




KALONJI

INTERNATIONAL HEALTH INSURANCE



*Kalonji is a product of UBL Insurers Limited designed by
RIB Insurance Brokers in collaboration with UBL Insurers
and reinsured by AXA PPP healthcare Limited, part
of the AXA group.*

About Kalonji

During the middle of the pandemic in 2020, RIB Insurance Brokers started discussions with Global Health Reinsurer's to help and protect the health of individuals and families in Pakistan. From this was born "Kalonji" a name familiar for its health benefit and well known locally.

RIB insurance Brokers, working with UBL Insurers and in partnership with AXA Life and Health Reinsurance Solutions (part of the AXA group), launched Kalonji in Pakistan. Our goal is to offer affordable health plans to all local nationals who can avail the benefits of health insurance both locally and worldwide, and provide access to over 1.4 million hospitals and medical facilities globally with the AXA Global Healthcare's network.

With insurance coverage starting from USD 50,000 our health insurance plans go upto USD 1,000,000 coverage per person. For more information, please read our benefits summary.

About UBL Insurers

UBL Insurers Limited is an associated company of UNITED BANK Ltd. It is jointly owned by United Bank Limited (UBL) and the Bank's sponsors, the Bestway Group. UBL Insurers is among the top 5 insurance companies in Pakistan, rated AA by JCR and has paid over PKR 8 Billion in claims since its inception in 2007.

Its among the fastest growing insurance companies in Pakistan and has now for the first time launched International Health Insurance "Kalonji" for all local citizens of Pakistan.

About RIB

RIB provides comprehensive Insurance Broking solutions and services. Our approach is client-centered, consultative and strategic. Our clients benefit from a dedicated, culturally sensitive team of specialists who provide a personal service and global solutions, working with insurance markets worldwide. At RIB, we make sure that every client is provided with cost effective risk solutions with A class securities locally and internationally.

About AXA

AXA Life and Health Reinsurance Solutions Pte. Ltd., AXA - Global Healthcare and AXA PPP healthcare Limited are part of the AXA Group. Present in 54 countries, AXA's 153,000 employees and distributors are committed to serving 105 million clients globally. Their areas of expertise are applied to a range of products and services that are adapted to the needs of each and every client across three major business lines: property-casualty insurance, life & savings and asset management.*

Eligibility

Minimum Entry Age

- Eighteen (18) years for policy holder and spouse
- Fifteen (15) days for dependent child

Maximum entry age

- Sixty five (65) years at the time of application
- Eighteen (18) years for dependent child who is studying on a full time basis and is financially dependent on the policy holder.

Plans

PLATINUM, GOLD, SILVER & BRONZE

Overall limit per person

PLATINUM	GOLD	SILVER	BRONZE
USD 1 MILLION	USD 500,000	USD 250,000	USD 50,000

PRICING IN PKR

Indicative Gross Premiums (in PKR) "Including all taxes"

