



Roshan Zindagi

Dooriyon mein bhi saath



Far from your family? Worried about their finances? Concerned about securing their future? Worry no more because TPL Life has got you covered. While you work hard abroad, TPL Life will look after you and your family at the same time.

Being one of Pakistan's leading InsurTechs, TPL Life brings forth a comforting yet flexible insurance solution for Pakistanis residing abroad covering their accidental death while meeting hospitalization needs for their families in Pakistan. From your loving parents to your own happy children, TPL Life will make sure they get the best of treatments! So don't think, just insure for a Roshan future!

Key Features

- Insure yourself while residing abroad for an Accidental Death Cover up to PKR 2.5 Million.
- Enhance your Accidental Death Cover for a maximum of PKR 10 Million.
- Secure yourself against any unforeseen events with the help of exclusive dismemberment limits.
- Ensure the best Hospital treatments for your family in Pakistan selecting from a wide range of more than 300+ TPL Life's panel hospitals for up to PKR 20 Million.
- Covering you across three continents including the Middle East, Europe and North America.
- Unlimited 24/7 Tele-Consultations along with a Dedicated Health Manager to assist your family on their Health and Wellness journey.
- Easy Payment Solutions and timely claims processing.

NRP Protection Locations

- | | | | |
|---------|------------|-------------|---------------|
| 1. KSA | 4. Qatar | 7. Malaysia | 10. Australia |
| 2. UAE | 5. Kuwait | 8. USA | 11. Canada |
| 3. Oman | 6. Bahrain | 9. UK | |



***GCC Countries include United Arab Emirates, Saudi Arabia, Qatar, Oman, Kuwait and Bahrain.**

NRP Protection Plan - Benefit Table (in PKR)

Plan	A	B	C	D	E
Accidental Death Benefit Cover	2,500,000	2,500,000	2,500,000	1,250,000	1,250,000
Option to increase Accidental Death Cover	Yes	Yes	No	No	No
Dismemberment Limit	250,000	250,000	250,000	125,000	125,000

Important Notes:

- Customer will have the option to enhance this limit to either PKR 5,000,000 or 10,000,000; financial underwriting will be applicable.
- Accidental dismemberment benefit at 10% of ADB Sum Assured (Accidental Death Benefit Cover).

NRP Protection Plan - Premium Table (in PKR)

Plan	A	B	C	D	E
2.5 Million	2,080	2,080	2,080	1,040	1,040
5 Million	4,150	4,150	N/A	N/A	N/A
10 Million	8,300	8,300	N/A	N/A	N/A

NRP's Family Health Protection Plans - Benefits (in PKR)

Benefit	A	B	C	D	E
Annual Hospitalization Limit	20,000,000	10,000,000	5,000,000	1,000,000	500,000
Room & Board	VIP	VIP	VIP	VIP	Private
COVID-19 Coverage	1,000,000	500,000	250,000	50,000	25,000
Daily Room & Board	Covered				
ICU Room and Board					
Pre & Post Hospitalization Expense Benefits (Before or After 30 days of Hospitalization)					
Ambulance Services Expenses					
Specialized Investigations during hospitalization (MRI, CT Scan, Endoscopy & Thallium Scan)					
Expenses for accidental emergency treatment (within 48 hours) per accident limit	2,000,000	1,000,000	500,000	100,000	50,000

Important Notes:

- Waiting period of 15 days for self, spouse and children.
- Waiting period of 6 months for parents.
- Pre-existing conditions after first policy year are covered for all.
- Term of Plan: 1 Year
- Premium Payment: Annual

NRP's Family Health Protection Plans - Premium Table (in PKR)

