

Branch Network

SINDH

Shabean Complex Branch
Karachi
Tel: 111 572 265 / 3227 2569-80
Karachi Stock Exchange Branch
Karachi
Tel: 021 3246 2851-4

S.I.T.E. Branch
Karachi
Tel: 021 3255 0080-4

Khayaban-e-Ittehad, DHA Branch
Karachi
Tel: 021 3531 3811-4

Park Towers Branch
Karachi
Tel: 021 3583 2011-9

Teens Talwar Clifton Branch
Karachi
Tel: 021 3583 4127 / 3583 6974

Gulshan-e-Iqbal Branch
Karachi
Tel: 021 3482 9055-60

Shahrah-e-Faisal Branch
Karachi
Tel: 021 3437 3240-4

North Nazimabad Branch
Karachi
Tel: 021 3672 1010-2

Gulistan-e-Jahar Branch
Karachi
Tel: 021 3466 2002-5

Safora Goth Branch
Karachi
Tel: 021 3466 1805-9

Iqbal Park Branch
Karachi
Tel: 021 3454 4831-5

Nazimabad Branch
Karachi
Tel: 021 3661 2325 / 3661 2319 3661-2336

Korangi Industrial Area Branch
Karachi
Tel: 021 3505 5826 / 3505 2773

Zamzama Branch
Karachi
Tel: 021 3529 5224-5

Federal B Area Branch
Karachi
Tel: 021 3631 6229 / 3631 6244 / 3631 6324

Khayaban-e-Shahbaz, DHA Branch
Karachi
Tel: 021 3524 3415-9

Gulshan Chowrangji Branch
Karachi
Tel: 021 3483 3290-3

Dhokaj Branch
Karachi
Tel: 021 3494 6280-2

Shah Faisal Colony Branch
Karachi
Tel: 021 3468 6191-4

Islamia College Branch
Karachi
Tel: 021 3492 4021-4

M.A. Jinnah Road Branch
Karachi
Tel: 021 3274 2006-8

Lucky Star Branch
Karachi
Tel: 021 3562 2431-9

Gulshan-e-Hadeed Branch
Karachi
Tel: 021 3471 5201-3 / 3471 5205-7

Cloth Market Branch
Karachi
Tel: 021 3246 4042-8

Maujpur Branch
Karachi
Tel: 021 3235 4060-3

Garden Branch
Karachi
Tel: 021 3224 0093-7

Timber Market Branch
Karachi
Tel: 021 3276 3079 / 3276 3095 / 3276 0820

Abul Hasan Isphahani Road Branch
Karachi
Tel: 021 3469 3540-9

Indus Bazar Branch
Karachi
Tel: 021 3243 5304 -6 / 3246 3456

New Chali Branch
Karachi
Tel: 021 3260 2100-3

News Subimandi Branch
Karachi
Tel: 021 36870272-74

North Napier Road
Karachi
Tel: 021 32467791 / 93

Bahadurabad
Karachi
Tel: 021 3437 3240-4

Udhu Bazar
Karachi
Tel: 021 3437 3240-4

Mariott Road
Karachi
Tel: 021 3672 1010-2

Landhi
Karachi
Tel: 021 3466 2002-5

Saidar
Karachi
Tel: 021 3466 1805-9

Saidar Branch
Hyderabad
Tel: 022 273 0925-7

Lafabad Branch
Hyderabad
Tel: 022 381 7971-4

Cloth Market Branch
Hyderabad
Tel: 021 3661 2325 / 3661 2319 3661-2336

Qasimabad Branch
Hyderabad
Tel: 022 2652191

Citizen Colony Branch
Hyderabad
Tel: 022 2100892-95

Jamshoro Branch
Tel: 022 387 8301-4

Sanghar Branch
Tel: 0235 800162-5

Al Abbas Sugar Mill Branch