	Platinum		Gold		Silver		Bronze
Age	World wide	World wide excluding USA	World wide	World wide excluding USA	World wide	World wide excluding USA	World wide excluding USA
0	195,730	130,425	152,255	108,780	113,035	86,950	74,925
1	195,730	130,425	152,255	108,780	113,035	86,950	74,925
2	195,730	130,425	152,255	108,780	113,035	86,950	74,925
3	195,730	130,425	152,255	108,780	113,035	86,950	74,925
4	195,730	130,425	152,255	108,780	113,035	86,950	74,925
5	195,730	130,425	152,255	108,780	113,035	86,950	74,925
6	186,295	124,135	145,040	103,600	107,670	82,880	71,225
7	186,295	124,135	145,040	103,600	107,670	82,880	71,225
8	186,295	124,135	145,040	103,600	107,670	82,880	71,225
9	186,295	124,135	145,040	103,600	107,670	82,880	71,225
10	186,295	124,135	145,040	103,600	107,670	82,880	71,225
11	186,295	124,135	145,040	103,600	107,670	82,880	71,225
12	186,295	124,135	145,040	103,600	107,670	82,880	71,225
13	186,295	124,135	145,040	103,600	107,670	82,880	71,225
14	186,295	124,135	145,040	103,600	107,670	82,880	71,225
15	186,295	124,135	145,040	103,600	107,670	82,880	71,225
16	186,295	124,135	145,040	103,600	107,670	82,880	71,225
17	186,295	124,135	145,040	103,600	107,670	82,880	71,225
18	186,295	124,135	145,040	103,600	107,670	82,880	71,225
19	188,145	125,430	146,520	104,710	108,780	83,620	71,965
20	189,810	126,540	147,815	105,635	109,890	84,545	72,705
21	191,845	127,835	149,110	106,560	110,815	85,285	73,445
22	194,065	129,315	150,960	107,855	112,110	86,210	74,185
23	195,730	130,425	152,255	108,780	113,035	86,950	74,925
24	197,395	131,535	153,550	109,705	113,960	87,690	75,480
25	199,615	133,015	155,400	111,000	115,440	88,800	76,405
26	201,280	134,125	156,695	111,925	116,365	89,540	77,145
27	203,130	135,420	158,175	113,035	117,290	90,280	77,700
28	204,795	136,530	159,470	113,960	118,585	91,205	78,440
29	206,830	137,825	160,765	114,885	119,510	91,945	79,180
30	212,565	141,710	165,575	118,215	122,840	94,535	81,400
31	218,670	145,780	170,385	121,730	126,540	97,310	83,805
32	224,590	149,665	174,825	124,875	129,870	99,900	86,025
33	230,880	153,920	179,820	128,390	133,570	102,675	88,430
34	236,800	157,805	184,075	131,535	136,900	105,265	90,650
35	242,905	161,875	189,070	135,050	140,415	108,040	92,870

	Platinum		Gold		Silver		Bronze
Age	World wide	World wide excluding USA	World wide	World wide excluding USA	World wide	World wide excluding USA	World wide excluding USA
36	248,640	165,760	193,695	138,380	143,745	110,630	95,275
37	254,560	169,645	198,135	141,525	147,260	113,220	97,495
38	267,325	178,155	207,940	148,555	154,475	118,770	102,305
39	279,165	186,110	217,560	155,400	161,320	124,135	106,930
40	291,930	194,620	227,180	162,245	168,905	129,870	111,740
41	304,695	203,130	237,170	169,460	176,305	135,605	116,735
42	316,905	211,270	246,790	176,305	183,335	140,970	121,360
43	329,115	219,410	256,225	182,965	190,180	146,335	125,985
44	341,695	227,735	266,030	189,995	197,395	151,885	130,795
45	354,090	236,060	275,835	197,025	204,610	157,435	135,605
46	366,670	244,385	285,455	203,870	211,825	162,985	140,415
47	378,880	252,525	295,075	210,715	219,040	168,535	145,040
48	391,275	260,850	304,880	260,850	226,255	174,085	149,850
49	404,040	269,360	314,500	224,590	233,470	179,635	154,660
50	416,620	277,685	324,305	231,620	240,685	185,185	159,470
51	429,015	286,010	334,110	238,650	248,270	190,920	164,280
52	441,225	294,150	343,360	245,310	254,930	196,100	168,905
53	463,240	308,765	360,565	257,520	267,695	205,905	177,415
54	485,070	323,380	377,955	269,915	280,460	215,710	185,740
55	507,085	337,995	394,790	281,940	293,225	225,515	194,065
56	529,470	352,980	411,995	294,335	306,175	235,505	202,760
57	551,115	367,410	429,200	306,545	318,755	245,125	211,085
58	555,555	370,370	432,530	308,950	321,345	245,125	212,750
59	598,845	399,230	466,200	333,000	346,320	266,400	229,400
60	645,835	430,495	502,645	359,085	373,515	287,305	247,345
61	696,525	464,350	542,420	387,390	402,375	291,190	266,770
62	750,730	500,425	584,230	417,175	433,825	333,740	287,490
63	808,450	538,905	629,370	449,550	467,125	359,455	309,505
64	870,610	580,345	657,490	465,645	503,385	387,205	333,370
65	937,765	625,115	730,195	521,515	542,050	416,990	359,085
66	1,009,545	673,030	786,065	561,475	583,675	448,995	379,250
67	1,086,505	724,275	845,820	602,175	628,075	464,720	416,065
68	1,169,200	779,405	910,200	650,090	657,305	519,850	447,700
69	1,257,630	838,420	979,205	699,485	727,050	559,255	481,555
70	1,327,005	884,670	1,033,225	737,965	767,195	590,150	508,195
71	1,400,265	933,510	1,090,205	778,665	809,560	620,675	536,130
72	1,477,225	984,755	965,145	821,585	835,275	656,935	565,730
73	1,557,330	1,038,220	1,212,675	847,670	898,545	692,640	596,440
74	1,642,615	1,095,015	1,278,720	913,345	949,420	730,380	629,000
75	1,731,415	1,154,215	1,348,095	962,925	1,001,035	768,120	663,040
76	1,825,395	1,216,930	1,421,355	1,015,280	1,055,240	811,780	699,115
77	1,923,445	1,282,235	1,497,575	1,069,670	1,112,035	855,440	736,485
78	2,026,860	1,351,240	1,578,050	942,205	1,171,790	901,320	776,075
79	2,135,085	1,423,390	1,662,225	1,002,330	1,234,320	949,420	817,515
80+	2,249,230	1,499,425	1,751,025	1,065,785	1,300,365	1,000,295	861,360