Option	A	B	C	D	E
Limit	20,000,000	10,000,000	5,000,000	1,000,000	500,000
Age	Premium				
6-11 Months	50,340	28,990	18,315	11,996	11,581
1	50,340	28,990	18,315	11,996	11,581
2	50,340	28,990	18,315	11,996	11,581
3	50,340	28,990	18,315	11,996	11,581
4	50,340	28,990	18,315	11,996	11,581
5	50,340	28,990	18,315	11,996	11,581
6	48,025	27,691	17,524	11,502	11,106
7	48,025	27,691	17,524	11,502	11,106
8	48,025	27,691	17,524	11,502	11,106
9	48,025	27,691	17,524	11,502	11,106
10	48,025	27,691	17,524	11,502	11,106
11	48,025	27,691	17,524	11,502	11,106
12	48,025	27,691	17,524	11,502	11,106
13	48,025	27,691	17,524	11,502	11,106
14	48,025	27,691	17,524	11,502	11,106
15	48,025	27,691	17,524	11,502	11,106
16	48,025	27,691	17,524	11,502	11,106
17	48,025	27,691	17,524	11,502	11,106
18	48,025	27,691	17,524	11,502	11,106
19	48,482	27,956	17,694	11,621	11,224
20	48,940	28,222	17,863	11,740	11,343
21	49,425	28,459	17,976	11,758	11,344
22	49,882	28,724	18,145	11,877	11,463
23	50,340	28,990	18,315	11,996	11,581
24	50,825	29,227	18,427	12,013	11,583
25	51,390	29,565	18,653	12,187	11,760
26	51,740	29,757	18,766	12,251	11,820
27	52,225	29,994	18,879	12,269	11,822
28	52,682	30,260	19,048	12,388	11,940
29	53,004	30,480	19,218	12,553	12,117
30	54,511	31,321	19,726	12,864	12,415
31	56,019	32,162	20,234	13,175	12,712
32	57,526	33,003	20,742	13,485	13,010
33	59,061	33,816	21,194	13,694	13,190
34	60,569	34,657	21,702	14,005	13,488
35	62,076	35,498	22,210	14,315	13,785
36	63,448	36,294	22,718	14,673	14,141
37	64,955	37,135	23,226	14,983	14,439
38	67,969	38,818	24,242	15,605	15,034
39	71,119	40,545	25,258	16,179	15,571
40	74,269	42,273	26,274	16,754	16,108
41	77,256	43,983	27,347	17,477	16,820
42	80,406	45,710	28,363	18,052	17,357
43	83,420	47,393	29,379	18,673	17,952
44	86,406	49,103	30,452	19,396	18,665
45	89,556	50,831	31,468	19,971	19,202

Age	Premium				
46	92,706	52,558	32,484	20,546	19,739
47	95,721	54,240	33,500	21,167	20,334
48	98,843	55,996	34,573	21,844	20,988
49	101,829	57,706	35,645	22,566	21,700
50	104,979	59,434	36,661	23,141	22,237
51	108,101	61,190	37,734	23,818	22,891
52	111,144	62,844	38,694	24,337	23,369
53	116,580	65,898	40,556	25,507	24,499
54	122,016	68,952	42,419	26,677	25,629
55	127,345	71,932	44,226	27,792	26,700
56	132,917	75,031	46,089	28,916	27,772
57	138,274	77,984	47,839	29,929	28,726
58	139,460	78,605	48,177	30,074	28,847
59	150,090	84,594	51,847	32,405	31,106
60	161,690	91,058	55,742	34,772	33,368
61*	174,098	97,979	59,919	37,321	35,808
62*	187,556	105,476	64,435	40,061	38,427
63*	201,794	113,458	69,290	43,086	41,342
64*	217,244	122,033	74,427	46,155	44,260
65*	233,824	131,285	80,016	49,572	47,534
66	251,561	141,187	86,000	53,236	51,045
67	270,563	151,811	92,435	57,202	54,853
68	290,993	163,175	99,266	61,322	58,783
69	312,902	175,408	106,661	65,854	63,127
70	329,939	184,926	112,419	69,390	66,519
71	348,325	195,081	118,460	72,923	69,857
72	367,191	205,660	124,895	76,935	73,723
73	387,028	216,714	131,556	80,982	77,593
74	408,130	228,490	138,669	85,331	81,759
75	430,067	240,694	146,008	89,762	85,986
76**	453,376	253,695	153,855	94,549	90,569
77**	477,599	267,227	162,040	99,575	95,390
78**	503,115	281,452	170,621	104,800	100,390
79**	529,789	296,327	179,597	110,273	105,627
80**	558,105	312,089	189,081	116,010	111,105

**Renewal Only for Parents

*Renewal Only for Other Dependents

- Premiums for parents are discounted by approximately half of the above due to waiting period of 6 months
- Policies are eligible for renewal up to 5 years after maximum eligible age at entry

Built-In Benefit for the Entire Family

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 Partner allows you the unlimited benefits of Tele-Health Consultation from PMD Certified Doctors & Specialists.

