



COVID-19-EFU Life Cares and is here to help! A message from the CEO

Our valued EFU Life Customer!

Due to the recent progression of COVID-19, I wanted to reach out to you directly to say that EFU Life cares and is here to help.

The world is facing an issue of enormous scale and uncertainty. It has never been more important for our Company to ensure the safety and support of our customers, employees and communities as their health and wellness remains paramount to us.

To reassure you, we are taking added precautions to keep you, our clients, and our employees safe and healthy across our business during this outbreak.

We also recognize that now more than ever, clients turn to us for advice and support, and for that, we are here to help. Our branches are open, and our consultants are available to you across all the country. You have put your trust in EFU Life, and we remain committed to you.

And as a way to show our commitment of standing together with our clients, EFU Life has introduced “COVID-19 Care”, a specially designed benefit, for a limited period without any cost to you, to enhance protection coverage of all existing and new clients. This benefit is valid for all policies issued before 30th June 2020. In the unfortunate event that an insured client/Takaful participant passes away due to COVID-19, an additional lump sum amount of Rs. 100,000 will be paid to the beneficiary on top of the death benefit from the policy, subject to terms and conditions. Please visit the special section on our website related to COVID-19 for further details.

Given the current situation, and to help resolve some of your inquiries, we have created an FAQ below to answer some commonly asked questions.

Frequently Asked Questions

1) What is EFU Life doing about COVID-19 for staff and clients?

As highlighted above, our priority is the safety and wellbeing of our employees and our clients. We continue to monitor the situation closely. Our branches and offices have incorporated added precautionary measures including enhanced hygiene protocols. We will continue to follow the guidance of local and international health authorities to make informed decisions.

2) Is COVID-19 covered under an EFU Life/Takaful Policy?

Most people who contract the illness go on to make a full recovery. In a small number of cases, people could die as a result, and in such circumstances, yes, the life insurance sum assured/Takaful sum covered attached to our plans would be payable.

This means that if a policy is in force and our client contracts the virus and subsequently passes away, they would be covered by the policy, provided the claim meets the stated benefit definitions and all other terms and conditions as contained in the relevant policy document.

3) Is COVID-19 covered by new life insurance/Takaful policies?

If a prospective client attempts to take out a new life insurance/Takaful policy and there's been recent travel, there's likely going to be a postponement of the underwriting decision depending on the countries traveled to, until we get more information or any tests required have come back all-clear.

4) Are EFU Life's branches clean?

Yes, they are. We have increased frequency of cleaning, with daily disinfection of our branches, and will continue to improve as we need to.

5) I don't want to go into the branch, what can I do?

EFU Life remains committed to supporting you through all channels. Our mobile and online solutions are available to you anytime and from anywhere. Whether you need to deposit a premium/contribution, initiate a service request, lodge a claim or seek details of your policy, our mobile app 'EFU Life PlanIT' and online portal are safe, easy and available 24/7, and they give you the flexibility and convenience of doing all of that from the comfort of your home.

If you are not currently using EFU Life's digital services, you can find support or get started today by visiting our website www.efulife.com, www.efuhemayahtakaful.com or our Facebook Page <https://www.facebook.com/EFULifeAssurance/>, <https://www.facebook.com/EFUHemayah/>.

6) I have questions about my EFU life/Takaful policy. What can I do?

We will continue to offer help for you to navigate through these uncertain times. Please speak to your Consultant, or the Branch Manager to support you to feel more at ease.

If you have more questions about your policy or need any assistance, you can reach us at our Call Centre number: **+92-21-111-338-111 (for Takaful clients : +92-21-111-338-436)**. Please know that given the current situation, we are experiencing extremely high client inquiries and the hold times may thus be higher than expected – we request for your understanding on this.

As always, we are ready to assist those who have been affected by or are concerned about this outbreak and remain committed to supporting you and keeping you informed.

Thank you for choosing EFU Life, and remember, we are here to help!