The Benefit Limits is in United States Dollar (USD)

Benefit	Platinum Plan	Gold Plan	Silver Plan	Bronze Plan
Overall Yearly Maximum Limit	USD 1 Million	USD 500,000	USD 250,000	USD 50,000
Area of cover	Worldwide or Worldwide exclude USA	Worldwide or Worldwide exclude USA	Worldwide or Worldwide exclude USA	Worldwide exclude USA
Inpatient and daycare treatment				
Daily accomodation charges (per day/night)	Up to USD 250 in Pakistan Up to USD 750 outside Pakistan	Up to USD 200 in Pakistan Up to USD 400 outside Pakistan	Up to USD 100 in Pakistan Up to USD 250 outside Pakistan	up to USD 100 in Pakistan up to USD 200 outside Pakistan
Hospital Charges	Included	Included	Included	Included
Organ Transplant	Included	Included	Included	Included
Reconstructive Surgery	Included	Included	Included	Included
Surgical implants / appliances	Included	Included	Included	Included
Companion Accommodation, per night	USD 100	USD 100	USD 100	USD 100
Hospital Cash Benefit, per night	USD 200 per night, up to a maximum of 30 days	USD 100 per night, up to a maximum of 30 days	USD 50 per night, up to a maximum of 30 days	USD 50 per night, up to a maximum of 30 days
Inpatient rehabilitation	Included	Included	Included	Included
Out-patient treatment				
Pre-hospitalisation treatment	Included	Included	Included	Included
Post-hospitalization treatment	Included	Included	Included	Included
Radiotherapy and/or Chemotherapy	Included	Included	Included	Included
Kidney Dialysis	Included	Included	Included	Included

Surgery procedures received as an outpatient	Included	Included	Included	Included
Emergency out patient treatment following accident	Included	Included	Included	Included
Hormone Replacement Therapy	Included	Included	Included	Included
Other Benefit				
Local Road Ambulance Transport				
Local Road Ambulance Transport	Included	Included	Included	Included
International Emergency Medical Assistance				
International Emergency Medical Assistance	Included	Included	Included	Included
Dental care				
Accidental Damage to Natural Teeth	Included	Included	Included	Included
New born cover				
New Born Accommodation	Included	Included	Included	Included
Hospice and Palliative Care				
Hospice and Palliative Care	Lifetime limit up to USD 50,000	Lifetime limit up to USD 20,000	Lifetime limit up to USD 10,000	Lifetime limit up to USD 5,000
	12months waiting period	12months waiting period	12months waiting period	12months waiting period
Pre-existing conditions				
Pre-existing conditions	USD 10,000	USD 5,000	USD 2,500	USD 500