24/7 Tele-Health Consultation on Phone & Health Concierge (across Pakistan)

- Unlimited 24/7 Tele-Consultations from a Certified General Physician
- Dedicated Health Manager to assist you on your Health and Wellness journey

Maternity Coverage for Your Spouse (in PKR)

Maternity Benefits & Premiums (Optional)	A	B	C	D	E
Annual Limit	300,000	150,000	100,000	50,000	25,000
Annual Premium	68,668	34,334	22,889	11,445	5,722

Optional cover; waiting period of 10 months is applicable

Eligibility Criteria & Insurance Tenure

- Self: **18 to 60 Years**
- Parents: **Max Age at Entry 75 Years**
- Spouse: **18 to 60 Years**
- Children: **6 months to 25 years**
- Coverage Tenure: **One Year**

Exclusions

For Self	For Family
<p>i. War or war-like activities which include invasion, act of foreign enemy, hostilities (whether war declared or not), civil war rebellion, terrorist activities, revolution, insurrection, military or usurped power</p> <p>ii. Illnesses of any kind, fits, hernia and bacterial infection except pyogenic infection which shall occur with and through an immunodeficiency syndrome (AIDS)</p> <p>iii. Pregnancy or confinement and related complications</p> <p>iv. Unreasonable failure to seek or follow medical advice, where aware about medical condition</p> <p>v. Drinking of alcohol or taking drugs otherwise than under the direction of a registered medical practitioner</p> <p>vi. Suicide or attempted suicide or intentional self-injury while sane or insane</p>	<p>The following conditions and healthcare services are not covered by TPL Life under this Policy. In addition, any complications or subsequent treatment related to these exclusions are not covered..</p> <p>i. Pre-existing conditions are covered after a waiting period of 12 months.</p> <p>ii. Pre-existing Maternity and its related expenses subject to the following.</p> <p>a. Maternity and its related expenses will be commenced after the first 10 months of the policy (waiting period) ONLY IF such benefit is offered and is mentioned in the schedule of the policy. However, the waiting period will not be applicable in case of consecutive renewals of the policy (without any break).</p> <p>iii. Any birth defects or congenital illness.</p> <p>iv. Any cosmetic treatment.</p> <p>v. Hospital admission for the purpose of conducting diagnostic tests that could be performed on the insured as an outpatient.</p> <p>vi. Expenses arising from HIV or AIDS and related diseases.</p> <p>vii. Self-inflicted injury, attempted suicide, alcohol or drug addiction and participation in hazardous sports.</p> <p>viii. Costs of donor screening or treatment including surgery to remove organs from a donor in case of transplant surgery.</p>

<p>vii. Unlawful act, the hand of justice or willful exposure to unnecessary danger except in an attempt to save human life</p> <p>viii. State of unsound mind</p> <p>ix. Heatstroke or sunstroke</p> <p>x. Exposure to or intake of poison, gas or fumes voluntary or involuntary</p> <p>xi. Taking part in hazardous activity</p> <p>xii. Traveling on a non-commercial airline</p> <p>xiii. Military service</p> <p>xiv. Radiation or contaminated by radioactivity</p> <p>xv. Assault murder/assassinations</p> <p>xvi. Physical or mental defect or infirmity existing at the membership inception/reinstatement date</p> <p>xvii. Racing of all kinds other than foot or bicycle</p> <p>xviii. Engaging in commando or bomb disposal duties/training. Active military duties such as maintenance of civil war, engagement in hostilities, whether war is declared or not and travel by military aircraft or waterborne vessel.</p>	<p>ix. Any illness contracted within 15 days of inception date of the Policy 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.</p> <p>x. Any treatment taken as an out-patient i.e. routine medical check-up etc.</p> <p>xi. Injury or treatment resulting from war, riots, strike, terrorism acts, nuclear weapon induced treatment.</p> <p>xii. Pregnancy and childbirth related diseases and complication thereof, childbirth (including surgical delivery) if maternity benefit is not availed.</p> <p>xiii. All dental treatment or oral surgery apart from Emergency Accidental Dental Treatment.</p> <p>xiv. Tests or treatment relating to fertility, infertility, contraception or sterilization and any complication relating thereto.</p> <p>xv. Psychotic mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons)</p> <p>xvi. Participation in or training for any dangerous or hazardous sports, pastime or competition or riding or driving in any form of race or competition or any professional sports.</p> <p>xvii. 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.</p> <p>xviii. Pet scan.</p> <p>xix. Preventive treatment, Vaccinations, antiretroviral drugs, dietary supplements, vitamins and hormone replacement therapy.</p> <p>xx. Optical and / or vision care.</p> <p>xxi. Expenses for treatment other than Allopathic.</p>
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FAQs

