# **BHEALTHY – TERMS & CONDITIONS**

### **PRODUCT EXCLUSIONS**

No benefit will be payable if the incident causing Hospitalization was directly or indirectly caused or accelerated by any of the following events:

* War, invasion, acts of foreign enemies, hostilities, or warlike operations (whether war be declared or not), civil war, mutiny, strike, riot, civil commotion, military rising, insurrection, rebellion, conspiracy, revolution, military or usurped power, martial law, state of siege, any event or cause that determine the proclamation or maintenance of martial law or state of siege;
* Nuclear, Biological and Chemical Risks and losses;
* Suicide or self-inflicted injury within the first twelve (12) months of policy registration
* Pregnancy/childbirth within twelve (12) months of policy registration
* elective treatment, such as cosmetic surgery; and
* Alcohol abuse/illegal drug use
* Pre-existing conditions will not be covered
* Vaccination, supplements & multivitamin are not covered under medication support claims

## **PRODUCT BENEFITS AND PRICING OPTIONS- PLANS**

The BIMA Health policy will consist of a core inpatient hospital cash and outpatient medication support benefit:

* **Hospital Cash Insurance** – provides a fixed cash benefit per night of inpatient hospitalization, subject to eligibility criteria. There is a waiting period of 30 days after confirmation date to access the hospitalisation benefit, and therefore customers can claim immediately for accidental and non-accidental causes of hospitalisation. However, pre-diagnosed conditions will not be covered. Maximum covered nights in a month (where the premium has been received and hospitalization falls into cover period) will be available using the formula of (**1/6 days\*Total Covered Night**). Since the customer segment being targeted is likely to be more financially sophisticated. BIMA and the underwriter will continually monitor the claims experience to prevent against anti-selective claims experience.
* **Medication Support** – A customer earns cover on a monthly basis that may be used when prescribed medication is required. The amount earned for Medication Support via the Health Wallet accumulates after every month of premium payment and is capped at the equivalent of six (06) months’ worth of benefit.
* **Annual Health Check-up –** The highest tier, Diamond, will also include an annual health check benefit. A customer is eligible for a basic health check package at a standard lab at end of the year.
* **mHealth** – All lives insured on the BIMA Health policy are eligible for unlimited access to qualified tele-doctors from BIMA over the phone 7 days a week, 24 hours a day for both general and specialist consultations. This benefit is applicable for all benefit tiers.

### **POLICY LAPSE**

Following non-payment of either a full monthly End User Price or partial End User Price for six (6) consecutive calendar months, the Policy will be treated as lapsed.

After a policy is lapsed, the customer is automatically de-registered and no further premium deductions will be attempted, and customers will have to re-register for a new policy. They will then be subject to the relevant waiting periods and restrictions and in effect will be treated no differently to an entirely new customer.

A policy who has one to five consecutive months (i.e., < 6 months) of non-payment is treated as a ‘non-cover earning’ policy, not a lapsed policy. If the next month’s premium is successfully collected for the policy, then coverage will be provided (with no additional requirements) and the policy is no longer at risk of potentially lapsing.

### **TERMINATION**

The Insurance Subscriber’s Insurance Cover under this Policy will automatically terminate, without notice or any action required on the part of any person, upon the occurrence of the earliest of any of the following:

* The date on which the Insurer receives a request of cancellation of Insurance Cover from the Insurance Subscriber;
* the date the Policy is treated as lapsed in accordance with Clause 12; and
* the date of death of the Insurance Subscriber.
* In the event the maximum age limit on the product has been attained, BIMA will stop any auto-renewal of the insurance policy in the month following the Policyholder’s maximum age limit’s birthday. An SMS confirming policy termination will be sent to the Policyholder and recurring premium deductions will cease immediately.
* Furthermore, the policy will terminate upon death of the main policyholder – should insured relatives wish to continue with the insurance policy, they will need to purchase a new insurance policy – existing covered lives will not be subject to further waiting periods on the policy.

### **CANCELLATION**

The Policyholder may cancel the BIMA Health policy at any time by contacting BIMA Customer Services. The deduction for any premiums will be terminated immediately, and any insurance cover that has been paid for already will continue to be provided.

There will be no refund of premiums or surrender value in the case of a cancellation.