Hospital Charges:

This benefit pays for hospital charges incurred for eligible treatment during hospitalization of insured persons including:

- Diagnostic procedures, Surgical procedures, Operating theatre charges
- Nursing care, drugs, and dressings
- Surgical appliances used by the medical practitioner during surgery except external prosthesis or orthosis or appliances
- Surgeon and anaesthetist charges
- Intensive care unit charges
- Consultations and physiotherapy while admitted for treatment of an eligible medical condition and when such treatment directly relates to it
- Radiotherapy and/or chemotherapy
- Computerized tomography, magnetic resonance imaging, x-rays and other such proven medical imaging techniques
- Special nursing in hospital.

Pre and Post Hospitalisation Treatment:

- Costs related to consultation, prescribed investigations & essential Medications prior to eligible Inpatient Treatment.
- Costs related to consultation and treatment following an eligible Inpatient Treatment or Day-Care Surgery.

Radiotherapy, Chemotherapy &/or Kidney Dialysis:

Eligible Radiotherapy, Chemotherapy &/or Kidney Dialysis received as Outpatient treatment at a registered medical facility recognised by us.

Surgical Procedure:

Eligible surgical procedure received as an Outpatient treatment that do not require Inpatient or day-care treatment and one (1) post-surgery consultation within thirty (30) days.

Emergency Outpatient Treatment:

This benefit pays for outpatient treatment due to accident required immediately (within 24 hours) following bodily injury arising from an accident, provided the insured person has been continuously covered under the policy since before the accident happened. Follow-up treatment for the same bodily injury will be covered up to 30 days from the date of the accident.

Hormone Replacement Therapy:

Consultations and the cost of the implants, injections, patches or tablets when it is medically indicated and resulting from a medical intervention (and not for the relief of physiological symptoms) are covered.

Cash Benefit:

'This Benefit' is only payable when no other benefit is claimed for under this policy nor any costs is borne by us for an eligible Inpatient treatment which the insured person received treatment within the area of cover. The benefit amount is subject to the plan you choose.

Accidental Damage to Natural Teeth:

This benefit pays for initial treatment required immediately (within seven (7) days) following accidental damage to natural teeth caused by an accident when that treatment is given by a dental practitioner, provided that the insured person has been continuously covered under the policy before the accident happened.

Companion Accommodation:

This benefit pays for the cost of companion accommodation in the same hospital room with you when you are receiving an eligible Inpatient treatment within the Area of Cover.

Local Road Ambulance:

The cost of a local road ambulance for medically necessary emergency transport to or between hospitals in the same country are covered under this plan.

International Emergency Medical Assistance:

Evacuation to the nearest Medical Facility where the local medical facilities are not adequate according to our appointed doctor are covered under this plan. A companion in case of an insured person who is under 18 years of age will also be allowed.

This includes costs of necessary transport and accommodation costs, if we confirm that it is medically appropriate. In the unfortunate demise of the insured person, costs of bringing the body back to a port or airport in either the principal country of residence or home country are covered provided such evacuation was approved under the terms of the policy.

New Born Accomodation:

This benefit pays for the child who is less than 16 weeks to stay in the hospital while the insured mother is receiving eligible Inpatient treatment. This includes the cost for standard nursery accommodation during the insured mother's stay in the Hospital.

Hospice & Palliative Care:

This benefit becomes available when the insured person is admitted to a specialist Palliative Care centre or Hospice, recognised by us, following diagnosis, written confirmation (including medical evidence) by a medical practitioner that the insured person is suffering from an eligible terminal medical condition or conditions. This is subject to a lifetime limit and the benefit is available only after 12 consecutive months of membership.

FREQUENTLY ASKED QUESTIONS

Q. Who can apply?

A. -You can apply if you are an adult not more than sixty five (years) at the time of the application.
-Your principle country of residence must be Pakistan.
-You can also insure your spouse and children having ages between 15 days upto 18 years.

