Family Sehat

PAK-QATAR
FAMILY TAKAFUL

The perfect solution for all Health Takaful needs

PAK-QATAR
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Pakistan's Premier and Pioneer Islamic Financial Services Group

What is Takaful?

Takaful is a community-pooling system based on the principles of brotherhood and mutual help wherein participants contribute in a common fund to help those who need it the most. The concept of Takaful is inherent in the Arabic word "kafala" which means "joint guarantee". Takaful is a Halal and ethical way to fulfill your financial protection and savings needs which serves as an Islamic alternative to conventional insurance. Contributions are distributed into two components, Participant's Investment Fund (PIF) for investment and Waqf Fund for protection against Wakalah fee(s). The amount in PIF is invested in Shariah-compliant business avenues to generate Halal profits. Contribution pooled in Waqf fund is considered Tabarru & is used to pay claims.

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
- Maternity (Optional)
- Critical Illness Benefit (Optional)

Coverage under Hospital Care Benefits
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.)

Coverage under Maternity Benefits
Coverage under the maternity benefit includes expenses related to pregnancy and childbirth, as follows:

- Pre-natal and Post-natal consultations
- Normal delivery expenses
- Caesarean (C-Section) delivery expenses
- Hospitalization charges related to childbirth
- Pregnancy-related complications requiring hospitalization
- Miscarriage / medically necessary termination of pregnancy

Coverage under 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 64 years for others.
- 18 years to 45 years for **Maternity Benefit**.

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.

24/7 access to healthcare services through the **Elaaj App**.

Pre-Existing Conditions under Hospital Care 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	25% of covered expenses	25% of Hospital Care Limit
2	50% of covered expenses	50% of Hospital Care Limit
3	75% of covered expenses	75% of Hospital Care Limit
4+	100% of covered expenses	100% of Hospital Care Limit

Pre-Existing Conditions Under Maternity Coverage

A waiting period of ten (10) months from the commencement date of coverage shall apply to the Maternity Benefit.

Major Exclusions

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

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.

Hospital Cover

Plan	Budget	Economy	Silver	Gold	Platinum	Platinum +
Hospitalization	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

Gross Contribution Table						
Hospital Care + Initial Cost:						
Age Band	**Budget**	**Economy**	**Silver**	**Gold**	**Platinum**	**Platinum +**
91 days - 45	10,500	12,750	24,000	34,000	53,000	73,700
46 - 55	14,500	19,900	35,000	62,600	98,800	128,000
56 - 59	17,500	24,200	43,100	77,700	123,000	159,500
60 - 64	20,600	28,650	51,400	93,000	147,500	191,600

Maternity Cover

Maternity Plan	Budget	Economy	Silver	Gold	Platinum	Platinum +
Normal Delivery	50,000	125,000	150,000	250,000	500,000	550,000
Complicated Delivery	100,000	175,000	200,000	325,000	650,000	700,000

Gross Contribution Table						
Maternity Care Cost:						
Age Band	**Budget**	**Economy**	**Silver**	**Gold**	**Platinum**	**Platinum +**
18-45	28,839	54,286	62,768	102,634	205,268	222,232

Critical Illness Coverage

Plan	Budget	Economy	Silver	Gold	Platinum	Platinum +
Critical Illness rider	100,000	200,000	300,000	400,000	500,000	600,000

Gross Contribution Table						
Critical Illness Care Cost:						
Age Band	**Budget**	**Economy**	**Silver**	**Gold**	**Platinum**	**Platinum +**
18 - 35	192	383	575	767	958	1,150
36 - 45	667	1,333	2,000	2,667	3,333	4,000
46 - 50	1,450	2,900	4,350	5,800	7,250	8,700
51 - 55	2,500	5,000	7,500	10,000	12,500	15,000
56 - 59	3,917	7,833	11,750	15,667	19,583	23,500
60 - 64	6,083	12,167	18,250	24,333	30,417	36,500

Other Terms & Conditions:

1. Single policy is for single un-married person only.
2. These rates are not guaranteed and can be reviewed on annual basis upon renewal, by PQFTL.
3. For maternity benefit, both husband and wife should be covered.
4. Pre-natal expenses shall be reimbursed upon completion of the main event/delivery, subject to policy terms and submission of required documents.
5. Operations on unborn fetuses are not covered.
6. Only specified pregnancy and childbirth complications are covered under the Complicated Delivery Benefit.
7. Information provided in this brochure is for illustrative purposes only, actual terms and conditions of the Plan are given in master policy document.
8. Maternity benefit is subject to underwriting guidelines and approval, up to maximum limit of PKR 700,000/-.
9. Critical Illness Benefits is subject to underwriting guidelines and approval, up to maximum limit of PKR 600,000/-.
10. Plan upgrades are not permitted during the policy year and may only be considered at renewal, subject to fresh underwriting and acceptance by the PQFTL.

Discounts:

1. 15% discount for Married couple (Husband-Wife only) on Hospital Care Benefit.
2. 25% discount for families (including children or Parents) on Hospital Care Benefit.
3. Existing members of Mahana Bachat & Takaful Flexi Plan may avail a maximum discount of up to 40% on Hospital Care Benefits. This discount is not cumulative with the Couple (15%) or Family (25%) discounts. (Discounts are applicable only on Hospital Care Benefits).

Elaaj App Access:

Clients can conveniently access healthcare services through the Elaaj App.

Shariah Advisory Board:

You can be rest assured that our products and services are regulated and monitored by a Shariah Advisory Board which comprises of the following world-renowned scholars:

- Mufti Muhammad Hassaan Kaleem (Chairman)
- Mufti Ismatullah (Shariah Advisor & Member Shariah Board)

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 & PACRA) with a stable outlook and a Pension Fund manager rating of "AM2+" with stable outlook by Pakistan Credit Rating Agency (PACRA), offers an unmatchable, 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.

PAK-QATAR INVESTMENT | PAK-QATAR ASSET MANAGEMENT | PAK-QATAR FAMILY TAKAFUL | PAK-QATAR GENERAL TAKAFUL

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