



# Hospital Cash Assistance Plan

Protect yourself in case of hospitalization due to illness or accident.

# Hospital Cash Assistance



You try to be precautionary about your health, you eat healthy, make healthy decisions for yourself but what if you get any unexpected ailment and most importantly at the time when your pocket was not ready for it. A good hospital cash plan is a much needed step in this direction. Not only does it ensure access to the best medical care in times of need, but it also safeguards your financial savings. Hospital Cash Assistance plan understands your healthcare needs and takes care of them just like you would want. It comes with wide range of affordable variants so that you enjoy the most comprehensive protection at all times.

## **What is Hospital Cash Assistance Plan?**

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It is a hospitalization reimbursement plan where in case the life assured as result of Accident or Sickness is necessarily confined as an inpatient within a hospital, for at least twenty-four (24) consecutive hours, under the continuous attendance of a Physician. The company then will upon receipt and due investigation of the claim will pay the daily benefit. If the life assured has become eligible for the main benefit as mentioned above and is confined to Intensive Care Unit (ICU) then an additional amount equal to 100% of his daily benefit would be paid to him.

## **Why Choose Us?**

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- One of the most convenient reimbursement hospitalization plan that ensures your health treatment is not compromised from a list of panel hospitals. Now you can easily get your treatment from any hospital that you find is most suitable for you.
- No medical tests are required.
- The flexibility to tailor a cost-effective plan to suit individual needs.
- Receive your e-documents or choose to have them posted on your doorsteps.
- Robust and simple claim process.

## Premium & Sum Assured

In case of sickness or accidental admittance in hospital, the following plan variants specify the premium you pay us and the daily benefit we pay to you:

### Silver

**Daily Benefit -  
Non ICU Confinement:**  
PKR 5,000  
**Daily Benefit -  
ICU Confinement:**  
PKR 10,000  
**Annual Premium:**  
PKR 2,200

### Gold

**Daily Benefit -  
Non ICU Confinement:**  
PKR 7,500  
**Daily Benefit -  
ICU Confinement:**  
PKR 15,000  
**Annual Premium:**  
PKR 3,300

### Platinum

**Daily Benefit -  
Non ICU Confinement:**  
PKR 10,000  
**Daily Benefit -  
ICU Confinement:**  
PKR 20,000  
**Annual Premium:**  
PKR 4,400

Mr. Aslam

is working in a textile factory where he is exposed to fume and smoke produced by machinery. He has a retired father, mother, spouse and 4 children to look after from his salary and even minor illnesses increases his stress. Due to his workplace environment, he usually gets sick and is hospitalized twice in a year which becomes a financial stress for his family. To avoid the stress, he decides to purchase an insurance plan which can give him coverage against minor illness and reduces the burden from his meager salary. EFU Life's Buy Now came for his rescue and provided him an online insurance plans providing maximum coverage at minimum premiums without requirement of medical test or visiting the physical branch. Mr. Aslam and his family's lifestyle has improved now through reduction in their financial burden of unexpected hospitalization.

**Life**  
**Just**  
**Got**  
**Better**



## What Is Not Covered?

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- a) Any Pre-existing Conditions
- b) Pregnancy, childbirth, abortion and any complication thereof.
- c) 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 involuntarily taken.
- d) Claim during the waiting period.

## What Other Details Should You Know?

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- **Enrollment Age:** 18 to 60 years.
- **Coverage Age:** 18 to 61 years.
- **Coverage Event:** Hospitalization Due to Illness or Accident.
- **Maximum Hospitalization in a Year:** 30 days.
- **Maximum Consecutive Hospitalization Days in a Year:** 15 days.
- **Elimination Period- For Sickness:** 30 days.
- **Gap Between Successive Hospitalization:** 30 days.

## How to Subscribe & Pay?

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- Select your plan along with the benefit.
- Fill in all the required information for successful subscription.
- Select payment mode i.e. Cash on Delivery or Online Payment
- Review your data against the selected plan.
- Receive a call from our call representative and get your subscription verified.
- Get your policy documents through e-mail or at your door steps.



## How to Claim?

You can simply reach us at our **UAN (021) 111-EFU-111 (111-338-111)** or write an e-mail at **claims@efulife.com** to file your claim. Once the claim is intimated, our agent will ask for required set of documents mentioned below. Upon receiving the documents and approving the case EFU Life will disburse the claim amount to you instantly.

- Treatment record of hospital which including dates of admission and discharge, diagnostic report, treatment receipts & prescriptions
- Copy of customer's CNIC
- Claim Form with signature
- Medical Certificate issued by treating doctor
- In cases of accident/violence or attempted suicide, FIR/Police Report and Medico-legal Report will be required

## What Other Details Should You Know?

Our Chat Online agent on the website is there to assist you at any point in time, additionally you can call us at our **UAN (021) 111-EFU-111 (111-338-111)** from anywhere in Pakistan or write your query to us at **buynow@efulife.com**

