

Personal Accident Plan

Protect yourself today against unforeseen accidents.

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Accidents are an unfortunate part of life. Regardless of age, a sudden accident leading towards an unfortunate death could happen anytime. Accidents are unpredictable but safeguarding yourself and your family is in your hands.

An affordable accidental plan can be an ideal solution in this regard. EFU Life brings for you Personal Accident plan which gives financial protection and security to your family should an accident occur.

What is Personal Accident Plan?

It is a defined benefit plan where in case of accidental death of the life assured, the beneficiary will get the lump sum amount as per the selected plan.

Why Choose Us?

- No medical tests are required.
- More comprehensive protection plan for your family.
- 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 accidental death, the following plan variants specify the premium you pay us and the sum assured we pay to your beneficiary:



Life Just Got Better

Mr. Akram is an electrical engineer in Power Sector Company and his job responsibility engages him in task which can risk and jeopardize his life. He feels worried for his wife and children who are financially dependent on him. In this stress, he starts searching for some insurance plan which can support the family. One evening he discusses his problem with his friend, Mr. Aslam, who has recently purchased EFU Life's online plan and described his purchase journey as seamless, user-friendly and instant. Mr. Akram then gave it a try where he bought the policy online. Now Mr. Akram's life has just got better by paying a minimum premium amount of PKR 399 annually.

What is Not Covered?

- a) Suicide or Self Inflicted Injury.
- b) Murder, assassination, assault, terrorism, criminal act, whether intentional or unintentional, premeditated or spontaneous, random or targeted, resulting in the death of the Life Assured.
- c) Engaging in racing of any kind other than athletics or swimming, participation in sports or past times of a hazardous nature including but not limited to parachuting, parascending, potholing, mountaineering, hot air ballooning,big game shooting or polo.

What Other Details Should You Know?

- Enrollment Age: 18 to 60 years.
- Term: 1 Year.
- Coverage Event: Accidental Death only.
- Cancellation Privilege: 14 days.

How To Subscribe & Pay?

- o Select your plan along with the benefit.
- Fill in all the required information for successful subscription.
- o Select payment mode i.e. Cash on Delivery or Online Payment.
- o 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 (O21) 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 EFU Life will manage all the claims in order to provide efficient claim servicing. These claims will be hassle free and within the terms and conditions of the plan.

Following documents shall be required in case of accidental claims:

- o Claimant's Statement Form
- o Hospital Death Certificate & All Medical Records
- o NADRA/Union Council Death Certificate
- o Copies of CNIC of Claimant & Deceased
- o FIR/Police Report and Post Mortem Report
- Any other document deemed to be necessary for claim assessment and finalization

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**