Mirwah Gorrichani,
Tel: 023 3896235-5

Mirpurkhas Branch
Karachi
Tel: 0233 876 001-4

Shahedd Gunj Branch
Sukkur
Tel: 071 562 7481-8

IBA Campus Branch
Sukkur
Tel: 071 563 3826

Larkana Branch
Tel: 074 405 8603-5

Khanpur Branch
Tel: 0243 315316-8

Masafi Branch
Badin
Tel: 029 7841514

Nawabshah Branch
Tel: 024 4330 561-4

Sultanabad Branch
Tel: 0233 300498

Tando Allahyar Branch
Tel: 022 3892001-4

Chumbar Branch
Tel: 022 3897033-35

Moro Branch
Tel: 021 32412300-3

Kunni Branch
Tel: 0238 558 163-6

Tando Mahammad Khan Branch
Tel: 022 3340617-8

Digni Branch
Tel: 023 3870 305-7

Selwan Sharif Branch
Tel: 025 4620305-7

Pane Agri Branch
Tel: 071 5990403

Ghotki
Tel: 0723 600484-85

Kandhi Kot Branch
Tel: 072 2573048

Shahdad Kot Branch
Tel: 074 4933169

Shahdadpur
Tel: 0235 943174 / 75

Mithi
Tel: 0232 261651 / 53

Tando Adam
Tel: 055 4234401-3

Mehar
Tel: 054 279 4068

Dagla
Tel: 041 251284-6

Jalochistan
Tel: 041 251284-6

Grain Market
Faisalabad
Tel: 047 621 4042-5

Abdali Road Branch
Multan
Tel: 061 457 4496 / 061 457 4469 / 061 457 4364

Dipalpur Branch
Tel: 044 454 2246-9

Agrow Elahabad Theengmor Branch
Tel: 049 201 6310 / 049 201 6312

Cannt Branch
Lahore
Tel: 052 2618270-13-4

Allama Iqbal Town Branch
Lahore
Tel: 042 3569 2953-61

Azam Cloth
Lahore
Tel: 042 3543 4253-5

Shadman Town Branch
Lahore
Tel: 042 3750 3701-8

Faisal Town Branch
Lahore
Tel: 042 3736 2981-8

Wagla Town Branch
Lahore
Tel: 042 3521 1557-64

M.M. Alam Road, Gulberg Branch
Lahore
Tel: 042 3577 8721-30

Model Town Branch
Lahore
Tel: 042 3591 5614-8

Circular Road Branch
Lahore
Tel: 042 3737 9325-8

Brandreth Road Branch
Lahore
Tel: 042 3738 1316-9

DHA Phase II Branch
Lahore
Tel: 042 350 7651-9

Shah Alam Market Branch
Lahore
Tel: 042 3737 5734-7

Airport Road Branch
Lahore
Tel: 042 357 00081-90

Branch Network

Cavalry Ground Branch
Lahore
Tel: 042 366 10282-4

Rainwald Road Branch
Lahore
Tel: 042 529 1247-8

Udhu bazaar Branch
Lahore
Tel: 042 37115918

Baghbanpura
Lahore
Tel: 042 36858873-4

Muridke Branch
Tel: 042 3795 1054-7

Agrow Warburton Branch
Nankana
Tel: 056 279 4068

G.T. Road Branch
Gujranwala
Tel: 055 325 7363 / 055 325 7365 / 055 325 7617

Bank Square Branch
Gujranwala
Tel: 055 4234401-3

Liaquat Road Branch
Faisalabad
Tel: 041 251284-6

Rabwa Branch
Tel: 047 621 4042-5

Abdali Road Branch
Multan
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Brandreth Road Branch
Lahore
Tel: 042 3738 1316-9