1. Who can avail this plan?

This plan is specifically offered to Pakistanis residing abroad for business/employment related purposes provided that they have a valid proof of income. You can only avail this plan if you are currently residing outside Pakistan.

2. What is the term for this plan and what is mode of premium?

The term for this plan is 1 year while premium payments must be made on an annual basis.

3. Can I avail this product only for myself?

No, family members/dependents must be added in your plan in order to avail coverage under this product.

4. Are siblings also included as family members under this plan?

No, Family members include parents, spouse(s) and children only.

5. Is the accidental death cover benefit also applicable for my family members?

No, the accidental death cover and dismemberment limits are applicable only for the individual (Self/Policy Holder) while family members are only entitled to Hospitalization, Tele-Consultation and Health concierge.

6. What will be the Accidental dismemberment limit in this plan?

Accidental dismemberment benefit will be 10% of Accidental Death Benefit Sum Assured.

7. Can family members avail hospitalization facilities outside Pakistan?

Family members can avail hospitalization benefits and Tele-Consultation and health concierge services if they are residing in Pakistan Only.

8. What are the family hospitalization limits under this plan?

Family hospitalization limits varies as per the availed plan. A maximum limit of 20,000,000 is available for the NRP's family residing in Pakistan.

9. Is there any waiting period for family coverage?

The waiting period for your spouse and children is 15 days while that for your parents is 6 months.

10. Can Accidental Death Benefit Limits be increased?

Yes, Accidental Death Benefit Limits can be enhanced to 5,000,000 PKR or 10,000,000 PKR subject to the financial underwriting approval. (Applicable on Plan A & Plan B).

11. Will my plan cover areas outside my area of cover?

Your area of cover includes all locations as mentioned above in "NRP Protection Locations". Kindly refer to the same to know which countries are covered in this plan.

12. Is maternity coverage also included in this plan?

Maternity coverage is optional with a waiting period of 10 months and can be included in this plan

13. Are pre-existing conditions also covered in this plan?

Pre-existing conditions are covered after 12 months.

14. Are there any policy exclusions?

There are certain conditions, services and supplies under which no benefit will be payable. These are stated as limitations and exclusions in your policy provisions/handbook as well as in the exclusions table mentioned above. You are advised to read the policy documents for the full list of policy limitations and exclusions.

15. What is Tele-Health Consultation?

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

16. 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.

17. From where can I purchase this plan?

You can purchase the plan through our official website i.e. www.tpplife.com

18. How do I make a claim?

Simply call +92 301-8215798 or +92 21 111-000-330 when outside Pakistan. We will help you process your claim as quickly as possible.

19. What is the documentation required for Salaried & Non Salaried Individuals?

In case of Sum Assured higher than PKR 2.5 Million, the following documents will be required:

1. Proof of income
2. Proof of employment or proof of business.
3. Bank statements
4. Any additional documents on a case to case basis.

20. What is the necessary documentation to file a claim?

The following documents will be required

- 1) NIC Cancellation certificate from NADRA
- 1) Cancelled passport of deceased
- 2) Death certificate from place/country where death occurred
- 3) Airway bill of deceased's body (if burial is in Pakistan)
- 4) Any other documents as required by the company for purpose of claim assessment.

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. The Health Care service (Built In Benefit) 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 Health Care 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 provided by The Health Care
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. All transactions will be made in Pak Rupees (PKR) in Pakistan only
15. The mentioned rates are subject to change without any prior notice

TPL Life Insurance Limited

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