

Policy: Health & Safety	Effective Date: 1 <sup>st</sup> May 2018
Issue: HR/004	

### 1.01 State of Purpose:

Atompont is firmly committed to a policy of providing safe work environment and health policy to our employees.

### 1.02 Procedure

All employees are required to keep the health cards with them at all times, which can be useful in times of emergency.

### 1.03 Scope

Applicable on all permanent employees.

### 1.04 Accident & Medical Policy

As stated by our Insurance Company (Jubilee Life Insurance) subject to their approval:

Policy	Amount in Rs.
H&R limits per year	600,000
Enhancement in H&R limit in case of accidental injuries	50%
Room & Board per day	7,7950

### 1.05 Exclusions

Please note the following most common exclusions for your easy reference.

#### **MEDICAL**

- Pre-existing conditions unless provided in the schedule of benefits
- Outpatient treatment
- War risk (whether declared or not)
- "AIDS" and/or "AIDS" related diseases
- Congenital birth defects unless provided in the schedule of benefits
- Maternity Benefits unless provided in the schedule of benefits
- Self-inflicted injuries
- Psychiatric Benefits
- Alcoholism & Addiction
- Cosmetic or plastic surgery
- Dental examinations, x-rays, extraction, fillings and general dental care;
- Supply of fitting of hearing aids, eyeglasses and contact lenses
- Vision tests, which are not related to specific symptoms and/or disease
- Radial & Laser Keratotomy
- Examinations for check-up purposes not incident to, or necessary to, diagnosis of a sickness or bodily injury
- Expenses incurred on account of:
  - Durable medical appliances (e.g. nebuliser)
  - Anorexia, Obesity, insomnia, baldness;
  - Contraceptive measures
  - Ovulation induction, invitro-fertilization (IVF)
  - Food supplements (e.g. vitamins), herbal medicines
  - Preventive treatment and vaccinations acupuncture;
  - Rest cures, sanitarium, periods of quarantine or isolation

 S-16, 8th Sunset Street, Phase 2 Ext., D.H.A., Karachi