DHA Phase II Branch
Lahore
Tel: 042 350 7651-9

Shah Alam Market Branch
Lahore
Tel: 042 3737 5734-7

Airport Road Branch
Lahore
Tel: 042 357 00081-90

Vehari Branch
Tel: 067 336 0715-8

Pak Pattan Branch
Tel: 0457 352591-4 / 0457 352001-5

Agrow Pak Pattan Branch
Tel: 0457 419629

Kharwal Branch
Tel: 065 255 7491-3

Dina Branch
Tel: 054 4634273-5

Jehlum Branch
Tel: 054 611840-3

Agrow Chishtian Branch
Tel: 063 2023490

Kharan Branch
Tel: 053 7543213

Toba Tek Singh Branch
Tel: 046 2513052-5

Burewala Branch
Tel: 067 3351359

Lalamusa Branch
Tel: 0537 519656-8

Harifabad Branch
Tel: 0547 526 407-10

Sambrial Branch
Tel: 052 6524105

Muzaffargarh Branch
Tel: 066 2424691-2 / 066 2424695 / 066 2424687

Attock Branch
Tel: 057 2610500 / 261 0480 / 261 0780 / 270 3050

Wazirabad Branch
Tel: 055 6405841-4

Cajira Branch
Tel: 046 3533637

Pir Mahal Branch
Tel: 046 3367406-7

Chakwal Branch
Tel: 054 3554317

Hasilpur Branch
Tel: 0622 441305-8

Layyah Branch
Tel: 0606 419045

Mian Channoo Branch
Tel: 065 2661282 / 85

Jusharabad
Tel: 049 276 1581-4

Kasur
Tel: 049 2771308-9

Sheikhupura Branch
Tel: 056 1082731-6

Agrow Sheikhupura Branch
Tel: 056 3033790

Gujrat Branch
Tel: 053 353 8091-4

Sahiwal Branch
Tel: 040 422 2733-5

Chichawatni Branch
Sahiwal
Tel: 040 5481792

Okara Branch
Tel: 044 223 8728-30

Mandi Bahauddin Branch
Tel: 0546 509452-3

Sargodha Branch
Tel: 048 3768286-90

Bhawalpur Branch
Tel: 062 2889176-78

DC Khan
Tel: 064 2470954

D.I.Khan
Tel: 0457 835 477-81

Blue Area Branch
Islamabad
Tel: 051 111 572 265 / 051 2810123-4

I-9 Markaz Branch
Islamabad
Tel: 051 443 1296-8

F-8 Markaz Branch
Islamabad
Tel: 051 281 8296-8

F-7 Markaz Branch
Islamabad
Tel: 051 260 8402-5

F-10
Islamabad
Tel: 063 2023490

I-8 Markaz Branch
Islamabad
Tel: 051 486 4523-6

Islamabad Stock Exchange Branch
Islamabad
Tel: 051 2894407-10

DHA Phase II Branch
Islamabad
Tel: 051 4358882

Khanua pul
Islamabad
Tel: 051 2894407-10

Cannt Branch
Peshawar
Tel: 091 527 9981-4 / 091 528 7455-6

University Road Branch
Peshawar
Tel: 091 571 1527-5

Karkhano Bazar Branch
Peshawar
Tel: 091 5893134 / 51 51-54

Peshawar City
Hayatabad Branch
Peshawar
Tel: 091 5893134

Abbottabad Branch
Tel: 099 233 1491-4

Mardan Branch
Tel: 0937 873445-873452

Mingora
Tel: 0946 711740 / 3

Topi
Tel: 0946 711740 / 3

Chuksawan Branch
Tel: 058 27 454 790

Mirpur Branch
Tel: 058 27 437281-4

Jatlan Branch
Tel: 058 27 404 388

Dadyal Branch
Tel: 058 630 44668-70 / 058 27465668-70

Muzaffarabad Branch
Tel: 058 22 929 765-7

Kotli Branch
Tel: 058 26 448226-30

Khui Ratta Branch
Tel: 058 26 414906-7

Narr
Tel: 05826 420781 / 5

Sehna
Rawalakot

Peshawar Road Branch
Rawalpindi
Tel: 051 449 2873-4 / 549 2870

What Does JS SehatSarmaya Offer?

