

International Islamic University, Islamabad
(Office of the Director Finance)

No.IIU/Finance (Insurance)/2012-13- 2114

October 4, 2012

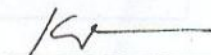
CIRCULAR

**Subject: PRESENTATION REGARDING HEALTH INSURANCE FACILITY TO
CONTRACT AND TENURE TRACK TEACHERS BY THE SHAHEEN
INSURANCE COMPANY LIMITED**

In line with the instructions of the Board of Governors, the University is providing health facility to the Contract and Tenure Track Teachers through Shaheen Insurance Company Limited. It was noted that due to one reason or the other, the membership of the subscribers was reducing on yearly basis. When the matter was discussed with the representatives of the Shaheen Insurance Company, they desired to have Presentation before the respective teachers to minimize the resource as well as information gap. Accordingly, a Notification was issued to all the respective Contract and Tenure Track Teachers on 17th September 2012 to attend the Presentation scheduled to be held on 25th September 2012 at 10:00 a.m.

Due to one reason or the others, your good self could not attend the Presentation. However, in order to reduce the information and resource gap, the copy of the Presentation is annexed and if any query is required, kindly do not hesitate to contact the respective persons.

With best regards.


(Khurshid Alam)
Director Finance

SHAHEEN HEALTH CARE

(A Product of Shaheen Insurance Company Limited)

GROUP HEALTH INSURANCE



"WE CARE AS YOU PROSPER"



www.shaheeninsurance.com



(A joint Venture of Shaheen Foundation - PAF & First Capital Securities Corporation Ltd)

INTRODUCTION

Shaheen Insurance was launched as an insurance project of Shaheen Foundation of Pakistan Air Force and was incorporated as a public limited company in 1995 under Companies Ordinance 1984, Pakistan. The Company was launched with an initial capital of PKR 20.0 million with 100% holding of Shaheen Foundation of Pakistan Air Force which has a balance sheet size of more than PKR 4 billion.

In year 1999, Shaheen Foundation of Pakistan Air Force joined hands with Hollard Insurance Group of Republic of South Africa for technical insurance expertise and with First Capital for their financial expertise. Hollard has discontinued partnership from 2012 due to personal issues and now SF PAF and FCSC from 2012 to date these two partners the Company's shareholder's are contributing to the well being and strategic direction of the Company.

Shaheen is a public limited Company listed on all three stock exchanges of Pakistan with current paid up capital of PKR 300.0 million. The Company is being run by a team of professionals' independent in coordination with all three strategic partners.

SHAHEEN INSURANCE

'A SIGN OF PROTECTION'

Mission

To deliver fast, local medical assistance of the highest standard anywhere in the Pakistan, thereby meeting customers' expectations every time.

To launch nationwide a comprehensive range of homecare and health related services for our policy & stake holders.

To develop innovative, pertinent health care products and services to fill in where other public health care policies are deficient, and to offer an appropriate service demanded and expected by our clients.

To design truly differentiating, innovative services of the highest quality, tailored to meet and exceed extremely high customer expectations, in a market where brand loyalty is volatile and competition is very tough.

To design an extended assistance services offer which takes into account a rapidly changing market and increasing population.

VISION

To fulfill the need of the hour and provide the people with protection - the protection coupled with complete peace of mind and conscience.

AMBITION

To become a role model for the general insurance industry

To establish corporate culture in the insurance sector in Pakistan

To become the 'peace-of-the-mind' brand insurers for the society in terms of service and business ethics

To give value for money to our shareholders and make Shaheen Insurance their prized asset

To become an ideal organization for our employees that encourages them to achieve self-actualization and growth

SHAHEEN INSURANCE COMPANY LTD IN BRIEF

- ❖ Operating since 1996 as a general Insurer and dealing all areas of general insurance business.
- ❖ Coming from bottom, since year 2004 positioned among top 5 insurance companies in Pakistan in terms of gross premium written.
- ❖ Only insurance Company which attracted foreign investment in Pakistan.
- ❖ Have wide network with 14 operating stations all over Pakistan
- ❖ Rated A by PACRA
- ❖ Very strong Reinsurance arrangements with world renowned re-insurers.
- ❖ Financial strength and strong backing of sponsors:-
Shaheen Foundation - PAF
First Capital Securities Cooperation

