



Value Added Solutions

EFU Life Assurance Ltd
Window Takaful Operations
Health Plus



Distributed by

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EFU Life - Window Takaful Health Plus

How often do you get sick? Can you predict the timing of your illness? It's easy to get sick but does your pocket allow you to bear such unexpected medical expenses? We might save for a dream vacation, a dream car or a child's dream. But seldom do we set aside a portion of our savings for any ailment. Yet, despite our best efforts, illnesses do occur. With the ever increasing cost of health care, these unforeseen circumstances can take a toll on our savings.

EFU Life Assurance Ltd-Window Takaful Operations Health Plus - underwritten by FU Life Assurance Ltd-Window Takaful Operations Health Plus, being offered through a distribution agreement with Faysal Bank Ltd, has been specially designed to provide you and your family financial protection in case of an illness or accident that leads to hospitalization. With a simple and a convenient cashless process along with a vast network of carefully selected hospitals, rest assured, you and your family will receive the most appropriate treatment.

Some of the salient features of the product include:

Annual Limits and Room Entitlement

You have the choice to select between semi-private and private rooms, along with corresponding annual limits of PKR 200,000, PKR 350,000 and PKR 500,000 respectively.



The following chart gives you the benefit limits as per selected Benefit Plan:

Coverage Description	Bronze (PKR)	Silver (PKR)	Gold (PKR)
Room Entitlement	Semi Private	Private	Private
Annual Limit	200,000	350,000	500,000
Additional Limit for Accidental Hospitalization	50,000	100,000	150,000
Intensive Care Unit (ICU)	Actual	Actual	Actual
Pre / Post Hospitalization Investigations, consultations and medicines (within 30 days)	Sub-Limit 3,000	Sub-Limit 7,500	Sub-Limit 10,000
Accidental Emergency Outpatient Treatment including dental treatment (for pain relief only) (within 48 hours of an accident)	Sub-Limit 3,000	Sub-Limit 7,500	Sub-Limit 10,000
Sub-limit for Emergency Evacuation	25,000	50,000	50,000

The maximum Lifetime Benefit is PKR 1,000,000/-

Inpatient Hospitalization Benefit

The policy pays for expenses incurred on hospitalization due to Accident and Sickness. The covered In-Patient hospitalization expenses include:

- Room and Board charges
- Nursing Care during hospitalization
- ICU and Operation Theater Charges
- Physician, Surgeon and Anesthetists Fees
- Diagnosis, Treatment and Medicine Expenses during Hospitalization
- Oxygen and Blood Supplies



Pre-Hospitalization Benefit

The policy covers cost of consultation fee, prescribed medicines and lab tests which, within thirty (30) days, leads to hospitalization that is covered under the policy. This benefit is payable on reimbursement.

Post-Hospitalization Benefit

The policy also covers cost of consultation fee, prescribed medicines and lab tests, which results within thirty (30) days as a consequence of covered hospitalization. This benefit is payable on reimbursement.

Miscellaneous Expenses:

Besides the above, some of the other benefits include:

- Local Ambulance Cover
- Emergency Evacuation Cover
- Emergency Accidental Out-Patient (within 48 hours of an accident)
- Emergency Accidental Dental Treatment (for Pain Relief within 48 hours of an accident)

Family Enrollment

This policy can include children at least three (03) months and spouse and parents up to the age of 64 years. Age will be calculated on age next birthday basis. Separate contributions will be charged for every participant member and they will be entitled to an independent annual limit along with the benefit levels similar to the main participant member.



Credit Facility (Cashless Cover)

One of the most important features of the policy is credit facility for medical treatment at over 200 network hospitals nationwide, the covered participant member does not have to pay for the covered treatment (up to available limits).

Reimbursement Facility

In case a participant member utilizes a non-network hospital for the covered treatment, he/she can submit the claims for reimbursement along with the supporting documents and other necessary details to EFU Life - Window Takaful Health Plus. EFU Life - Window Takaful Health Plus will arrange to reimburse the reasonable and customary charges that would have been incurred at a comparable Network for similar treatment, up to the available annual limit, in fifteen (15) working days.

Day Care Procedures

Apart from In-patient hospitalization, the policy also covers Day Care procedures. Day Care Procedures are medically necessary treatment/surgical procedures that require the patient to occupy a hospital bed but does not require an overnight stay, such as, Cataract, Angiography, Endoscopies, Dialysis, etc.

Specialized Investigation

The policy provides coverage for three (03) expensive out-patient tests even if it does not follow hospitalization. These tests include MRI, CT Scan and Thallium Scan.