JS SehatSarmaya offers coverage in case of:

In-patient Hospitalization

The Policy pays for in-patient hospitalization expenses such as:

- Room as per Entitlement
- General Nursing Services etc.
- ICU/CCU charges
- Physician/Specialist/Surgeon Fee
- Operation /Anesthetist Charges
- Medicines and Lab Tests
- Oxygen & Blood Supplies

Day Care Treatment

Day Care Treatments are medical or surgical procedures for which the person is admitted to a hospital bed but does not require an overnight stay, such as angiography, endoscopies etc.

Besides in-patient hospitalisation, the plan also covers certain day care procedures.

Emergency Accidental Out-patient Treatment

Out-patient treatment due to accidental emergency is covered within 48 hours of an accident.

Specialized Investigations

The Policy also pays for three important and expensive out-patient tests even if no hospitalization follows. These tests are MRI, CT scan and thallium scan.

Pre-Hospitalization Benefit

Out-patient expenses (Medicine, Consultation & Diagnostic Tests) are also covered if they lead to a covered in-patient hospitalization within 30 days.

Post-Hospitalization Benefit

Out-patient expenses (Medicine, Consultation & Diagnostic Tests) are also covered for up to 30 days following a covered in-patient hospitalization.

Miscellaneous Expenses

Besides the above, some of the other benefits of the Plan include:

- Local ambulance cover
- Emergency evacuation cover
- Emergency accidental dental treatment (for pain relief only)
- Emergency international coverage

Why choose JS SehatSarmaya?

- 24 hours/52 weeks/365 days round the clock medical coverage
- Accessible in all major hospitals across Pakistan
- Also facilitates non-network hospitals (on Reimbursement basis)
- Health Card that entitles you to the Credit Facility at network hospitals only
- Excellent service when you need it the most

Can I cover my Family Members?

You can include your children (above 90 days old), spouse (up to age 60) & parents (up to age 64) in your policy. Each family member is entitled to an independent coverage at the same benefit level as the main applicant. Once enrolled, the coverage can be continued up to the age of 65 years. This plan is issued for 1 year and can be renewed on an annual basis.

Is Pre-existing Medical Condition Covered?

Pre-existing Medical Conditions mean any sickness disease or bodily injury or any symptom linked to such sickness, disease or bodily injury for which medical advice or treatment has been sought in the past. This includes such conditions which you or your dependant(s) know about even if no medical advice or treatment or diagnosis was sought or made before the effective date of this insurance.

JS SehatSarmaya offers coverage for treatment related to pre-existing medical-conditions after four (04) policy years. This is one of the unique advantages of

this product. Pre-existing conditions, if any, must be disclosed by the insured member at the time of enrollment.

Is there any Exclusion?

Expenses arising from or related to Pre-existing conditions (during the first 4 years), Pregnancy and Childbirth, Outpatient Treatment, Congenital Birth Defects, War, Invasion, Civil Unrest, Infertility, Cosmetic Treatment, Routine Medical Checkup etc. are not covered.

In-admissible Conditions

The policy is not available to people suffering from (pre-existing) Diabetes, Cancer or HIV/AIDS.

Network Hospitals

Allianz EFU has developed a network of over 160 carefully selected hospitals spread across the country. Some of these include: Aga Khan University Hospital, Liaquat National, Dr. Ziauddin Hospital in Karachi, Doctor's Hospital & Medical Centre, Hameed Latif, Ittefaq Trust, Fatima Memorial, Shaukat Khanum in Lahore, Shifa International, Bilal Hospital in Islamabad and many more in these and other major cities/towns. You can get a complete list of Network Hospitals from our representative, or download it at the website www.allianzefu.com

What are the advantages of a Network Hospital?

In case of hospitalization, you can select any of the Network Hospitals to obtain quality medical care without having to pay out of your pocket. You can avail the credit facility arranged by Allianz EFU through a simple pre-authorization procedure and Allianz EFU will settle your bills directly with the hospital, as per your entitlement. This relieves you from financial distress and you can concentrate on the recovery process.

Is there any No Claim Bonus?