Product & Services

Shaheen Insurance Company Limited offers Insurance coverage for the following:-

- ❖ Personal Cars, Commercial Vehicles,
- ❖ Factories, Offices, Houses & House holds
- ❖ Aviation including Aircrafts insurance, Personal Baggage, Public Liability, War Risk
- ❖ Travel Insurance
- ❖ Cash in Transit & Cash in Safe
- ❖ Health Insurance
- ❖ Specialized cover for Contractors of all kind
- ❖ Buildings, Bridges, Roads, Patch work, Renovation
- ❖ Construction Machinery
- ❖ Bid Bond & Performance Bonds
- ❖ CNG/POL Stations
- ❖ Burglary, Coverage for professionals also available
- ❖ Workmen Compensation, Employer's Liability, Public Liability
- ❖ Stocks, Buildings, Warehouses
- ❖ Marine Insurance covers to protect valuable stocks in transit whether local, import or export by any mode of transport i.e., ship, road, rail or by air

Health Insurance

What is Health Insurance?

Health Insurance guards against unforeseen cash flows and financial hardships arising due to ailments, accidents and other natural causes necessitating Hospitalisation.

By paying a nominal amount of premium, one ensures:

> **FIXED CASH FLOWS:-**

Since hospitalization is an uncertain event, therefore no one can ever be sure of the medical budget. Health Insurance guards people / employers against uncertainties and abrupt and impatient needs of funds. Since the insurance premium is a fixed cost that the employer has to pay, regardless of actual expense, therefore cash flow projections become easy.

> **PEACE OF MIND:-**

The cost of medical treatment is very high, especially in case of Dread Diseases, and escalating at a rate of more than 30% per annum. By acquiring health insurance the employers have peace of mind and they do not fear the uncertain and urgent need of funds needed to nurse the unexpected affliction.

> **QUALITY HEALTHCARE:-**

A particular concern in any health insurance is the quality of service provided. Whenever Shahen Insurance enters into an agreement with the hospitals, it always lays stress upon the service quality. The insurance companies have a big clientele of many companies, so the hospitals are themselves careful of the service they provide to the insured persons.

> **GREATER EMPLOYEE BENEFITS:-**

A Company would usually put limits on the medical benefit provided to the employee depending on the cash flows it can afford. In Medical Insurance, since the insurance company caps the risk with a very low premium, the employer with the same cash flows can offer extreme limits to the employees.

Health Insurance Facts

- ❖ Health care costs continue to increase.
- ❖ 90% of our nation is uninsured for health insurance.
- ❖ One of the largest age groups uninsured is young adults aged 18-30.
- ❖ Risk of illness and injury is a part of life.
- ❖ Risk of financial loss due to health care costs is a part of life in Pakistan.
- ❖ Health insurance is a way to "share the risk."

Package Name : FFS PACKAGE C (Annual Hospitalization Limit Plan Per Family)

Plan	Enhanced		Maternity Limit		Special		PrePost Hospitalization		Annual OPD		PREMIUM PER FAMILY
	Out-patient Hospitalization Limit	Accidental Limit 1	Normal	Cesarean Multiple Births Limit 3	2 Room Investigations Limit 4	Special	Pre	Post	Family	Single	
A	215,000	250,000	50,000	75,000	8,800	23,000	15 Days	15 Days	25,000	25,000	RS.42,000/-
B	215,000	250,000	50,000	75,000	8,800		15 Days	15 Days			RS.24,000/-
C	115,000	140,000	35,000	52,500	8,800	15,000	15 Days	15 Days	20,000	20,000	RS.27,000/-
D	115,000	140,000	35,000	52,500	8,800		15 Days	15 Days			RS.12,000/-
E	100,000	125,000			4,700	12,000	15 Days	15 Days		15,000	RS.22,000/-
F	100,000	125,000			4,700		15 Days	15 Days			RS.8,000/-
G	70,000	90,000	20,000	30,000	3,600	10,000	15 Days	15 Days	10,000	10,000	RS.16,000/-
H	70,000	90,000	20,000	30,000	3,600		15 Days	15 Days			RS.8,000/-

