

Family Sehat



The perfect solution for all Health Takaful needs

Takaful

Takaful is a Shari'ah compliant alternative to insurance. It is a community-pooling system based on the principles of brotherhood and mutual health wherein, participants contribute in a fund to help those who need it most in times of financial difficulties.

Family Sehat

Our health is subject to multiple risks in today's fast-paced lifestyle. To commit to the good health of our family and ourselves, it becomes essential to protect yourself by investing in a reliable health plan that includes medical outlay, laboratory test costs, medication, hospitalization costs, including critical illness. Healthy lifestyle is the key to a happy life, and one must be prepared to tackle health-related problems as and when they occur. Pak-Qatar's FAMILY SEHAT is the solution to all such needs.

Benefits Offered

Following Takaful Benefits are offered under this Plan:

- Hospital Care Benefit
- Critical Illness Benefit (Optional)

Coverage Under Hospital Care Benefit

Medical expenses related to the following are covered under Hospital Care Benefit:

- Hospitalization or In-patient Treatment
- Accidental Emergency Treatment
- Day Care Procedures (e.g. Endoscopy, Dialysis, Cataract Surgery, etc.)
- Specialized Investigative Procedures (e.g. Angiography, MRI, CT Scan, etc.)

Critical Illness Benefits

This is an optional benefit covered with additional charges. It includes lump sum payment on diagnosis of one of the illnesses or undergoing one of the procedures. Payment under this benefit is in addition to the payments under Hospital Care Benefit.

Eligibility Criteria

You, your spouse, children & parents can be covered under this Plan. Following age limits shall apply:

- 91 days to 25 years for children
- 18 years to 59 years for others

Salient Features:

Panel Hospitals & Credit Facility

Pak-Qatar Family Takaful has one of the biggest panel hospital network nationwide.

Pak-Qatar's Health Card provides you credit facility at panel hospitals as per individual's minimum room entitlement.

You can also avail exclusive discounts on lab tests and consultation in designated medical centers by showing Pak-Qatar Health Card.

Refer to Panel Hospitals Booklet available on our website.

24/7 Worldwide Coverage

The plan also provides coverage outside Pakistan in case of accidental emergency. Any expense incurred for such treatments will be reimbursed in Pakistani Rupees subject to terms and conditions of the policy document.

Hospital/Doctor of Your Choice

Under Individual Family Sehat, you have the privilege to avail the facility for treatment at a particular hospital/doctor that is not on our panel.

Pre-Existing Conditions Coverage:

Pre-Existing Condition (PEC) means any injury, disease, illness, condition or symptom for which treatment, or medication, or advice, or diagnosis has been sought or received (even if no treatment is provided) or was foreseeable prior to the Membership Commencement Date.

Disclosed and accepted Pre-Existing Conditions are covered under Hospital Care Benefit starting from 91st day and up to limits specified in the table.

Year	Lower of	
1	20% of covered expenses	20% of Hospital Care Limit
2	40% of covered expenses	40% of Hospital Care Limit
3	60% of covered expenses	60% of Hospital Care Limit
4	80% of covered expenses	80% of Hospital Care Limit
5+	100% of covered expenses	100% of Hospital Care Limit

Major Exclusions:

- OPD & Expense related to routine check-up
- Dental treatment
- Injuries as a result of participation in dangerous sports
- Experimental treatments
- Congenital illnesses
- Vaccinations
- Illegal activities / criminal acts
- Infertility
- Psychiatric disorders
- Corrective / cosmetic surgeries
- Sterilization
- Self-inflicted injuries
- Cost of hospital negligence
- External implants
- HIV or other STDs
- Elective overseas treatments
- Non-medical hospital expenses
- Maternity and related complications

Note:

- This product is underwritten by Pak-Qatar Family Takaful Limited.
- Information provided in this brochure is for illustrative purposes only. Actual terms and conditions of the Plan are given in policy document.

About Pak-Qatar Family Takaful Limited:

Life is full of uncertainties, but protecting your family shouldn't be. As Pakistan's pioneer in Family Takaful, Pak-Qatar Family Takaful Limited (PQFTL) is Pakistan's first & only dedicated Takaful company backed with an "AA" rating (by VIS) with a stable outlook and a Pension Fund manager rating of "AM2" with stable outlook by Pakistan Credit Rating Agency (PACRA), offers an unmatched, comprehensive suite including individual and corporate Takaful and investment solutions like Mahana Bachat & Takaful Flexi Plan, Priority Takaful, Education Takaful & Voluntary Pension Scheme with Annuity Plan that protect what matters most—your loved ones and your future. From securing your family's future to safeguarding businesses, PQFTL ensures you are prepared for the unexpected—today and tomorrow.

About Pak-Qatar Group:

Pak-Qatar Group stands as a trailblazer in Pakistan's Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Embedded in Islamic values and driven by excellence, the Group's entities—Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation—work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, innovation and trust to reshape the country's Islamic financial ecosystem.



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Benefits Limits

Hospital Care Benefit Annual Limits (in PKR) (Per Individual Per Annum Coverage)						
Class of Membership	Budget	Economy	Silver	Gold	Platinum	Platinum +
Total Hospital Care Benefit Limit	100,000	200,000	350,000	500,000	1,000,000	1,200,000
Sub Limits:						
Room & Board Limit	2,500	5,000	12,000	17,000	35,000	55,000

Hospital Care Benefit per Individual Annual Contribution (in PKR)						
Age Bracket	Class of Membership					
	Budget	Economy	Silver	Gold	Platinum	Platinum +
Hospital Care Benefits (** Discount available)						
91 days – 45 Yrs	9,000	11,250	22,500	32,500	51,550	72,200
46 – 55	13,000	18,350	33,500	61,100	97,300	126,550
56 – 59	16,000	22,700	41,600	76,150	121,350	157,950

Critical Illness Supplementary Benefits (in PKR):					
Age Bracket	Plan of Membership				
	A	B	C	D	E
Critical Illness Limits	100,000	200,000	300,000	400,000	500,000

Critical Illness Benefits per Individual Annual Contribution (Optional) (in PKR):					
Age Bracket	Plan of Membership				
	A	B	C	D	E
18-35	200	400	600	750	950
36-45	500	950	1,400	1,850	2,350
46-50	1,050	2,050	3,050	4,050	5,100
51-55	1,750	3,500	5,250	6,950	8,700
56-59	2,750	5,450	8,200	10,900	13,650

Single policy is for single unmarried person only.
15% discount for Married couple and 25% discount for families (including children or Parents).
Additional discount of 40% available for existing members of Mahana Bachat & Takaful Flexi Plan.
(Discounts are applicable only on Health Care Benefits).
These rates are not guaranteed and can be reviewed on annual basis by PQFTL.