





## Cardiac Cover Shariah Plan



\*Get Rs. 400,000 in case of Cardiac ailment  
Get Rs. 100,000 in case of Death

### About TPL Life – WTO Cardiac Cover Shariah Plan

The burden of cardiac disease is growing faster than our ability to combat it due to the obesity epidemic, poor diet, high blood pressure and a dramatic rise in Type 2 diabetes – all major risk factors for heart disease and stroke. Most significant congenital heart conditions require lifelong monitoring and treatment by a cardiologist. That's why it's important to obtain and maintain adequate healthcare coverage that lets you support financially.

TPL Life Insurance - WTO the Health & Life specialist, understands your needs better and offers Cardiac Cover Shariah Plan; a solution, just apt to ensure, you keep smiling, always.

### Benefits of the Plan

In case of Cardiac ailment of the Participant a benefit of up to PKR 4 lac is provided which will cover various cardiac treatment expenses such as:

- Coronary Artery bypass surgery

- Balloon Angioplasty (Coronary Artery)
- Atherectomy (Coronary Artery)
- Stent Implantation (Coronary Artery)

Please note: The above list is not exhaustive

Other sub-benefits include

- ECO – PKR 5,000 (only if it leads to hospitalization)
- Post Hospitalization Limit of PKR 20,000 up to 30 days after discharge

Natural death is also covered up to PKR 1 lac in case of death due to Cardiac ailment and the Nominated Family Member will be paid a lump sum of Rs. 1 lac to address the financial requirements.

### Conditions

1. Written notice of a claim must be received by the Company within thirty (30) days for hospital reimbursement and ninety (90) days for Natural death from the occurrence of the event. The Nominee(s)

shall furnish at their own expense all evidences that the Company may require.

2. The Company may require the Life Covered / Participant / Nominee(s) to provide a written consent to allow the Company to obtain information and receive the results of any medical examination and / or tests undergone by the Life Assured. Failure to provide the necessary consent will result in the immediate cancellation of any benefit under this Takaful Membership.

3. Coverage under this Takaful Membership is valid for the Benefit Term that is stated on the Takaful Membership.

4. The age of the Participant at commencement must be within the age band stated on the Takaful Membership.

5. The Company reserves the right to require proof of age of the Life Covered before the Benefit Covered is paid.

### Exclusions

#### For Natural Death:

- a. Death resulting from anything other than covered illness.
- b. Suicide
- c. Criminal Acts
- d. Self-inflicted injuries

#### For Hospitalization Treatment/Cover

No benefit will be payable in the event of a Hospitalization caused or extended either directly or indirectly by:

- a. Pre-existing conditions/diseases
- b. Congenital heart defects
- c. Any illness other than covered illness
- d. Maternity related expenses
- e. Any birth defects or congenital illness
- f. Any cosmetic treatment
- g. Hospital admission for the purpose of conducting diagnostic tests that could be performed on the insured as an outpatient
- h. Expenses arising from HIV or AIDS and related diseases
- i. Self-inflicted injury, attempted suicide,

alcohol or drug addiction and participation in hazardous sports

- j. Costs of donor screening or treatment including surgery to remove organs from a donor in case of transplant surgery
- k. Any Illness contracted within the number of days mentioned in the membership schedule from inception date of the Membership except those that are incurred as a result of Bodily Injury. This exclusion doesn't apply for subsequent renewals with the Company without a break
- l. Any treatment taken as an out-patient i.e. routine medical check-up etc.
- m. Injury or treatment resulting from war, riots, strike, terrorism acts, nuclear weapon induced treatment
- n. Pregnancy and childbirth related diseases and complication thereof, childbirth (including surgical delivery) if maternity benefit is not availed
- o. All dental treatment or oral surgery apart from Emergency Accidental Dental Treatment
- p. Tests or treatment relating to fertility,

- q. Psychotic mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons)
- r. Participation in or training for any dangerous of hazardous sports, pastime or competition or riding or driving in any form of race or competition or any professional sports
- s. Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste, from the process of nuclear fission or from any nuclear weapons material
- t. Preventive treatment, Vaccinations, antiretroviral drugs, dietary supplements, vitamins and hormone replacement therapy
- u. Optical and / or vision care
- v. Pet scan
- w. Expenses for treatment other than Allopathic

### FAQs

#### What is the Contribution for TPL Life (WTO) – Cardiac Cover Shariah Plan?

The contribution of TPL Life (WTO) – Cardiac Cover Shariah Plan is Rs. 1,999 for 12 months.

#### Is there any waiting period under the TPL Life (WTO) – Cardiac Cover Shariah Plan?

There is a 30 days waiting period under the TPL Life (WTO) – Cardiac Cover Shariah Plan.

#### Is Natural Death also covered under the TPL Life (WTO) – Cardiac Cover Shariah Plan?

Natural death is also covered up to PKR 1 lac in case of death due to Cardiac ailment and the Nominated Family Member will be paid a lump sum of Rs. 1 lac to address the financial requirements.

#### Can I avail TPL Life (WTO) – Cardiac Cover Shariah Plan, if I am more than 65 years of age?

No, you can only avail TPL Life (WTO) – Cardiac Cover Shariah Plan if you are aged 18 – 60 years.

#### Can I get a refund of contribution in case I do not like the product?

Yes, you can cancel your membership within 14 days from the purchase.

You may also visit TPL Life Head Office at:

TPL Life Insurance Limited  
19-B, Lane 3, SMCHS, in the lane of Roomi Masjid, Shahrah-e-Faisal, Karachi, Pakistan.  
Email: info@tpllife.com UAN: (021) 111-000-330

#### Can I cancel the Takaful membership after the Free Look Period?

Yes. However, no contribution refund will be given.

#### Is emergency treatment or OPD covered under Cardiac Cover Shariah Plan?

No, Takaful coverage is available for any period of less than 24 hours spent by the Participant/Covered Member(s) in a hospital.

#### Does the TPL Life (WTO) – Cardiac Cover Shariah Plan provides coverage outside Pakistan?

No claim shall be payable under the Takaful Membership unless the cause of action arises in Pakistan. All claims shall be payable in Pakistan in Pak Rupees only.

#### What is the Term of TPL Life (WTO) – Cardiac Cover Shariah Plan?

TPL Life (WTO) – Cardiac Cover Shariah Plan can be availed for a maximum of 12 months. After every 12 months, the Participant will be required to avail a new TPL Life (WTO) – Cardiac Cover Shariah Plan Card to stay covered and covered under the TPL Life (WTO) – Cardiac Cover Shariah Plan.

#### Can I continue TPL Life (WTO) – Cardiac Cover Shariah Plan after 12 months as well?

Yes, you have the option to renew TPL Life (WTO) – Cardiac Cover Shariah Plan again in case you wish to. Renewal of the Takaful Membership will depend on your acceptance of the terms & conditions offered by the Company at time of renewal.

You may reavail the Cardiac Cover Shariah Plan card from any of the assigned HBL KONNECT agent shop acting acting as an exclusive distributor of this product to continue your cover/protection under this plan.

#### Can I avail TPL Life (WTO) – Cardiac Cover Shariah Plan for my Spouse or other Family members?

Yes, you may avail the TPL Life (WTO) – Cardiac Cover Shariah Plan for your Spouse or other Family members as well. However, they will be covered as a separate Participant /Life Assured and a separate Takaful coverage will be required to be purchased.

Please note: Any family member or Children under 18 years are not covered under this Plan.