FFS PACKAGES COVERAGE

The FFS packages include coverage of the following:-

IN-PATIENT HOSPITALIZATION (IPD) AND SURGICAL BENEFITS:-

- IPD cover is annual and is utilized where hospitalization is required
1. Of costs visits by a general practitioner or specialist whilst in hospital.
 2. Of costs diagnostic examinations and non-surgical procedures.
 3. Of costs surgical procedures and operations.
 4. Hospital charges including pharmacy & basic laboratory investigations.

MATERNITY(MAT) BENEFITS:-

Maternity cover is annual and extends to both normal delivery and cesarean cases, including

1. Hospital charges.
2. Labor room and theatre charges.
3. Delivery, Abortion, Miscarriage fees
4. Nursery care while the mother is confined.
5. Circumcision in cases of male babies within the first month.

OUT-PATIENT DEPARTMENT (OPD) COVER

This is annual cover and is utilized where hospitalization is not covered

1. General Out-Patient Services
2. Specialist Out-Patient Services
3. Prescribed Out-Patient Laboratory Investigations
4. Prescribed Out-Patient Radiology Investigations
5. Prescribed Out-Patient Pharmacy

DAY CARE SURGERIES

Day care surgeries like IOL surgery, Lithotripsy are covered in annual limits.

FREE BENEFITS

1. Free enhancement in maternity benefits in case of cesarean section
2. Free enhancement in hospitalization benefits in case of accident(RTA)
3. Circumcision of male babies within the first month of birth(to be utilized from maternity limit)

SPECIALISED INVESTIGATIONS

This includes benefits to cover costs incurred on highly specialized investigations consequent upon recommendation of a specialist only within ailments. These include the following tests:

1. Computed Tomography Scan (CT Scan)
2. Magnetic Resonance Imaging (MRI)
3. Nuclear Scans
4. Endoscopies
5. Diagnostic Laparoscopies
6. ERCP (Endoscopic Retrograde Cholangio-Pancreatography).
7. Angiographies.

FREE BENEFITS

1. Free automatic enhancement in maternity benefits in case of cesarean section
2. Circumcision of male babies within the first month of birth

DAY CARE SURGERIES

Day care surgeries are covered in annual limits.

Health Insurance Limitations

This insurance does not cover claims arising directly or indirectly from or consequent upon:

1. War, invasion, Act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or overthrowing of Government by force or military or usurped power.
2. (a) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
(b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Naval or Military or Air Force or Police force operations planned or conducted against bandits, terrorists or other like elements.
4. Treatment of injuries resulting from participation in war, non adherence to medical advice, riot, civil commotion or any illegal act, including resultant imprisonment.
5. Claims in respect of children under 14 days of age.
6. Expenses directly or indirectly resulting from or consequent upon congenital defects and deformities (of any nature whatsoever).
7. Tests and treatment relating to infertility or impotence.
8. Costs resulting from self inflicted injury, suicide, abuse of alcohol, drug addiction or abuse, allergy, nervous or mental disorder and treatment of sexually transmitted diseases including hepatitis C or any related condition.

9. Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by and or related to virus HIV positive. Medical treatment by unlicensed physician / surgeon.
10. Rest cures, sanatorial/custodial care of periods of quarantine/isolation, special nursing, transportation charges.
11. Cosmetic or plastic surgery unless necessitated by an accidental injury occurring while insured. Treatment or operation of choice. Physiotherapy W/O hospitalization, medical appliances/ accessories, convenience items.
12. Dental examinations/treatment is covered under IPD in case of accidental injury otherwise covered under OPD. Supplying / fitting of eye glasses, lens, hearing aid except as a result of accidental injury. Examination for check purposes not incidental to or necessary for diagnosis of illness or accidental bodily injury. General health examinations. Food supplements, m/v unless used during hospitalization period for life threatening condition.
13. Any physical or mental condition which originated prior to the effective date of an insured person's inclusion.
14. More than two cases of pregnancy/childbirth under one policy and non allopathic treatment unless otherwise covered.
15. Riding or driving in any kind of race, operational duties as a member of Armed Forces, mountaineering or rock climbing, participation in sports as a professional/semi-professional player, engaging in aviation except when travelling by air as a passenger.

