

# FikrFree Sehat Card

## Overview

Jazz brings you the experience of Befikr Health through the FikrFree Sehat Card. This comprehensive health insurance card offers invaluable support during medical emergencies, covering a wide range of health expenses to ease your financial burden.

Get your FikrFree Sehat Card from your nearest retail store. To get more information on this health card call our helpline 051 8848801.

## Features and Benefits

- Coverage of PKR 100,000 in case of hospitalization
- Coverage of PKR 50,000 for accidental OPD
- Free and unlimited online consultation with PMDC-certified doctors via audio and video calls

## Charges & Coverage

Plan	Daily Price (Including tax)	Insurance Coverage	Insurance Coverage
FikrFree Sehat Card	PKR 575	PKR 150,000	Upto PKR 100,000/month for Hospitalization (IPD) & PKR 50,000 for Accidental OPD. Free Digital OPD included

*\*IPD: In-Patient Hospitalization*

## How to claim?

Notify us about the occurrence of an insured claim by contacting us on WhatsApp 0326 8120897 where our insurance team will assist you through the claims process. Please ensure you make your claim within **30 (thirty) days** from the date of discharge from the hospital.

## Terms and Conditions

- A 7-day waiting period applies after purchasing the card before you can make a claim

- Pre-existing conditions are not covered
- Admission for more than 24 hours will be treated as IPD
- Digital OPD Covers unlimited online doctor consultations available from Mon to Sat (9 am – 9 pm) on our helpline 051 8848801
- Max coverage PKR 10,000/- per night. In case of accidents RTA, no hospitalization is required

### **Eligibility and Enrolment**

To be eligible for the FikrFree Sehat Card, you must:

- Be a natural person; corporations, partnerships, and businesses are not eligible.
- Be within the age bracket of 18 to 59 years at the time of card purchase
- Confirm that you've read and understood the Terms and Conditions

Please note, insurance benefits are based on the accuracy of your confirmations. If any information is incorrect, no benefits will be provided, and the paid premium will not be refunded.

### **Mistake in Age**

The Company shall only pay Insurance Benefits based on the disclosed age of the Insured. With the onus on the customer for incorrect disclosure the Company shall not be liable to pay any benefit under this Policy in that particular case.

### **Exclusion**

Health Insurance Cover shall not cover

- Any pre-existing conditions and dental procedures
- OPD of all sorts and daycare surgeries (any admission less than 24 hours and no overnight stay is considered as OPD and daycare)
- Cosmetic or other surgical procedures
- Regular medications such as Insulin etc.
- Any Special Investigations which are not due to the admission or being inpatient
- War, strikes, riots, civil commotion and any natural or man-made perils (including chemical, nuclear, biological, and radiological) that results in the declaration of a state of emergency on a local or national level

**Termination**

Insurance coverage will automatically end as soon as successful payment of a claim is made.

**Partners**

This insurance product is offered by WebDoc in collaboration with underwriting partner East West Insurance Company Limited.