### **ACKNOWLEDGEMENT OF THE INSURANCE SUBSCRIBER – (POLICY SHALL REMAIL SUBJECT TO THE FOLLOWING)**

* Milvik Mobile Pakistan (“BIMA”) is the Insurance broker who has been authorized by IGI General Insurance Ltd (“The Insurer”) to bind cover on behalf of Insurer within the terms and conditions of the BIMA Health Product Policy (the “Policy”). The Policy will be offered to general public. To cease recurring monthly deductions, the insurance subscriber under the Policy (the “Insurance Subscriber”) must deregister the subscription for the insurance plan under the Policy (“Subscription”) by contacting BIMA. Otherwise, BIMA will continue making monthly deductions.
* The Insurance Subscriber’s maximum benefit shall be the maximum benefit offered by only the insurance plan that the Insurance Subscriber has subscribed to with the highest maximum benefit.
* Our maximum liability to the Insurance Subscriber or the Insurance Subscriber’s beneficiary shall be the higher of the insurance plans that the Insurance Subscriber subscribed to.
* After becoming an Insurance Subscriber, Customer permits BIMA to share his details as sought by BIMA or any other entity authorized by BIMA in this regard, for inter alia processing of the Policy, storing and processing data across countries, and more effectively providing the insurance service and payment of insurance cover under the Policy; Insurance Subscriber agrees and acknowledges that he or his legal heirs shall not hold BIMA or the Insurer responsible for any consequences of sharing such information;
* Fraud or abuse relating to provided financial account may result in forfeiture/cancellation of the Policy, suspension of services of the Insurance Subscriber and termination of policy; and
* While availing the insurance service under the Policy the Insurance Subscriber shall not respond to any calls/SMSs directing to make/send calls/SMSs to any other number/short code or which are regarding award of any prize (whether money or in kind) in lieu of balance transfer or any call. Ignorance of this clause by Insurance Subscriber shall not accrue any liabilities/responsibilities on IGI General Insurance Ltd or BIMA including but not limited to liability/responsibility towards any loss occurred to the Insurance Subscriber.
* IGI General Insurance Ltd, or BIMA may amend the terms and conditions of the Policy at any time in accordance with the Policy. The Insurance Subscriber shall be informed through an SMS or any other manner in accordance with the relevant laws that the terms and conditions are amended. Such SMS or information through any other manner (as mentioned above) shall contain a link to such amended terms and conditions of the Policy, and if the Insurance Subscriber shall continue to pay for the Policy it shall be the acceptance of the Insurance Subscriber to the amended terms and conditions of the Policy.
* BIMA and IGI General Insurance Ltd may jointly amend the service charges from time to time at their discretion in accordance with the applicable laws and regulations of Pakistan. The acceptance of the terms and conditions of the Policy of the Insurance Subscriber shall also be the acceptance with the End User Price to be charged to provide the Policy.
* IGI General Insurance Ltd and BIMA have the complete authority to stop offering the Policy at any time at their discretion.
* The domestic laws of the Islamic Republic of Pakistan shall govern the Policy and the Courts of the Islamic Republic of Pakistan shall have jurisdiction in any dispute arising hereunder.
* If any provision of the Policy is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of the Policy which will remain in full force and effect.
* This Policy has been especially created to provide protection for those Customers who successfully enrolled in the BIMA Product and who pay the appropriate End User Price to BIMA Accordingly, notices to the Subscriber may be provided by:
* SMS to the Insurance Subscriber’s is deemed to be received on the day the SMS is sent. If a notice is placed on a website, the notice is deemed to be received on the day the notice is placed on the Insurer’s website at https://www.IGI General Insurance Ltdinsurance.com or on www.milvikpakistan.com, or by publication in a major newspaper in the Islamic Republic of Pakistan.

### **CUSTOMER DECLARATION**

* I declare that all information provided is true and complete. I agree that this information shall be the basis of the contract between me & BIMA – Trade name of Milvik Mobile Pakistan Pvt Ltd. I understand that any false, incorrect or misleading statement may render this product null and void.
* I understand that this product will not cover any treatment directly or indirectly related to any “product exclusions” as mentioned earlier in this form.
* I understand that no benefits will be payable for the events occurring before the effective/registration date of the product.
* I understand that incase of my death the Claim Reimbursement will be made in the name of the appointed beneficiary.
* I confirm that I have not suppressed, misrepresented or misstated any material fact.
* I understand that there would be monthly recurring deductions of the opted plan through preferred payment channel i.e JazzCash / Easypaisa / Debit Card / Credit Card.

### **PRODUCT DETAILS:**

1. **SINGLE** SILVER GOLD DIAMOND PLATINUM
2. **JOINT** SILVER GOLD DIAMOND PLATINUM
3. **FAMILY** SILVER GOLD DIAMOND PLATINUM
4. **FAMILY PLUS** SILVER GOLD DIAMOND PLATINUM

**CUSTOMER SIGNATURE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**CUSTOMER NAME \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**CNIC No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**DATE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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