Q. Do I have to undergo a medical checkup at application?

A. No medical check-up required. Once you have completed and signed the application form, we will assess your application; inform you prior to the commencement of your cover.

Q. Can my family members take up different plans under the same policy?

A. No, all applicants must apply for the same plan.

Q. Can I change my plan?

A. Yes, you can change your plan level upon Policy Anniversary. Any change in plan is subject to our approval.

Q. Who can I call if I have questions on my enrollment or membership?

A. For all membership queries: +92 21 111-845-111 or Email: info@ublinurers.com

Q. How do I make a claim?

A. Simply call +92-21-111-266-639 from around the world We will help you process your claim as quickly as possible.

Q. Will I be subject to revision of terms when I renew my policy after a claim?

A. We will not change the terms of your policy alone simply as a result of your personal claims. However, we will make changes only to reflect any past or foreseeable changes in medical practice or procedures and type of frequency of claims. The purpose of such changes, as far as possible, is to maintain substantially the same level and type of cover in place while insuring that the plan remains affordable.

Premium rates are not guaranteed and the premium payable at Policy Anniversary shall be determined at each renewal based on the attained age of each member their medical conditions and if there are changes due to increased cost, taxation, regulations or benefit changes.

Q. Is there a free-look period when I can cancel my policy without charges?

A. The policy holder may cancel this policy by contacting us during the fourteen (14) day free-look period. The fourteen (14) day free-look period commences on the day that the contract is concluded or the day that full policy terms and conditions received by you, whichever is the later. If the policy is cancelled during the fourteen (14) free-look period, we will return any premium paid for the policy provided no claims have been made during this period.

Q. Will claims be settled through direct billing or on reimbursement basis?

A. We will settle the eligible Inpatient treatment claims via direct billing to the hospitals on our panel in Pakistan and overseas within the agreed network of providers and in your chosen area of cover. If the hospital within your chosen area of cover is not on the panel of network providers, the reimbursement will be based on usual, reasonable and customary charges in respect of an eligible treatment and expenses incurred. For any reimbursement type claims you must present your treatment related invoices and reports and we will reimburse the claims once we have completed our assessment.

Q. Who should I contact in case of emergency?

A. In case of emergency, you can contact +92-21-111-266-639 from wherever you are.

Q. Is long term treatment for cancer covered under my plan?

A. Yes. We will pay for active cancer treatment intended to treat, shrink, stabilize or shrink the spread of cancer and not given solely to relieve the symptoms, this is limited to radiotherapy and chemotherapy for all plans up to the benefit limits stated in the benefits table, for which first symptoms become apparent after the member was accepted by us for cover on a particular plan. If there were any symptoms prior to your application and inception of your policy, such conditions must be declared in good faith to us at the time of insurance application.

Q. Can I choose the doctor/country for my treatment?

A. Yes, you are free to choose any recognized doctor for your treatment in any country within your chosen Area of Cover, subject to reasonable and customary charges. We have contractual agreement through our partners with a list of medical centers where we have preferred rates and direct billing arrangements. Use of the applicable network to your plan will minimize delays in settling claims.

Q. Do you have a list of panel hospitals at UBL Insurer?

A. Yes, please contact us for more information on the network, if required.

Q. How can I make sure I am fully covered when I require inpatient treatment?

A. Please contact the 24/7 claims customer service team. For the authorization of claims on following numbers.

- Claims in Pakistan/outside Pakistan: +(92-21) 111-266-639

By seeking pre-authorization in advance, we will confirm if your treatment is eligible under your policy and if the cost is within the benefit limit of your policy. This means you can minimize any unexpected costs.

Important Information: The precise terms and conditions of the plan are specified in the policy Policy documents/ handbook. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You may wish to seek advice from a medical assistant or consultant before making a commitment to purchase the product.



GLOSSARY

Area Of Coverage:

Refers to one of the following as stated in your plan on the policy schedule and/or endorsement:

Platinum Plan: Worldwide or worldwide excluding USA.

Gold Plan: Worldwide or worldwide excluding USA.

Silver Plan: Worldwide or worldwide excluding USA.

