

## Term Takaful Plan

### OVERVIEW

Jazz and EFU Life joined forces to introduce an exclusive Takaful Product Suite. Within this collaboration, Jazz customers are now offered the opportunity to choose the Shariah-compliant Term Takaful plan. This plan not only serves as an affordable protection product but also ensures monetary compensation in the unfortunate event of the policyholder's demise. In such cases, a lump sum amount is provided to alleviate the financial burdens faced by the customer's family, offering a comprehensive solution during challenging times.

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 to 4141 and EFU Life's representative will call you within 24 working hours to guide and help subscribe to the Takaful Plan.

#### CONTRIBUTION CHARGES

Plan	Term Takaful	Daily
A	100,000	2.4
B	200,000	4.8
C	300,000	7
D	400,000	9.5

**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 contributions for Prepaid customers only.  
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:**

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*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

## TERM TAKAFUL 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:

**TERM TAKAFUL PLAN:** means a product that provides a guaranteed level of life takaful protection against death, of the Participant.

**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. Family Takaful Coverage in case of Death

**NOMINEE:** means a person or persons appointed by the Participant (under the provisions of the Insurance Ordinance 2000) to receive the benefits payable under this Policy in the event of his death.

**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 toward.

**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 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 Death 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 POLICY HOLDER:** means 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 Death 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 66 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**

Customers 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 66 years.

**7. AMOUNT AND CALCULATION OF CONTRIBUTION**

Takaful Contribution shall be payable in respect of each Participant as follows; the contribution amount excludes telco taxes.

Plan	Daily Contribution (PKR)
A	2.4
B	4.8
C	7
D	9.5

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.

**PLAN A:**

Amount of End User Contribution paid in calendar month (PKR)	Death Benefit (Lumpsum)
2.40	3,333
4.80	6,667
7.20	10,000
9.60	13,333
12.00	16,667
14.40	20,000
16.80	23,333
19.20	26,667

21.60	30,000
24.00	33,333
26.40	36,667
28.80	40,000
31.20	43,333
33.60	46,667
36.00	50,000
38.40	53,333
40.80	56,667
43.20	60,000
45.60	63,333
48.00	66,667
50.40	70,000
52.80	73,333
55.20	76,667
57.60	80,000
60.00	83,333
62.40	86,667
64.80	90,000
67.20	93,333
69.60	96,667
72.00	100,000

**PLAN B:**

<b>Amount of End User Contribution paid in calendar month (PKR)</b>	<b>Death Benefit (Lumpsum)</b>
4.80	6,667
9.60	13,333
14.40	20,000
19.20	26,667
24.00	33,333
28.80	40,000
33.60	46,667
38.40	53,333
43.20	60,000
48.00	66,667
52.80	73,333
57.60	80,000
62.40	86,667
67.20	93,333
72.00	100,000
76.80	106,667
81.60	113,333
86.40	120,000
91.20	126,667

96.00	133,333
100.80	140,000
105.60	146,667
110.40	153,333
115.20	160,000
120.00	166,667
124.80	173,333
129.60	180,000
134.40	186,667
139.20	193,333
144.00	200,000

**PLAN C:**

<b>Amount of End User Contribution paid in calendar month (PKR)</b>	<b>Death Benefit (Lumpsum)</b>
7	10,000
14	20,000
21	30,000
28	40,000
35	50,000
42	60,000
49	70,000
56	80,000
63	90,000
70	100,000
77	110,000
84	120,000
91	130,000
98	140,000
105	150,000
112	160,000
119	170,000
126	180,000
133	190,000
140	200,000
147	210,000
154	220,000
161	230,000
168	240,000
175	250,000
182	260,000
189	270,000
196	280,000
203	290,000

210	300,000
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**PLAN D:**

Amount of End User Contribution paid in calendar month (PKR)	Death Benefit (Lumpsum)
9.50	13,333
19.00	26,667
28.50	40,000
38.00	53,333
47.50	66,667
57.00	80,000
66.50	93,333
76.00	106,667
85.50	120,000
95.00	133,333
104.50	146,667
114.00	160,000
123.50	173,333
133.00	186,667
142.50	200,000
152.00	213,333
161.50	226,667
171.00	240,000
180.50	253,333
190.00	266,667
199.50	280,000
209.00	293,333
218.50	306,667
228.00	320,000
237.50	333,333
247.00	346,667
256.50	360,000
266.00	373,333
275.50	386,667
285.00	400,000

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

### Death Benefit:

In the event of death 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	Death Benefit Amount (PKR)
A	100,000
B	200,000
C	300,000
D	400,000

## 9. CESSATION OF MEMBERSHIP

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

- a) The Member's death.
- b) Closing of account / membership or cancellation / cessation of the scheme by Jazz
- c) Member having attained the age of 66 years.
- d) 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 takaul cover hereunder. The decision of the court shall be final in such cases.

## 10. EXCLUSIONS

No benefit will be paid if the death or injury 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 death of the Member, the same shall be notified to the Window Takaful Operator. The Nominee at its own expense, shall furnish all information necessary to determine whether the Benefit Claimed is payable or not to the Nominee, 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.

1. Copy of death certificate issued by NADRA / Union Council
2. Claimant's Statement
3. Copy of CNIC of claimant and deceased
4. Heirship Certificate to establish claimant title in case of death of covered member (In case the beneficiary details are not recorded with the Company)
5. Succession of certificate & original guardian-ship certificate (in case beneficiary is a minor)
6. Attending physicians report, post mortem/FIR
7. Past medical records
8. Any other document deemed necessary by the Company.

The Takaful coverage affected hereunder shall carry no paid-up / surrender 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 effected 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 Term Takaful 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/short code. 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 Term Takaful Plan?

Customer of Jazz who are Pakistani nationals and aged a minimum of eighteen (18) years and under sixty-five years (65) can avail of Term Takaful plan upon payment of the applicable subscription fee. The registration under Term Takaful 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 Term Takaful Term takaful at a time.

### What are the benefits provided against Term Takaful Plan?

Plan	Term Takaful
A	100,000
B	200,000
C	300,000
D	400,000

### What is not covered by this plan?

- 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

#### **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](mailto:Support@mhealth.efulife.com)

#### **What are the documents required for claim?**

- CNIC copy of claimant and deceased.
  - Hospital Death Certificate & all medical records
  - NADRA/Union Council Death Certificate
  - Any other Document required by the Takaful Operator
-