Health Insurance Procedure

- i. Client visit to Health Department to discuss detail of policy required
- ii. Submission of detail regarding number of employees to be insured, category detail by client
- iii. Quotation prepared and sent to client for finalization
- iv. Client confirmation and payment regarding policy paid by client and details of employees submitted (Includes Employee Data Form with Two Passport Size Photographs (Pictures), Family Wise if applicable, can be emailed in jpeg format), NIC Copy, B-form or Birth Certificate in case of a Minor --- *for every individual being insured*
- v. Policy issued along with **Shaheen Health ID Card**
Shaheen Health ID Card Specimen :-



Hospital Payments

PANEL HOSPITAL

Shaheen Insurance has credit arrangements with panel of hospitals where patients just have to show their insurance cards provided by Shaheen Insurance Company in order to get services without paying anything.

NON-PANEL HOSPITAL

A non-panel hospital can only be accessed in case of an emergency situation whereby the employees are reimbursed at actual on the production of the bills detailing the costs incurred during hospital stay on a prescribed claim form.

Basic Claim Reimbursement Requirement

- Fill out OPD /IPD forms properly
 Check list for attached documentation
 Doctors Prescription (original)
 Doctor Fee Receipt (original)
 Medicine Cash Memo (original)
 Laboratory Investigation Fee Receipt
 Test Report Original or Photocopy
 Admission and discharge slips original
 Department authorized official Signature and Stamp
 15 - 20 Days necessary for approval procedures.

List Of Panel Hospitals

KARACHI

1. Korsch University Hospital
2. Alpha Dental Hospital
3. Alpha Health Services
4. Alpha Hospital for Women (Jordan East)
5. Alpha Hospital for Women (Kericho)
6. Alpha Hospital for Women (Tharaka)
7. O.C. Clinic
8. Alfa Eye Hospital
9. Alfa-Morogoro Medical Complex
10. Alfa General Hospital
11. Alfa-Jinja Clinic
12. Buruburi Hospital
13. Alfa Medical Centre & General Hospital
14. Chumot General Hospital
15. Dr. Zaid-Di-Hospital/Nairobi Nazimabad Branch
16. Dr. Zaid-Di-Hospital/Citron Branch
17. Dr. Zaid-Di-Hospital/Garissa Branch
18. Dar-es-Salaam Hospital
19. Dar-es-Salaam Hospital
20. Enate State Hospital
21. Faza & Azam Hospital
22. FZM General Hospital & Korsch University Centre
23. Gooli Bano & Dr. Burjer Anklesaria Eye Hospital
24. Gooli Bano & Dr. Burjer Anklesaria Hospital
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100. Gooli Bano & Dr. Burjer Anklesaria Hospital

32. Linnet National Hospital
33. Life Line Diagnostics**
34. Mahon C T Scan & Ultrasound Centre**
35. Medica Hospital
36. Meridian Medical & Health Care Centre
37. MFM Orthopaedic & General Hospital
38. MED Path Laboratory & Diagnostic Centre**
39. National Medical Centre (PVT) Ltd
40. National Mission Medical Centre & Hospital
41. Patel Hospital
42. Safa Al-Bahri Hospital
43. Safa Hospital Trust
44. Salma General Hospital & Maternity Home
45. Sir Syed Trust Hospital
46. LHO Lybourn Health Care
47. Al-Hadi Hospital
48. Alpha Khan Health Care
49. Chughtai Labors Lab (Suburban Branch)**
50. Chughtai Labors Lab (National Hospital Branch)**
51. Dacterra Hospital & Medical Centre
52. Fatima Memorial Hospital
53. Faiz Foundation Hospital
54. Farooq Hospital
55. Feroze Hospital & Heart Centre
56. Ghalib Medical Complex
57. Hajjiah Medical Complex
58. Ishaq Hospital Trust
59. Jinnah Balk-Trust Memorial Trust Hospital
60. Kameed Hospital
61. National Hospital & Medical Centre
62. Raza Medical Complex
63. Saira Memorial Hospital

