

**POLICY SPECIFICATION SCHEDULE**

<b>Policy Number</b>	JLIHCI- 072020000000000102909.
<b>Policyholder</b>	<b>INDUS UNIVERSITY.</b>
<b>Address</b>	St-2d, Block-17, Gulshan-E-Iqbal, Adjacent To National Stadium Karachi.
<b>Policy Type</b>	HealthCare Group Insurance
<b>Policy Wording</b>	HealthCare Group Policy
<b>Policy Effective Date</b>	01/07/2020.
<b>Period of Insurance</b>	01/07/2020 to 30/06/2021.
<b>Mode of Premium Payment</b>	Annual in Advance.
<b>Eligibility Definition</b>	
<b>Plan "A"</b>	<b>Higher Management (Deans, HOD, Directors and Professor)</b>
<b>Plan "B"</b>	<b>Senior Management (Chairpersons, Deputy Directors, Associate Professor)</b>
<b>Plan "C"</b>	<b>Middle Management (SR. Managers, Assistant Professor)</b>
<b>Plan "D"</b>	<b>Lower-Middle Management (Managers, JR. Lecturer, Coordinators, Security Staff, Lab Engineer, Office Assistants, Support Staff)</b>
<b>Persons Covered</b>	<b>Employees Only.</b>
<b>Plan of Benefit</b>	<i>*Hospitalization &amp; Related Benefit. *Corporate Major Medical Benefits.</i>

	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>
<b>H&amp;R Limits (Per Person Per Year)</b>	Rs.500,000	Rs.400,000	Rs.300,000	Rs.200,000
Enhancement of H&R Limit in case of Accidental Injuries.	50%	50%	50%	50%
<b>H&amp;R Limits (Per Person Per Year)</b> in case of Covid-19	Rs.500,000	Rs.400,000	Rs.300,000	Rs.200,000
Room & Board (per day)	Rs.33,000	Rs.9,030	Rs.6,720	Rs.5,500
<b>Per Disability</b>				
Pre Hospitalization Sub Limit ( <b>Consultation, Diagnosis &amp; Medicines</b> )	No Inner Limit	No Inner Limit	No Inner Limit	No Inner Limit
Post Hospitalization Sub Limit ( <b>Follow ups</b> )	No Inner Limit	No Inner Limit	No Inner Limit	No Inner Limit
Corporate Major Medical Limits ( <b>for the whole group</b> )	Rs.33,000			

Jubilee Life Insurance Company Limited (herein called the Company) in consideration of the Application for this Policy and of the payment of premium as provided in the Policy, hereby AGREES TO PAY benefits in accordance with and subject to the terms of the Policy.

IN WITNESS WHEREOF, Jubilee Life Insurance has caused this Policy to be executed as of the Policy Effective Date.



**Authorized Official**  
Date of Issue: August 12, 2020  
Date at Karachi.

**CHIEF EXECUTIVE AND MANAGING DIRECTOR**