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**THB Global**

# THE HEALTH CARE

Apka khayal har waqt



## Introduction

In today's hyper connected world, convenience is a priority. People now require easier ways to access quality healthcare and prefer flexible solutions instead of physical doctor visits with long waiting hours. With access to seemingly endless information and fingertip accessibility to everything, a remote health care solution is specially designed to assist you in your hour of need.

TPL Life introduces "The Health Care", an exclusive product designed to provide easier access to quality healthcare from anywhere in the world. A unique one-of-a-kind support plan which provides unlimited 24/7 doctor consultations on call, along with a Dedicated Health Manager assigned to your case to assist you in your health and wellness journey.

## Key Features

- Unlimited 24/7 Tele-Consultations from a Certified General Physician
- Dedicated Health Manager to assist you on your Health and Wellness journey
- Get financial protection up to PKR 1.5 million in case of Accidental Death
- Hassle free purchase process via TPL Life Website or Mobile App
- 24/7 assistance from TPL Life Call Centre

## Eligibility Criteria & Insurance Tenure

- |                       |                |
|-----------------------|----------------|
| • Eligible Entry Age: | 18 to 69 Years |
| • Coverage Term:      | 1 Year         |
| • Cover Type:         | Individual     |
| • Premium Payment:    | Annual         |

## Benefits & Premium

### Flexible coverage to suit your needs

Benefits	Plan A	Plan B
Accidental Death Insurance	PKR 750,000	PKR 1,500,000
<b>Tele-Health Services</b>		
24/7 Tele-Consult	Yes	Yes
Health Manager	Yes	Yes
Services offered (Local / Global)	Local (pan Pakistan)	Global (International)
<b>Premiums</b>		
Annual Premium	PKR 3,999	PKR 7,999

## Exclusions

1. War or warlike activities, which include invasion, act of foreign enemy, hostilities (whether war declared or not), civil war rebellion, revolution, insurrection, military or usurped power
2. Illnesses of any kind, fits, hernia and bacterial infection except pyogenic infection which shall occur with and through an immunodeficiency syndrome (AIDS)
3. Pregnancy or confinement and related complications
4. Unreasonable failure to seek or follow medical advice, where aware about medical condition
5. Drinking of alcohol or taking of drugs otherwise than under the direction of a registered medical practitioner
6. Suicide or attempted suicide or intentional self-injury while sane or insane.
7. Unlawful act, the hand or justice or willful exposure to unnecessary danger except in the attempt to save human life
8. State of unsound mind
9. Heatstroke or sunstroke
10. Exposure to or intake of poison, gas or fumes voluntary or involuntary
11. Taking part in any hazardous activity
12. Traveling on a non- commercial airline
13. Military service, police and other law enforcement agencies to be excluded
14. Radiation or contaminated by radioactivity
15. Physical or mental defect or infirmity existing at the membership inception/reinstatement date
16. Racing of all kinds other than foot or bicycle
17. Engaging in commando or bomb disposal duties/training. Active military duties such as maintenance of civil order, engagement in hostilities, whether war is declared or not and travel by military aircraft or waterborne vessel
18. Bodily injury which existed prior to issuance of policy.

### **Why choose TPL Life – The Health Care Plan?**

The Health Care is an exclusive health insurance product that provides access to quality healthcare through 24/7 services of a General Physician and medical support via a Dedicated Health Manager. Moreover, the plan also provides financial assistance in case of accidental death of the Policyholder.

### **What is the Term of the plans?**

Plan can be availed for 12 months and can be renewed after expiry of the insurance coverage.

### **What is the premium of the plan?**

The product offers 2 plans and the annual premiums are as follows:

1. Plan A – PKR 3,999
2. Plan B – PKR 7,999

### **What is the Accidental Death coverage offered in the plan?**

The Accidental death coverage offered in the plans are as follows:

1. Plan A provides coverage up to PKR 750,000
2. Plan B provides coverage up to PKR 1,500,000

### **What is Global & Local Support mentioned in the benefit table?**

There are two services provided by our Partner i.e. 24/7 doctor on phone and Health concierge in both plans. In Plan A – the services are only catered locally i.e. within Pakistan whereas in Plan B – the services are catered internationally.

For Plan A, the customer will have to be in Pakistan to avail the services whereas in Plan B, the customer will be provided International support where he/she can call their assigned Health Manager according to their medical needs.

### **How can I contact my assigned Health Manager for my medical queries and concerns?**

Our partner will provide the contact details of the Health Manager on your registered email address once you purchase the plan. Each customer is provided with a unique identity number i.e. MR number from which the customer can contact his/her Dedicated Health Manager as & when required.

### **Who can be covered under this plan?**

Any individual aged between 18 to 69 years can be covered in this plan.

### **From where can I purchase this plan?**

You can purchase the plan through our official website i.e. [www.tpllife.com](http://www.tpllife.com) or from our mobile app.

## What is Tele-Health Consultation?

Tele-Health Consultation provides 24/7 access to a certified General Physician on phone via your Dedicated Health Manager.

## Who is a Health Manager?

A Health Manager is a Dedicated Medical Concierge and single point of contact for all your Health and Wellness requirements.

## Is there any waiting period in this plan?

There is no waiting period in this plan.

## Disclaimer

1. The product is designed, underwritten & offered by TPL Life Insurance Ltd.
2. These services are not suitable for unsupervised use by persons under 18
3. Service does not cover emergency cases
4. Tele-Health services such as doctor's consultations are offered and provided through our Partner and TPL Life has no liability of any actions of its Partner
5. While the service has proven highly beneficial, results cannot be guaranteed or assured and the patient's progress may not be addressed or improved, and (in some cases) the situation can also be worsened. Hence, it is recommended to visit nearest hospital immediately, when required or prescribed by the attending physician
6. If you think you have a medical emergency or if you have a condition that you know will require a physical examination, you are requested to visit your nearest emergency facility
7. Subject to all applicable laws, The Health Care Doctor(s) may decide that the healthcare facilities are not appropriate for some or all of your treatment needs and, accordingly, may elect not to provide health services to you through this plan. In which case, it is recommended to visit the nearest hospital immediately, when required or prescribed by the attending physician
8. In some instances, the information transmitted may be of insufficient quality to allow appropriate medical or healthcare decision making by the Health Care Doctor (i.e. poor call quality etc.)
9. Delays in evaluation or treatment could occur due to failure of the electronic equipment or technical failures outside of our control. TPL Life would not be responsible if this happens, but if it does, we will notify you as soon as we can and take the steps that we reasonably can to minimize the interruption to the services
10. You may communicate materials containing our copyrights, trademarks, trade secrets, patents, or other intellectual property rights ("IPR") to your physician or healthcare consultants only. You are not permitted to copy, distribute or make any business use of our IPR
11. This Product is not guaranteed or insured by any of the other Group Companies of TPL Corp. and they are not liable in any context

12. Post policy issuance please refer to the Policy documents and other associated documentation for better understanding of the various Terms & Conditions.
13. Rates are inclusive of all Taxes
14. The mentioned rates are subject to change without any prior notice



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