Stethos Insurance

ABOTTABAD

1 Al-Babtain Clinical Laboratory & Blood Bank*
 2 Fares General Hospital
 3 National Hospital
 TURBAT
 1 Batek Hospital
 SHARAFUDDA
 1 Yusef Qasbi Al-Masrimal Hospital
 WADI
 1 Al-`Ajaj Clinic & Labs
 2 Fares Hospital
 3 Umm Hospital
 BURHANWALA
 1 Adnan Shm Health Centre
 2 Chughtai Ladhra Lab
 3 General Medical Hospital
 4 Sirhan Hospital & Health Care Centre
 RAHAT YAR MIAN
 1 Sheikh Mujib Abn-Shoan Health Hospital
 ATTOU
 1 Fakhri Samed Medical & PC-Scan Centre
 SIAKOT
 1 Adnan Shm Health Centre
 2 Jrees Hospital
 3 National Hospital
 SARFAZ
 1 Chughtai Hospital
 KUPUR
 1 National Memorial Hospital
 2 Nisar Hospital
 CHOWK
 1 Fazal-Chowk Medical Centre
 2 Madhumand Medical College & Hospital

CHITRAL
1. Agha Khan Hospital
TURKCHOW
1. Agha Khan Health Service Centre
BILGA
1. Agha Khan Health Service Centre
BHERA
1. Agha Khan Health Centre
WCH, SHARIZ
1. Agha Khan Family Health Centre
HAJILABAR
1. Agha Khan Health Centre
FIND, DADAN KHAN
1. Agha Khan Health Centre
BHAIWAL
1. Agha Khan Health Centre
ALAKHVAL
1. Chaud Nisari Hospital
MUNGA
1. Agha Khan Family Health Centre
BUPIS
1. Agha Khan Extended Family Health Centre
SINGAL
1. Agha Khan Medical Centre

²² *Cash Payment Based (No Credit Facility) but Special discounted rates apply for Shahaan Insurance Clients*

Stoneware Insurance

10. **Shah Waliullah Ahsan (WQF) Hospital**
 11. **Shorail Medical City Complex**
 20. **Surgind Hospital**
 21. **Shashar Hospital**
 22. **Sharda Medical Complex**
 23. **ISLAMABAD**
 1. **AI Medical Centre**
 2. **AIK Hospital**
 3. **Agha Khan Family Health Centre**
 4. **City Lab****
 5. **Chaudhry Khalid & Diagnostic Centre**
 6. **Falimda Health Centre****
 7. **Islamic International Medical Complex**
 8. **Jahangir Eye Hospital****
 9. **Life Care Hospital**
 10. **Marsal International Hospital**
 11. **Naryaly Labs & Diagnostic Centre****
 12. **Neelam International Hospital**
 13. **Shifa International Hospital Limited***
 14. **Rehnum Medical Centre****
 15. **RAWALPINDA**
 1. **Agha Khan Family Health Centre**
 2. **Fazal Feroz Hospital**
 3. **General Dental Studio**
 4. **Neelum Teaching Hospital**
 5. **PEMA Al-Shadad Hospital**
 6. **QWETA**
 1. **Qidwai Hospital**
 2. **Pakistan General Hospital**
 3. **RAWALPINDA**
 1. **Abdullah Memorial Hospital**
 2. **Ahmed Medical Complex**
 3. **Agha Khan Family Health Centre**