JS SehatSarmaya offers a No Claim Bonus in case there is no claim under the Policy for two (02) consecutive Policy Years. The basic annual limit will be enhanced by 10% with effect from the following Policy Year, free of charge. This increase in cover of your family's health protection will help to keep pace with medical inflation and provides you with peace of mind. The limit enhancement, however, will not apply to individuals aged 55 years and above.

Are there any discounts on Multiple Enrollments?

In case three or more family members are enrolled under the same policy, JS SehatSarmaya offers a 10% discount in premium for 3rd and subsequent members. The two eldest members will however, be required to pay the full premium.

Benefit Limits

The following chart gives you the Benefit Limits:

Description of Benefits	Bronze	Silver	Gold	Platinum
Room Entitlement	General	Semi Private	Private	Private
Basic Annual Limit	Rs. 100,000	Rs. 200,000	Rs. 350,000	Rs. 500,000
Additional Annual Limit for Accidental Hospitalization	Rs. 25,000	Rs. 50,000	Rs. 100,000	Rs. 100,000
Intensive Care Unit	Actual	Actual	Actual	Actual
Pre/Post Hospitalization Investigations	30 days	30 days	30 days	30 days
Pre/Post Hospitalization Consultations	30 days	30 days	30 days	30 days
Pre/Post Hospitalization Medicines	30 days	30 days	30 days	30 days
Emergency Evacuation Sub Limit	Rs. 25,000	Rs. 35,000	Rs. 50,000	Rs. 50,000

*The maximum Lifetime Benefit is PKR 1,000,000 per insured member

Premium Rates (Rupees)

The Policy is available at very affordable rates. The premium depends upon age of the individuals being enrolled under the policy and the plan type selected. The age bands and applicable premiums are given below:

Age (Next Birthday)	Bronze	Silver	Gold	Platinum
90 days to 18 Years	3,950	6,100	8,600	10,050
19 to 29 Years	4,900	7,400	9,700	11,700
30 to 34 Years	6,250	8,850	11,350	14,200
35 to 39 Years	7,200	11,100	15,150	18,150
40 to 44 Years	8,500	14,000	18,650	21,600
45 to 49 Years	9,800	16,000	20,900	24,500
50 to 54 Years	11,250	18,050	22,950	27,100
55 to 59 Years	13,850	20,650	25,050	31,300
60 to 64 Years	16,350	22,350	26,600	34,750

Note:

- The above rates are inclusive of Government Taxes.
- Please add Rs.750 as Policy Admin Fee & Stamp Duty.
- The above rates are subject to change without prior notice.

Are there any Discount Centers?

To add greater value to our services, Allianz EFU has chosen providers in major cities like Karachi, Lahore, Islamabad and Rawalpindi whereby the insured members can avail discounts on outpatient consultations and investigations just by presenting their Health Cards. In addition to this, credit shall be extended for specialized investigations like CT scan, MRI and Thallium Scan (where available) provided prior approval has been obtained from Allianz EFU.

How do I buy JS SehatSarmaya coverage?

If you are a healthy adult Pakistani of up to 60 years of age, all you have to do is visit our branch and apply for the coverage. No medical examination is required.

For more information regarding JS SehatSarmaya, visit your nearest JS Bank Branch or call our toll-free call center at 0800 01122.

Disclaimer:

1. JS Bank Limited is acting as a distributor of the Insurance Policy on behalf of Allianz EFU Health Insurance Limited. This product is underwritten by Allianz EFU.
2. This product brochure only gives a general outline and introduction of the benefits available under the policy. For exact Terms and Conditions, please refer to the Policy Document.

Allianz EFU Health Insurance Limited

Pakistan's First Specialized Health Insurance Company

D-136, Block-4, KDA Scheme-5, Clifton, Karachi-75600, Pakistan.

UAN: (021) 111-HEALTH (021) 111-432584

Call Centre: (021) 111-HELP-00 (021) 111-4357-00

Web: www.allianzefu.com Email: health@allianz-efu.com