

Anmol Zindagi Plan

Sometimes we take life and the blessings that come with it for granted. We get so busy with just living the routine life and getting used to it that uncertainties are often ignored. Despite all this, we still desire to give the finest life to our loved ones and thus, plan our future in the best possible way. However, sometimes life gets unpredictable and pursuing our dreams while leading a stress free life, seems a little far-fetched. The recent global pandemic being COVID-19 that shook the world lately was an eye opener for many as it made people value life even more. Life became more precious while relationships strengthened more than ever.

Looking at the situations that arise due to these circumstances, Askari Life continues to be there for you always; to listen to you, to offer you advice and to create lively environments for you to thrive in. We want you to be resilient and stay put, because good times will soon arrive! So, with Askari Life, no matter what the conditions be, you will be motivated to live your life to the fullest!

Hence we introduce “Anmol Zindagi”, a health and life protection plan that understands how precious your life and health are and prepares you to face any unforeseen challenges without a doubt!

Benefits like never Before!



Financial Support against Chronic diseases

Whenever there is a situation of a global pandemic, people realize the value of life more than ever. These are the times when people get closer to their loved ones and understand the importance of keeping theirs and their family's lives safe. Taking this into consideration, Askari Life realized that situations when people get affected by chronic diseases are not less than any other major threats that arise due to pandemics or unforeseen circumstances. Thus, financial planning for such conditions or preparation to face them without any difficulties is equally important!

Anmol Zindagi offers this exclusive benefit that provides you with 20% of the total sum assured amount in case you get diagnosed with any of the below mentioned chronic diseases so you can manage your hospital bills and expenses without any obstacles. This includes;

- Heart Diseases treatment
- Cancer treatment
- Major Organ Transplant
- Neurological Diseases treatment

This benefit is specifically designed to offer living benefits to our customers as depicted in our Brand's mantra of “*Jeelo Har Ghari*” so you and your loved ones continue living your life & enjoying every moment to the fullest!



Exclusive Protection Against COVID-19

COVID-19 is one of the biggest health concerns which is believed to have a long term impact on the lives of people. With Anmol Zindagi, you can prepare for the worst in the best possible way as we will be there to take care of you and your loved ones by providing **50%** extra amount of the sum assured in case of demise due to COVID-19.



Hospital's Stay Expense Covered for up to 60 days in case of Accident

Leading a healthy lifestyle in the modern high-stress routines is challenging. Medical emergencies can arise without any intimation. At such times, treatment costs can put a huge financial burden on families. Sometimes, such huge payments can cause imbalances in your family finances.

To ensure that you are well protected against unforeseen medical expenses, Anmol Zindagi brings you a unique benefit which offers hospitalization coverage, as per which, in case of hospitalization of more than 1 day, due to accident, you will get a coverage of **Rs. 5000/day**, for up to **60** days, thus, a maximum coverage of **Rs. 300,000** at any hospital of your choice.



Hospital of your Choice!

The Accidental Hospitalization coverage benefit can be availed upon admission to any registered hospital in Pakistan. So, choose your own hospital for treatment and we will get you covered!

Additional Benefits



Life Protection Solution

This worldly life, no matter how desirable it might be, is temporary and everyone has to leave one day or the other. But to plan the life that we live and the life that our family will live in our absence in the most desirable way, is what every individual wants. However, a sudden demise of a bread-earner without prior financial planning can make many lives difficult. And that is why Askari Life asks you to leave all your worries with us as with our *Anmol Zindagi Plan*, you can ensure desired financial security for your family by choosing a lump sum amount of as much as PKR 1,000,000 which will be given to your family in case of any unpleasant incident or in your absence.



Double Financial Protection against Accidental Fatality

In the journey of life, you always walk an extra mile to provide better future to your family. However, this journey of life is full of uncertainties; you never know how the future will unveil. In today's scenario, with the increase in the number of instances of accidents, it is imperative to shield your family's future against such eventuality. Askari Life protection solution against accidents, offers an additional financial security of up to 2 million, to your family in the event of an accident that may result a sudden demise or permanent disability.