3. **Bahawalpur**
1. Fauji Foundation Hospital
2. Haris International (Pvt) Ltd
3. Maryam Memorial Hospital
4. Shaukat Jinnah Hospital
5. Shikharay Medical Centre
1. **Sialkot**
1. Sialkot Medical Centre
2. Alpha Health Care
3. Rizvi Healthcare
4. City Hospital
5. Feroze Medical Centre (Pvt) Ltd
6. Shurahi Rafiq Hospital
7. Meccana Hospital (Pvt) Ltd
8. Sayed Medical Complex
2. **FATMAKOT**
1. Alpha Khan Maternity & Child Care Centre
2. Red Crescent General/Cardiac Hospital
3. Al-Farooq Rajputana Hospital
3. **SUKKUR**
1. Darul Uloom Hospital
2. Minu Medical Centre (Pvt) Ltd
3. Red Crescent General Hospital
4. **RAISALAMAR**
1. Imam Al-Muhammadi Trust Hospital
2. Al-Farooq Hospital
3. Yaseen Memorial Hospital
4. Soofi Hospital
5. **SARGODHA**
1. Alpha Khan Family Health Centre
2. Soofi Hospital
6. **MARDAN**
1. Alpha Khan Health Centre
2. Mardan Surgical Centre (Pvt) Ltd

Contacts

HEAD OFFICE - KARACHI

10th Floor, Shaheen Complex, M.R.Kiyani Road, Karachi.
Tel # (92-21) 32630370-5, 32213950-1
Fax # (92-21) 326326674
E-Mail: sihifc@cyber.net.pk

ZONAL OFFICE & HEAD OFFICE-HEALTH - ISLAMABAD

H.No.46, Khayaban-e-Suhrawardy, G-6/4, Islamabad
UAN # (93-91) 3376311
Fax # (93-91) 338933
E-Mail: lab@shahcenninsurance.com
health@shahcenninsurance.com

ZONAL OFFICE - LAHORE

6th Floor, Shaheen Complex, 38 Abbot Road, Lahore
UAN # (03-42) 3637627-71
Fax # (03-42) 3637626
E-Mail: thr_xone@shaheeninsurance.com

BRANCH OFFICE - PESHAWAR

6th Floor, State Life Building, 34 - The Mall, Penhawar
Tel # (92-91) 5273122
Fax # (92-91) 5273108
E-Mail: aww@ahmedeeninsurance.com

BRANCH OFFICE - RAWALPINDI

Tel # (02-52) 498134, 498135, 484008
Fax # (02-52) 498133
E-Mail: swm@shihgenius.com

St. Francis Insurance

BRANCH OFFICE - KARACHI

Tel # (92-21) 96537141-2, 96537142-3
Fax # (92-21) 96537043
E-Mail: gnb@shahneeminsurance.com

BRANCH OFFICE - HYDERABAD

Upper 2nd Floor, H-73, Soldier Bazar, Hyderabad
Tel 0 (92-222) 720487
Fax 0 (92-222) 720489
E-Mail: hymahmood@insurance.com

BRANCH OFFICE - MULTAN

4th Floor, Muhammad Arcade E.M.Q Road, Multan
Tel # (92-61) 6790001-5, 864777
Fax # (92-61) 6790004
E-Mail: muhammad@insurancem.com

BRANCH OFFICE - KARACH

Tel # (92-21) 9653041-2, 9653042-3
Fax # (92-21) 9653043
E-Mail: cliftun@ahadeceninsurance.com

BRANCH OFFICE - SIALKOT

Opposite Gray's of Cambridge, Shahab Pura, Sialkot
Tel # (93-327) 599131, 551322, 599082
Fax # (93-327) 257443
E-Mail: slf@shahneeninsurance.com

BRANCH OFFICE - FAISALABAD

2nd floor, Sitara Towers, Dile Chowk, Civil Lines, Faisalabad
Tel # (92-41) 2614111, 2611770, 2679644-5
Fax # (92-41) 2673924
E-Mail: fahimshaheen@insurance.com

BRANCH OFFICE - KARACHI

Office No 113, 1st floor, plot No. G-7, Block -9, The Plaza Kerkathan Clifton, Karachi
Tel # (92-21) 35308351-52, 35308359.
Fax # (92-21) 35308351

E-Mail: mycst@msdshdrcnline.us