditions are covered after 12 months.

What does emergency hospitalization mean? What sort of coverage is involved in this type of hospitalization?

Emergency hospitalization basically refers to basic hospitalization in case of hospitalization. This type of hospitalization covers only those cases that leads to in-patient hospitalization or if necessary to stay in-patient in emergency for at least 3 hours and that they are life threatening if left unattended.

What is the minimum and maximum age at entry for TPL Life Parental Insurance?

The minimum age at entry is 50 years while the maximum age at entry is 90 years.

What is the minimum and maximum annual hospitalization limits in case of emergency?

The minimum annual hospitalization limit in case of emergency is PKR 100,000 while the maximum limit is PKR 300,000.

What is the minimum and maximum premium in TPL Life Parental Insurance?

The minimum premium in TPL Life Parental Insurance is PKR 27,000 (covers pre-existing conditions after 12 months) while the maximum premium is PKR 40,000 (covers pre-existing conditions after 12 months)

At which hospitals can I avail the benefits offered under TPL Life Parental Insurance?

TPL Life has more than 300 panel hospitals across Pakistan. Benefits can be availed at all of our listed panel hospitals. You may find the panel hospital list [here](#).

Is Cashless facility available at panel hospitals?

Yes, Cashless hospitalization facility is available to the policy holders across 300+ panel hospitals.

What is the term of this product?

The term of TPL Life Parental Insurance is 12 months.

What type of specialized Investigations are covered under the policy?

Specialized Investigations include MRI, CT scan, Thallium scan, Perfusion scan, Endoscopy, gastroscopy, Colonoscopy and Angiography.

How can I make a claim?

In case of treatment at a non-panel hospital, the company requires the insured person(s) to provide the following documents within 30 days of the insured's discharge from the hospital.

- a. Duly filled claim form.
- b. Original bills, receipt and discharge certificate from the hospital.
- c. Original investigation test reports and payment receipts
- d. Medical practitioner referral letter advising hospitalization.
- e. Any other documents as required by the company. Via our Online Assistant Bit-2, email at claims@tpllife.com, WhatsApp at +92 301-8215798 or via courier to TPL Life's Head Office.

What is the free look period for this product?

A free look period of 14 days is available during which you can review the terms and conditions of the policy and cancel the policy if needed in which case a refund will be processed upon request receipt.

What are the built-In benefits offered under TPL Life Parental Insurance?

- **2 Doctor Visits – option to call Doctor at Home**
You can get a PMDC verified doctor to come to your home for a checkup!
- **TPL Sahulat**
TPL Life Sahulat is a Tele-Health platform giving you easy access to appointments & consults with physicians, plus the benefit of ordering lab tests and medicines, all from the comfort of your home.
- **Exclusive Discount on Lab Tests**
More than 200 TPL Life discount centers available. C

What are optional riders available under TPL Life Parental Insurance?

- **Unlimited doctor Visits at customer's cost (Cash Basis)**
Option to gain access to unlimited PMDC certified doctor visits.
- **THB – The Health Care**
Serving as your personalized health partner which is by your side regardless of where you are or what time it is. This digital health concierge allows you the unlimited benefits of tele-health consultation from PMD Certified Doctors & Specialists.

Where do I call if I need more information?

To know more about the plans offered under the product, simply call on +92 21 111-000-330 at TPL Life's Contact Centre

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