

1 Rupee Product

OVERVIEW

Jazz and EFU Life collaborated to launch an exclusive Takaful Product Suite. Within this collaboration, Jazz customers are now offered the opportunity to choose the Shariah-compliant Takaful plan.

The plan provided takaful coverage in the unfortunate event of hospitalization of the participant. Additionally, the plan provides coverage in case of diagnosis or hospitalization due to water borne diseases such as Dengue, Chikungunya, Yellow Fever, Cholera and Typhoid.

This plan is a monthly protection bundle that is paid for by the Customer through daily contribution deductions from their airtime balance.

How to subscribe:

Call 042-111-333-033 or SMS 4141 and EFU Life's representative will call you within 24 working hours to guide and help subscribe to the Takaful Plan.

CONTRIBUTION CHARGES

Benefits	Amount & End User Contribution
Health Wallet (Hospitalization Benefit)	5,000 (Monthly Limit)
Water & Air Bourne Diseases (Diagnosis & Hospitalization Benefit)	5,000 (Monthly Limit)
EFU mHealth Subscription	Unlimited Per Month for Family
End User Contribution (EUC)	1.20

Prepaid: The monthly price is charged in installments over 30 days

Prepaid subscribers are eligible for coverage even if they are unable to pay the entire monthly price. For details, please refer to the Terms & Conditions

The monthly price is divided into 30 equal installments and is charged once per day until the entire month's price is received. If your prepaid balance is low and you may not be charged for that day. A proportionately reduced amount of Takaful benefit will be provided even after on day deduction.

Postpaid: The service will be launched for postpaid soon.

Daily and Weekly contributions for Prepaid customers only.
Monthly contribution for both Prepaid and Postpaid customers.
EUC = End User Contribution

How do I Claim:

SMS 'CLAIM' to 4141 or call 042-111-333-033 and EFU Life's representative will contact you with full information on how to process your claim.

General Provisions

GROUP FAMILY TAKAFUL SCHEME

Participant's Membership Document (PMD)

GENERAL PROVISIONS

Preamble:

This is to acknowledge that the applicant (hereinafter called the Participant), having submitted the Application Form along with the associated documents and undertaking to pay the Takaful Contribution, as more fully described in the Participant's Specific Schedule (hereinafter referred to as the "PSS") attached hereto:

i. is accepted, as per the PSS as a member of the Group Family Participants Takaful Fund (hereinafter referred to as the GFPTF) operated by EFU Life Assurance Ltd. (hereinafter referred to as the Window Takaful Operator) under EFU Family Takaful Waqf Fund (hereinafter referred to as the Waqf Fund).

ii. Being a member of the GFPTF, the Participant is acknowledged as a beneficiary of the benefits declared by the GFPTF from time to time under this PMD; in accordance with the Waqf Deed and the Participant Takaful Fund (PTF) Policies. The PTF Rules are available at the Head Office of the Window Takaful Operator.

iii. Subject to the Participant continuing as a member of the GFPTF and complying with its undertaking and the declarations made in the Application Form, the Participant may be paid by the GFPTF as one of its beneficiaries against the Takaful Benefits, in the manner and to the extent as stated hereunder.

iv. No payment in respect of any Contribution shall be deemed to be payment to the Window Takaful Operator unless a printed form of receipt for the same, signed by an official of the Takaful Operator, shall have been given to the Participant.

v. Notwithstanding anything above, cover under this PMD shall not commence until the Contribution, as stated in the PSS hereof, has been paid or guaranteed to be paid in the manner as stated in the PSS or as expressly agreed and stated therein.

Therefore, this PMD witnessed that this Membership shall at all times and under all circumstances be subject to the Conditions and Stipulations printed hereon, which Conditions and Stipulations constitute the basis of this Membership, and are to be considered as incorporated in and forming part of this PMD

Terms & Conditions

1 RUPEE PRODUCT PLAN

PROVISIONS AND CONDITIONS

Term Takaful Plan is underwritten and distributed by EFU Life - WTO. Jazz is facilitating this offering but shall not be responsible for any grievance of the Jazz Customer relating to the plan and EFU Life-WTO's performance of its obligation.

1. DEFINITIONS

In these provisions:

1 Rupee Product: means a product that provides a guaranteed level of takaful protection in case of Participant hospitalization or diagnosis in case of air borne diseases such as Dengue, Chikungunya, Yellow Fever, Cholera and Typhoid.

AUTHORIZED REPRESENTATIVE means an official of the Company who has been authorized by the Company to transact business on behalf of the Company under this Policy.