Emergency International Coverage

This is one of the unique features of the policy that it provides emergency international coverage on reimbursement.

Claim reimbursement will be in accordance with the treatment cost at a network hospital in Pakistan.

Hassle-free Enrollment Process

No medical documents/medical tests are required to avail this policy.

No Claim Bonus

In case there is No claim on a policy for two consecutive policy years, Bonus Annual Limit equal to 10% of the Basic Annual Limit will be awarded to each Participant Member with effect from the following policy year, free of charge. This increase in cover would provide additional coverage and help meet medical inflation. The limit enhancement, however, would not apply to individuals aged 55 years and above.

Is Pre-existing Medical Condition Covered?

Under this health Takaful coverage, pre-existing medical conditions shall mean any sickness, illness, disease, injury, symptom, co-morbid condition or the underlying cause, condition, sickness, illness, disease, injury or risk factors of an illness or any disease that causes another illness due to direct or indirect impact, has been known, was treated, is under treatment, any treatment required or has been investigated even if no medical advice or diagnosis or treatment was sought, prior to applying for Takaful.



Pre-existing medical conditions and associated conditions are excluded from the coverage.

Are there any Exclusions?

Expenses arising from or related to Pre-existing Conditions, Pregnancy and Childbirth, Outpatient treatment, Congenital Birth Defects, War, Invasion, Civil unrest, Infertility, Cosmetic treatment, Routine medical checkup etc. are not covered.

In-admissible Conditions

The policy is not available to people suffering from (pre-existing) Diabetes, Cancer or HIV/AIDS.

Contribution:

The following contribution rates are applicable depending on the age of the Main Participant Member and eligible dependents of the Main Participant Member as per type of plan selected*

Age Next Birthday	Bronze (PKR)	Silver (PKR)	Gold (PKR)
90 Days to 18 Years	7,280	10,480	11,960
19 to 44 Years	7,488	10,920	12,480
45 - 59 Years	15,080	22,880	25,480
60 - 64 Years	21,320	31,720	34,840

* Age will be calculated on Age Next Birthday basis

Note:

- Please add Rs.750/- as Policy Admin Fee (Non-refundable)
- The above rates are subject to change without prior notice



General Waiting Period

General Waiting Period means period of Fifteen (15) days from the Effective Date of this Policy, during which any expenses incurred as a result of a diagnosis of a medical condition developed during this General Waiting Period will not be covered.

What is Free Look Period?

Free Look Period is a 14 days' grace time after receiving the policy documents during which you can understand the terms and conditions of Health Plus Plan and develop your suitability in continuing the plan.

DISCLAIMER

- Faysal Bank Limited ("Bank") is acting as a distributor of the Takaful Policy on behalf of the EFU Life Assurance Ltd - Window Takaful Operations, Company under the Bancatakaful Corporate Agency Agreement and shall not be held responsible in any manner whatsoever to any person, including, but not limited to the Prospective Participant/ Participant Member or any third party. Any claim liability arising out of this Health Takaful Product shall be directly reported to EFU Life Assurance Ltd - Window Takaful Operations.
- Policy will be underwritten and issued by EFU Life Assurance Ltd - Window Takaful Operations, Faysal Bank Limited is acting as a distributor under the Bancatakaful Corporate Agency Agreement.
- Prospective Participant/Participant Member statement of account/application form or recorded verbal statement will act as his/her enrollment under the



program (if his/her account is charged under the program) and will govern the determination of the rightful beneficiary under thisTakaful Coverage.

- It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of EFU Life - Window Takaful.
- Further, the Bank shall not be construed or deemed in any manner to be the agent or broker of the EFU Life - Window Takaful Health Plus in respect of any other policy.
- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Covered Participants towards EFU Life - Window Takaful Health Plus in respect of the business or any policy offered to the Participant Members. These policies shall constitute as independent contracts between EFU Life Assurance Ltd and the Covered Participants.

If you have any grievance regarding your Health Takaful Policy, you may contact EFU Life - Window Takaful Health Plus on (+92-21) 111-435-700 or for any service related complaints, you may call our customer interaction centre at 111-060-606 or contact your nearest branch.

Contact Details:

**EFU Life Assurance Ltd
Window Takaful Operations**

Health Office: 37-K, Block-6, PECHS, Karachi-75400.

Tel: 021-111-HEALTH (021-111-432-584)

Call Centre: (021) 111-HELP-00 (021-111-435-700)

Email: customerrelations@efulife.com

Website: www.efulife.com/health



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