Bronze Plan: Worldwide excluding USA.

Worldwide Excluding USA:

Except for the countries subject to sanctions ruling which include but may not be limited to: Iran, North Korea, Syria, Cuba, Venezuela, Crimea (including Sevastopol) Belarus, Democratic Republic of Congo, Somalia, South Sudan, Zimbabwe, Russia, Ukraine, Sudan. (This list is subject to changes at any time by the relevant organizations/countries.)

Principle Country Of Residence

The country where you live or intend to live for most of the year being one hundred and eighty five (185) days or more which is Pakistan.

Table of Benefits

Refers to the benefit table applicable to the plan stated in the Policy schedule showing the maximum benefits We will pay for each of the Insured Person for each period of insurance, and the overall yearly maximum limit, which is the maximum amount we will pay in total for all benefits.

Inpatient

Refers to eligible Treatment for a covered Medical Condition where the Insured Person stays continuously in a Hospital bed for one or more nights.

Day-care/ Day-care Treatment

Refers to an eligible Treatment (excluding Outpatient Treatment) at a Hospital or Day-care unit (where a discharge summary is issued by the Hospital) and the Insured Person requires a medically supervised recovery but does not occupy a bed overnight.

Outpatient

Refers to eligible Treatment by a Medical Practitioner at an Outpatient clinic, a Medical Practitioner's consulting room, or in a Hospital where the Insured Person is not admitted as a Day-patient or Inpatient.

Dependents

Your partner and your unmarried children (or those of your partner) living with you when you take up the policy or when it is renewed. By partner we mean your husband or wife with whom you live permanently. Children cannot stay on your policy after the renewal date following the 18th birthday, unless they are unmarried and full-time students in educational institution, the cover may be renewed up to their age of twenty-five (25) years old in such cases.

Network Providers

The group of Medical Practitioners, Hospitals, clinics, and other medical related entities, which we have arranged for direct claims settlement facilities.

Hospitals

Refers to any establishment which is licensed as a medical or surgical Hospital or provider in the country where it operates, and which is recognized by the Company and it meets all the following requirements:

- it operates primarily for the reception, care and Treatment of sick, ailing, or injured persons as Inpatients;
- it provides twenty-four (24) hours a day nursing service by nurses;
- it has staff of one or more licensed Medical Practitioners available at all times;
- it provides organized facilities for diagnosis and major surgical facilities;
- it is not primarily a nursing home, rest home, convalescent home or similar establishment, geriatric ward, an institution for Treatment of substance abuse, such as but not limited to alcoholic or drug rehabilitation or similar purposes.

Lifetime

The period in which the insured is alive. This does not refer to the life of the policy.

Medical Condition

Any eligible disease, illness or injury covered by this policy.

Medical Practitioner

A person who, being recognized by us, has the primary degrees in the practice of medicine and surgery following attendance at a recognized medical school and who is licensed to practice medicine by the relevant licensing authority where the treatment is given. By “recognized medical school” we mean “a medical school which is listed in the current World Directory of Medical Schools published by the World Health Organization.”

Non-Disclosure

Refers to material facts (facts that would influence our underwriting decision to accept the risk and advise the terms and condition that should apply) that are either not declared or that have not been declared fully by the policyholder or you.

Policy Year

Refers to each term of cover under the policy, which is stated in the policy schedule or endorsement.

Pre-Existing Conditions

Any Medical Condition preceding policy commencement date or reinstatement or plan upgrade whichever date is later, for which:

- You have been diagnosed.
- You have received medication, advice or treatment.
- You should reasonably have known based on our appointed independent Medical Practitioner’s opinion
- You have experience symptoms even if you have not consulted a Medical Practitioner

Waiting Period

The period of time commencing on the start date of the Policy or the date when an Insured Person is included under the Plan, during which the Insured Person is not entitled for particular benefits.

This Leaflet contains general information only and does not constitute any contract between UBL Insurer Limited and the other party. It is not a policy or contract of insurance. For detailed terms, conditions and exclusions of the plan please refer to the complete policy documents. You can also visit our website kalonji.pk