

Sehatmand Jamaat

A Community Health Insurance Program

Sehatmand Jamaat is a health insurance plan for the members of Khoja (Pirhai) Shia Isna Asheri Jamaat (Karachi) to provide insurance coverage in case of Inpatient hospitalization.



Registration Starts from July 28, 2019

In case of diseases/illness/accidents following benefits can be availed for **Inpatient hospitalization:**

- Prescribed Medicines during Inpatient Hospitalization
- Expenses of ICU/CCU
- Treatment of injuries and fracture
- Inclusion of Pre-Existing Condition (Except Maternity)
- Expenses of Nursing, Doctor and Surgeon
- Expenses of Operation Theater
- Lab test for diagnosis (in case of hospitalization only)
- Hepatitis, neusinstine chronic renal failure are also included
- MRI, CT Scan, Endoscopy Thallium Scan (Inpatient & OPD both)
- Day Care Facilities (in case of accident only)
- Cashless Hospitalization in more than 150 Hospitals nationwide

Note: Above mentioned facilities can only be availed in case of Inpatient hospitalization. For details, kindly visit Jamaat Office or review Frequently Asked Questions Pack.

Disclaimer:

Khoja (Pirha) Shia Isna Asheri Jamaat is only facilitating and assisting the Customer, (any of its member), for availing best possible benefits from hospitalization. This Insurance policy constitutes an independent Contract between the Company and the Customer with their mutual consent.

Under no circumstances whatsoever, can the Jamaat be deemed or construed as an agent, broker or representative either of the Insurance Company, or the Customer. It is clarified that the Jamaat shall not be held liable in any manner, directly or indirectly, by the Customer or by the Insurance Company, for any obligation or liability of any nature whatsoever, towards the Customer or any third party or insurance company.

Registration:

Just Bring your Valid JCIC along with the respective premium at Jamaat Front Office and get registered. You can pay either in Cash or Cheque in the name of "Khoja (Pirhai) Shia Isna Asheri Jamaat"

| Age | Annual Premium/head |
|---------------------------|--------------------------------|
| Birth - 17 years | Rs. 3,400 |
| 18 years - 29 years | Rs. 3,700 |
| 30 years - 39 years | Rs. 3,800 |
| 40 years - 49 years | Rs. 4,000 |
| 50 years - 59 years | Rs. 4,400 |
| 60 years - 69 years | Rs. 4,600 |
| Additional Maternity | Rs. 7,000 |
| Annual Insurance Coverage | |
| Annual Insurance Limit | Rs. 150,000 |
| Daily Room Expenses | Rs. 2500 |
| Maternity Limit | Normal delivery: Rs. 20,000 |
| | C-Section: Rs. 40,000/- |

Note: The annual insurance limit stated is the overall limit applicable to the sum of all benefits claimed. The maternity premium is not a standalone premium and must be taken with Health Insurance Premium. The maternity benefit is available for female aging from 18 years till 45 years. The maternity benefit will be available only to first 300 females only. maternity benefit is available for female aging from 18 years till 45 years. The maternity benefit will be available only to first 300 females only.