BENEFIT(s): means the benefits provided under this Policy as per Benefit Contracts are specified as under:

1. Hospitalization Coverage in case of admission of Participant or Spouse in any registered hospital across Pakistan or diagnosis of air borne diseases as specified in 1 Rupee Product

COMPANY means EFU Life Assurance Limited.

COMMENCEMENT DATE means the date on which the Contribution is paid after acceptance of the application for group family takaful.

CONTRIBUTORY TAKAFUL means Takaful coverage for which the Participant contributes.

ELIGIBLE PERSON means Jazz customer who is eligible for takaful cover under this policy by Clause 4 of these Terms and Conditions.

EFFECTIVE DATE & TIME OF THE POLICY means the date and time on which the cover becomes effective which will be from 00:01 hours on the 1st day of next month following the date on which the premium is paid after acceptance of the application by the Participant.

ENROLLMENT DATE means the date on which the Participant was initially enrolled under this Policy.

ENROLLMENT MONTHIVERSARY DATE means a period of one month of the date on which the Participant initially enrolled under this Policy.

GROUP FAMILY PARTICIPANTS TAKAFUL FUND means the collective fund hereinafter referred as GFPTF under the Window Takaful Operator Waqf Fund into which all Group Family Takaful Contributions for Takaful Hospitalization Benefits as well as Takaful Additional Benefits (if any) are pooled. The benefits of GFPTF belong to the Participants with certain conditions for their mutual help and GFPTF is managed by the Window Takaful Operator as Wakeel under the Islamic Concept of Wakalah.

GROUP POLICYHOLDER: means Pakistan Mobile Communications Limited or Jazz.

PARTICIPANT means an Eligible Person who is to be included in this policy after giving his valid consent and paying the required takaful contribution amount.

POLICY TERM means the period of one month beginning from the first day of a calendar month and ending on the last day of same calendar month.

PRE-EXISTING CONDITIONS for the purposes of this Policy means any injury, illness, condition or symptom: for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Commencement Date of the Policy for Member, or which originated or was known by the Member to exist prior to the Commencement Date of this Policy, whether or not treatment, or medication, or advice or diagnosis was sought or received.

RENEWAL DATE means any subsequent month anniversary of the Commencement Date.

RENEWAL ENROLLMENT means Re-enrolment of the Participant into this Policy upon payment of contribution on Renewal Date.

SICKNESS means sickness or disease contracted for the first time after the Commencement Date.

TAKAFUL CONTRIBUTION means periodic contributions paid into the Group Family Participants Takaful Fund for Takaful Hospitalization Benefit as well as Takaful Supplementary Benefits (if any).

WAQF DEED means the Deed of Waqf Settlement establishing the irrevocable Waqf Fund called EFU Family Takaful Waqf Fund.

WAQF RULES means the Rules made under Waqf Deed related to the GFPTF. The Waqf Deed and the Waqf Rules shall collectively be called, in this document, as Waqf Rules. The Waqf Rules are available at the Head Office of the Window Takaful Operator.

WINDOW TAKAFUL OPERATOR'S FEES means the fees required to cover expenses of underwriting, administration and general management of the GFPTF.

Words importing the singular number include the plural number and vice versa and words of masculine gender shall include the feminine unless the context otherwise requires.

2. MASTER CONTRACT

This document, the Takaful Supplementary Benefit document(s), the Application Form (including the Proposal Form), the PSS and any endorsements and documents that evidence the basis for, and any future changes in, the aforesaid document(s) executed between the Participant and the Window Takaful Operator, together constitute the Contract. All statements and declarations made by the Participant or Bank shall in the absence of fraud, be deemed representations and not warranties and no such statement shall void the Policy or be issued in defense of a claim hereunder unless it is contained in the Proposal and Declaration thereof.

No one except an Authorized Signatory is authorized to extend the time for Contribution payment, to waive any lapse or forfeiture, to waive any of the Window Takaful Operator's rights or requirements or to bind the Window Takaful Operator by making any promise or by accepting any representation or information not contained in the Proposal and Declaration for this Policy. The Window Takaful Operator shall not be bound by any promise or representation heretofore or hereafter given by any person other than the authorized representative and such approval be endorsed hereon.

3. AMENDMENT OF THIS POLICY

This Policy may be amended or changed at any time, without the consent of the Participants covered hereunder, on written request made by the Bank and agreement by the Company. Unless otherwise agreed, any amendment or change to this Policy shall be binding on all Participants whether covered under this Policy prior to or on or after the date such amendment or change becomes effective.

4. ELIGIBILITY

The Eligible Person for this Policy are the present and future customers of the Jazz who are within the Eligibility Age range i.e. 18 to 65 years and who have given their valid consent to opt for family takaful coverage under this Policy. Any Member shall not be eligible for multiple enrollments at a single point in time.

