



# EFU COVER PLAN

## Why do we need this plan?

Financial planning can play a key role to mitigate life's unforeseen risks as the unfortunate events may bring upon distress to the loved ones.

## How will the plan keep me and my family members financially covered?

This plan will keep the family protected if God forbid the insured person passes away due to any reason or becomes permanently disabled due to accidental causes by supporting the family with fixed monthly income benefit for the period of 12 months. Additionally, this plan also provides a lump sum amount to the family to further mitigate their financial distress and something to ease their pain in hard times.

## What are the benefits I am getting in this plan?

Following categories of the plan are available as per your ease:

Category	Income Continuation – 12 Months (Death/PTDa)	Term Life/PTDa	Annual Premium
Bronze	50,000	250,000	5,000
Silver	75,000	500,000	8,000
Gold	100,000	750,000	11,000

*All amounts are in PKR*

## At what age can I get enrolled in the plan?

You can enroll in the plan from the age of 18 years till you are 63 years old and this plan will keep you protected until you attain 64 years of age.

## What are the events covered under this plan?

This plan provides coverage for death due to all causes and accidental permanent total disability.

## Till when will this plan keep me and my family protected?

This is an annual plan which will keep you protected for the period of one year.

## What is not covered by this plan?

Following are the exclusions:

- Pre-existing conditions are not covered;
- Suicide and attempt to suicide, self-inflicted injury, participation in criminal act or violation of law;
- Failure to seek or follow medical advice, taking of drugs or alcohol;
- Participating in exercises or operations while serving with of the armed or paramilitary forces or while performing any form of police duty;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization or an industrial dispute.

## What if I feel unsatisfied with the plan?

If you feel unsatisfied with the plan, there is a thirty (30) days free look period after three days of deduction date in which you can cancel the plan and get your premium paid back. But remember, insurer or bank will not entertain any refund request(s) after the free look period, however plan can be cancelled at any time.

## How to Claim?

The assured or beneficiary can call EFU Life directly at 111-EFU-111 (111-338-111), email at [claims@efulife.com](mailto:claims@efulife.com) or may contact JS Bank's helpline 111-654-321 to lodge and initiate the claim(s). EFU Life representative will then guide the beneficiary on claim document requirements and next steps to process the claim.

## What to do if I have any query or complain?

You may reach out to JS Bank's helpline at 111-654-321 or may directly get in touch with insurer as well by calling at 111-EFU-111 (111-338-111) or emailing at [claims@efulife.com](mailto:claims@efulife.com).

## Who is the underwriter of this product?

The underwriter of this insurance policy is EFU Life Assurance. JS Bank is only acting as a corporate insurance agent on behalf of EFU Life for this plan.

## Disclaimer:

EFU Cover Plan is a pre-underwritten product, issued and subject to the terms and conditions set by EFU Life, having its principal office at Plot 112, 8th East Street, DHA Phase I, Karachi, Pakistan – 75500, EFU Cover Plan is only the name of the product and does not, in any way, indicate the quality of the product. Bank is acting as corporate insurance agent for the plans on behalf of EFU Life. Bank will not be responsible in any manner if your application or claim is rejected by EFU Life nor will investigate or provide any opinion on merits of the claim.