

Falcon-i: Insurance Cover

What are the benefits of the plan?

Daily Hospital Cash Benefit (PKR)	Daily ICU Benefit (PKR)	AMR Coverage (PKR)	Annual Premium (PKR)
1,500	3,000	30,000	250

Eligibility for Enrollment and Coverage

- Enrollment Age: 18 to 64 years
- Coverage Age: 18 to 65 years

Coverage Event: Hospitalization due to illness or accident

What is not covered by this plan?

For Hospital Cash Benefit:

- Any pre existing condition
- Pregnancy, childbirth, abortion and any complication thereof
- Willful self inflicted injury while sane or insane or unreasonable failure to seek to follow medical advice, effect of alcohol or any drug, poison, gas or fumes, voluntarily or involuntarily taken.

For Accidental Medical Reimbursement

- Any pre-existing conditions contracted due to accident or bodily injury prior to commencement of cover under this policy.
- Willful self-inflicted injury while sane or insane or unreasonable failure to seek or follow medical advice, effect of alcohol or any drug, poison, gas or fumes, voluntarily or in voluntarily taken.
- War and Strikes, Riots, and Civil Commotions (SRCC) exclusion.

Important Details to Remember

- Elimination period for sickness: 30 days
- Gap between successive hospitalization: 30 days

How to Claim?

The assured or beneficiary can call EFU Life directly at 111-EFU-111 (111-338-111), email at claims@efulife.com or may also contact Falcon-i helpline 021-111-007-333 to lodge and initiate the claim(s). EFU Life representative will then guide the beneficiary on claim document requirements and next steps to process the claim.

Who is the underwriter of this product?

The underwriter of this insurance policy is EFU Life Assurance. Falcon-i is only acting as a corporate insurance agent on behalf of EFU Life for this plan.

Disclaimer: Insurance Cover is a pre-underwritten product, issued and subject to the terms and conditions set by EFU Life, having its principal office at Plot 112, 8th East Street, DHA Phase I, Karachi, Pakistan – 75500, Insurance Cover is only the name of the product and does not, in any way, indicate the quality of the product. Falcon-i is acting as corporate insurance agent for the plan on behalf of EFU Life. Falcon-i will not be responsible in any manner if your application or claim is rejected by EFU Life nor will investigate or provide any opinion on merits of the claim.