5. EFFECTIVE DATE OF INDIVIDUAL FAMILY TAKAFUL COVERAGE

Customer will become eligible from the date on which the takaful contribution is paid for this takaful coverage.

6. EVIDENCE OF AGE

Evidence of age of a Participant satisfactory to the Window Takaful Operator will be required before any benefit in respect of him is paid under this Policy and if after commencement of the Family Takaful Benefit hereunder the date of birth of any Participant is found to have been incorrectly notified to the Window Takaful Operator, the Window Takaful Operator shall notify the Participant and/or Bank of the adjustment to be made under this Policy in respect of such incorrect notification. No benefit whatsoever shall be payable under the Policy if the correct age of the Participant is found to be more 65 years.

7. AMOUNT AND CALCULATION OF CONTRIBUTION

The coverage will start from the 1st day of next month. Where full Contribution for a Covered Member is not paid any benefit amount will be adjusted on Pro-rata basis as per the variant wise table below.

Amount of End User Contribution paid in calendar month (PKR)	Hospital Cash Limit (PKR)	Water Borne Diseases (PKR)	EFU mHealth
1.26	1,000.00	1,000.00	Unlimited per Month for Family
2.52	1,000.00	1,000.00	Unlimited per Month for Family
3.78	1,000.00	1,000.00	Unlimited per Month for Family
5.04	1,000.00	1,000.00	Unlimited per Month for Family
6.30	1,000.00	1,000.00	Unlimited per Month for Family
7.56	1,000.00	1,000.00	Unlimited per Month for Family
8.82	1,166.67	1,166.67	Unlimited per Month for Family
10.08	1,333.33	1,333.33	Unlimited per Month for Family
11.34	1,500.00	1,500.00	Unlimited per Month for Family
12.60	1,666.67	1,666.67	Unlimited per Month for Family
13.86	1,833.33	1,833.33	Unlimited per Month for Family
15.12	2,000.00	2,000.00	Unlimited per Month for Family
16.38	2,166.67	2,166.67	Unlimited per Month for Family
17.64	2,333.33	2,333.33	Unlimited per Month for Family
18.90	2,500.00	2,500.00	Unlimited per Month for Family
20.16	2,666.67	2,666.67	Unlimited per Month for Family
21.42	2,833.33	2,833.33	Unlimited per Month for Family
22.68	3,000.00	3,000.00	Unlimited per Month for Family
23.94	3,166.67	3,166.67	Unlimited per Month for Family

25.20	3,333.33	3,333.33	Unlimited per Month for Family
26.46	3,500.00	3,500.00	Unlimited per Month for Family
27.72	3,666.67	3,666.67	Unlimited per Month for Family
28.98	3,833.33	3,833.33	Unlimited per Month for Family
30.24	4,000.00	4,000.00	Unlimited per Month for Family
31.50	4,166.67	4,166.67	Unlimited per Month for Family
32.76	4,333.33	4,333.33	Unlimited per Month for Family
34.02	4,500.00	4,500.00	Unlimited per Month for Family
35.28	4,666.67	4,666.67	Unlimited per Month for Family
36.54	4,833.33	4,833.33	Unlimited per Month for Family
37.80	5,000.00	5,000.00	Unlimited per Month for Family

The Window Takaful Operator may however, by giving written notice to and taking consent of the Participant, modify rates for future Policy Period as it thinks fit.

The Window Takaful Operator reserves the right to charge any extra Contribution in respect of any Member who engages in hazardous activities. The Takaful Contributions would be deposited into a pool called the GFPTF Window Takaful Operator's Fee: The Window Takaful Operator's fee would be taken out by the Window Takaful Operator from the GFPTF to cover for its expenses in underwriting, administering and general management of the GFPTF.

8. BENEFITS

Hospitalization Benefit: In case of hospitalization of the covered Participant whilst the Policy is in full force and effect and subject to exclusions, terms and conditions, upon receipt of due proof and investigation of the claim, the GFPTF managed by the Window Takaful Operator will pay the amount as per the plan chosen by the covered Participant specified in table below:

Category	Benefit Amount (PKR)
Health Wallet	Up to 5,000

Water Borne Diseases:

In case of diagnosis of or hospitalization due to water borne disease such as Dengue, Chikungunya, Yellow fever, Cholera and Typhoid. Participant whilst the Policy is in full force and effect and subject to exclusions, terms and conditions, upon receipt of due proof and investigation of the claim, the GFPTF managed by the Window Takaful Operator will pay the amount as per the plan chosen by the covered Participant specified in table below:

Category	Benefit Amount (PKR)
Health Wallet	5,000

9. CESSATION OF MEMBERSHIP

Family Takaful Cover shall cease for the Participant on event of any of the following:

- a) Closing of account / membership or cancellation/cessation of the scheme by Jazz
- b) Member having attained the age of 66 years.
- c) Non-payment of Takaful Contribution by the Participant when due.
- a) Any other date on which the Participant ceases to be eligible for takaful cover for any fraudulent or criminal reason affecting the Takaful cover hereunder. The decision of the court shall be final in such cases.