Free Look Period

Life insurance plan is a long-time commitment towards your goal to provide desired financial security and prosperity to yourself and your loved ones. However, in case you realize that you are not satisfied with the product offering, you need not to worry, as Askari Life offers a free look period where you can return the policy documents within 14 days and get 100% refund.



Complete Protection for your Loved Ones

Anmol Zindagi gives you the chance to protect not only your life but also the lives of those who mean the world to you! Hence, by paying a minimum additional amount, all the benefits mentioned above can be availed by your family as well.

Anmol Zindagi Plus

(Updating to Anmol Zindagi Plus)

By paying as low as an additional amount of PKR 2000, get a chance to update your plan to **Anmol Zindagi Plus** which offers all of the above mentioned benefits along with an exclusive “**Hospitalization Support**” benefit.



What Hospitalization Sickness Benefit Offers

Sometimes a helping hand in an hour of need becomes everything a person could ever wish for! With Askari Life's exclusive hospitalization support, you will get a reimbursement of up to **PKR 40,000** in case you get admitted to a hospital due to sickness or any cause.

Pricing & Package Options

With Askari Life's Anmol Zindagi plan, get the liberty to choose your own package as per your specific needs and affordability. Features that each package offers are stated as follows:

ANMOL ZINDAGI - PACKAGE “A”

Life Protection	500,000
Financial Protection in case of Accidental Fatality	1,000,000
Hospitalization Stay Expense Covered	5,000 up to 60 days (max. coverage Rs. 300,000)
Financial Support against Chronic Diseases (20%)	100,000
Extra Coverage due to COVID-19 (50%)*	250,000
Total Cost	6,000
**Additional Family Member Cost (Spouse)	4,000
***Additional Family Member Cost (Child)	1,000

ANMOL ZINDAGI - PACKAGE “B”

Life Protection	1,000,000
Financial Protection in case of Accidental Fatality	2,000,000
Hospitalization Stay Expense Covered	5,000 up to 60 days (max. coverage Rs. 300,000)
Financial Support against Chronic Diseases (20%)	200,000
Extra Coverage due to COVID-19 (50%)*	500,000
Total Cost	12,000
**Additional Family Member Cost (Spouse)	8,000
***Additional Family Member Cost (Child)	1,000

ANMOL ZINDAGI PLUS

Life Protection	1,000,000
Financial Protection in case of Accidental Fatality	2,000,000
Hospitalization Stay Expense Covered	5,000 up to 60 days (max. coverage Rs. 300,000)
Financial Support against Chronic Diseases (20%)	200,000
Extra Coverage due to COVID-19 (50%)*	500,000
Hospitalization Support	40,000
Total Cost	14,000
**Additional Family Member Cost (Spouse)	10,000
***Additional Family Member Cost (Child)	2,000

- * COVID-19 coverage is Valid for 6 months after issuance of policy
 ** In case of spouse inclusion, all benefits can be availed
 *** In case of child inclusion, only accidental hospitalization will be provided in Anmol Zindagi package "A" and "B" and Hospitalization sickness in Anmol Zindagi Plus

Eligibility Criteria

Min Entry Age for Main Applicant & Spouse	Max Entry Age for Main Applicant & Spouse	Min Entry Age for Child
18 Years	59 Years	5 Years
Term of the Plan		1 Year Only

Disclaimer

- Askari Life is registered and supervised by Securities and Exchange Commission of Pakistan.
- All Askari Anmol Zindagi applications are processed and approved by Askari Life, as per Askari Life's underwriting guidelines.
- This brochure only provides an introduction to the benefits available under the policy. A detailed description of how the contract works is given in the 'Terms and Conditions', which will be provided along with the policy documents.
- Upon occurrence of any of the above mentioned chronic diseases i.e., Heart Disease, Organ Transplant, Cancer, Neurological disease that requires surgery, while the policy is active and premiums are timely paid, 20% of the natural death coverage is payable. If the death occurs after the surgical benefit is paid, 80% of the remaining basic sum covered is payable. In case of accident, the remaining 80% would be doubled.

Askari Life Assurance Co. Ltd.

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