10. EXCLUSIONS

No benefit will be paid if the hospitalization of the Member results directly, wholly or partly, as a result of or related to:

- a) Suicide and attempt to suicide, murder, self-inflicted injury, participation in a criminal act or violation of law, and illegal act of the covered member.

11. ASSIGNMENT

The Family Takaful Cover provided for under this Policy and the benefits payable hereunder are not assignable.

12. CLAIMS

In case of hospitalization of the Member, the same shall be notified to the Window Takaful Operator. The participant, at its own expense, shall furnish all information necessary to determine whether the Benefit Claimed is payable or not to the Participant, all claims will require evidence of claim and proof of age of the Member.

Written notice of claim must be presented to and received at the Main Office of the Window Takaful Operator within ninety (90) days after the date of event. Otherwise, the claim shall be invalid.

The Company, upon receipt of such notice, will furnish forms for filing proof of Claim. The forms along with standard claim requirements quoted by the Company must be completed and returned to within fifteen (15) days from claim notification date for which the claim is made. Such forms may include, but not limited to, the following documents.

- a) Copy of CNIC of claimant
- b) Claim Reimbursement Form
- c) Hospital Certificate
- d) Lab Report (In case of water borne disease diagnosis)
- e) Treatment record giving dates of admission and discharge, diagnosis and treatment given
- f) Medical Certificate issued by treating doctor
- g) Any other document deemed to be necessary for claim assessment and finalization

The Takaful coverage affected hereunder shall carry no paid-up /value.

Claim will be processed by the Window Takaful Operator following the submission of the Claim documents to the Window Takaful Operator or an entity authorized by the Window Takaful Operator, by the Participant.

Upon satisfaction, the GFPTF managed by the Window Takaful Operator shall pay the claim amount to the Nominee.

13. RENEWAL PRIVILEGE

This Policy is issued for the period shown in the Policy Schedule and may be renewed by the Member on subsequent Renewal Date subject to the conditions hereof. Renewal will be affected by the payment of the required contribution when due.

14. TERMINATION OF THIS POLICY

The Window Takaful Operator reserves the right to terminate the Policy by giving 90 days' notice. It is clarified that any termination shall not affect the obligations of the group policy holder and Window Takaful Operator assumed at any time prior to the effective date of termination. Further, the Window Takaful Operator reserves the right to give Group Policy Holder three months' written notice to add, alter or repeal the terms and conditions of the Policy hereof.

Notwithstanding anything to the contrary in this Policy, the termination of this Policy shall have the following effect:

- a) No individual enrollment shall be entertained under this Policy after the time of termination.

15. LAW

The policy is governed by and interpreted according to the laws of Islamic Republic of Pakistan.

16. STATUTORY FUND

Under the provisions of the Insurance Ordinance 2000 and Takaful Rules 2012 this policy and any additional benefits shall be referable to the Family Takaful Protection Business Statutory Fund of the Window Takaful Operator. The Window Takaful Operator may by endorsement to the Policy change the Statutory Fund(s) to which the policy and any additional benefits are referable.

End of Terms & Conditions

ACKNOWLEDGEMENT

Acknowledgement of the Customer

(Policy Terms and Conditions shall remain subject to the following)

- To cease daily deductions, the Subscriber must deregister the 1 Rupee Product Plan by contacting EFU Life. Otherwise, Jazz will continue making daily deductions for so long as the Subscriber's prepaid account has a positive credit balance.
- If the Subscriber, as a Covered Member, subscribes to more than one (1) Takaful Plan under the Takaful Policy (including through different Jazz mobile accounts):
 - The Subscriber's maximum benefit shall be the maximum benefit offered by only one of the Plans that the Subscriber has subscribed to;
 - Our maximum liability to the Subscriber or the Subscriber's Nominee shall be the higher of the two Plans that the Subscriber subscribed to;

- After becoming the Subscriber in the Takaful Service, Jazz Subscriber permits Jazz to share his details and information available with Jazz and as sought by EFU Life-WTO or any other entity authorized by EFU Life WTO in this regard, for inter alia processing of the Policy, storing and processing data, and more effectively providing the Takaful Service and payment of Takaful Cover; Jazz Customer/Subscriber agrees and acknowledges that he or his legal heirs shall not hold Jazz responsible for any consequences of sharing such information;
- Fraud or abuse relating to Re-Load/Re-Charge may result in forfeiture/cancellation of the Policy, suspension of Jazz Services of the Customer/Subscriber and termination of his Connection; and
- While availing the Takaful Service the Subscriber shall not respond to any calls/SMSs directing to make/send calls/SMSs to any other number/shortcode. Ignorance of this clause by Jazz Customer/Subscriber shall not accrue any liabilities/responsibilities on EFU Life-WTO or Jazz including but not limited to liability/responsibility towards any loss that occurs to the Jazz Customer/Subscriber
- Jazz or EFU Life-WTO may amend these Terms and Conditions at any time. The Subscriber shall be informed through an SMS or any other manner by the relevant laws that these Terms and Conditions are amended. Such SMS or information through any other manner (as mentioned above) shall contain a link to such amended Terms and Conditions, and if the Subscriber shall continue to pay for the Takaful Cover it shall be the acceptance of the Subscriber to the amended Terms and Conditions.
- Jazz, and EFU Life-WTO may jointly amend the Service Charges from time to time at their discretion per the applicable laws and regulations of Pakistan Telecommunication Authority (“PTA”). The acceptance of these Terms and Conditions of the Subscriber shall also be the acceptance with the End User Price to be charged to provide the Takaful Policy;
- Jazz and EFU Life-WTO have the complete authority to stop offering the Takaful Plan or Policy at any time at their discretion.
- The Subscriber acknowledges that these Terms and Conditions are in addition to the terms and conditions accepted by the Subscriber at the time of availing Jazz cellular services (which includes the terms and conditions of CSAF and the terms and conditions received in the SIM Jacket). However, in case of conflict between these Terms and Conditions and terms and conditions of CSAF, these Terms and Conditions shall prevail to the extent of subject matter of these Terms and Conditions.
- The domestic laws of the Islamic Republic of Pakistan shall govern the Takaful Policy and the Courts of the Islamic Republic of Pakistan shall have jurisdiction in any dispute arising hereunder.
- If any provision of the Takaful policy is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of the Takaful policy which will remain in full force and effect.
- This policy has been especially created to provide protection for those Jazz Customers who successfully apply for that protection and who pay the appropriate Contribution. Accordingly, notices to the Subscriber may be provided by:
- SMS to the Subscriber’s prepaid mobile service (from which daily deductions are made); If a notice is made by SMS, the notice is deemed to be received on the day the SMS is sent. If a notice is placed on a website, the notice is deemed to be received on the day the notice is placed.
- Notification placed on [Jazz.com.pk](http://jazz.com.pk) or on the Insurer’s website at <http://www.efulife.com/>
- By publication in a major newspaper in the Islamic Republic of Pakistan

FAQ'S

Who can avail 1 Rupee Product?

Customer of Jazz who are Pakistani nationals and aged a minimum of eighteen (18) years and under sixty-five years (65) can avail of 1 Rupee Product plan upon payment of the applicable subscription fee. The registration under the 1 Rupee Product plan will expire when a subscriber reaches the age of sixty-six (66) years.

Can I avail more than one Plan?

No, you can only avail one plan variant of plan at a time.

What are the benefits provided by the 1 Rupee Product Plan?

Benefits	Amount & End User Contribution
Health Wallet (Hospitalization Benefit)	5,000 (Monthly Limit)
Water & Air Bourne Diseases (Diagnosis & Hospitalization Benefit)	5,000 (Monthly Limit)
EFU mHealth Subscription	Unlimited Per Month for Family

What is not covered by this plan?

- a) Suicide and attempt to suicide, murder, self-inflicted injury, participation in a criminal act or violation of law, and illegal act of the covered member.

Other conditions:

- Filing of a fake claim
- In the event of non-payment of Contribution and non-availability of cover in the month when the loss has occurred

What types of are the benefits covered under this plan?

The plan provides takaful coverage in the unfortunate event of the covered member's admission into hospital. Additionally, the plan provides includes coverage for water borne diseases such as Dengue, Chikungunya, Yellow Fever, Cholera and Typhoid.

How to claim?

In case the Participant or Nominee wants to intimate a claim, you or any of your family members can notify us through one of these methods:

- 1- SMS 'Claim' at 4141
- 2- Call EFU Helpline help line 021-111-338-111 or the following number: 042-111-333-033
- 3- Send an email at Support@mhealth.efulife.com