



HEMAYAH
EFU FAMILY TAKAFUL

EFU Life - Window Takaful Operations



EFU SAHARA PLANS

Hemayah – Aap ki Khushiyon ka Saibaan!

EFU Sahara Plan A: Your family looks towards you for support and strength. You have given them a lot and you would want them to get the best in future. However, life is unpredictable and no one can have control over future uncertainties. Life is challenging, and for a secured and protected life we must take safety measures for our loved ones so they do not compromise on their living standards after the demise of the breadwinner.



To deal with your concerns and to give your family a secure future EFU Life –Window Takaful Operations introduces **EFU SAHARA PLAN A** a unique Shariah Compliant solution plan marketed through HBL. This Term Takaful plan provides protection in case of death due to any cause. The coverage amount will be paid from Waqf Fund managed by EFU Life WTO.

Sahara Plan A is a Term Takaful benefit plan which offers coverage in case of death due to all causes. In case of covered member's death the beneficiary will get the lumpsum amount and the coverage amount will be based on the plan option selected by the covered member at the time of availing this plan.

The contribution mentioned in the plan will be transferred into Waqf fund managed by EFU Life – WTO. A Wakala fee will then be paid by Waqf fund to meet all various cost associated with Sahara Plan such as administration fee, management fee etc.



EFU Sahara Plan B: Planning for the unexpected scenarios is one the most important thing you can do for your family. With EFU Life Window Takaful Operations, you can lead towards a secure and protected future for you and your family.

We introduce **EFU SAHARA PLAN B** - a term takaful and hospitalization plan which offers you a complete package. EFU Sahara Plan B is marketed through HBL. This plan provides protection in case of death due to all causes and offer income continuation benefit to the family after the demise of breadwinner.

Not only this, the plan offers living benefit such as hospital cash benefit which provide hospitalization reimbursement to the covered member, who as a result of Accident or Illness is necessarily confined as an inpatient within a hospital for at least twenty-four (24) hours. If the Participant is confined to Intensive Care Unit (ICU) then an additional amount equal to 100% of his daily benefit would be paid to him. The benefit amount will be paid by the Waqf Fund managed by EFU Life WTO.

The contribution mentioned in the plan will be transferred into Waqf fund managed by EFU Life – WTO. A Wakala fee will then be paid by Waqf fund to meet all various cost associated with Sahara Plan such as administration fee, management fee etc.

EFU Sahara Plan C: Women empowerment is always crucial for a nation's development. Women empowerment always brings responsibilities and sometimes you have no time to take care of your health and a sudden fall breaks the hurtle of life. In this situation, you aspire to have a backup plan, which supports you to take care of your health. It is important to have complete health plan which supports you as a backup plan because medical facilities are very expensive and at times can be unaffordable.



EFU Life -Window Takaful Operations introduces **EFU SAHARA PLAN C** - a unique Shariah compliant solution marketed through HBL. The plan provide coverage in case of death due to all causes. In addition to this, Income Benefit is provided to the spouse of the participant. In case of covered member's death due to all causes his or her spouse will get coverage amount as monthly payout.

Hospital Cash benefit is a hospitalization reimbursement plan where in case the covered member 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, then the company will, upon receipt and due investigation of the claim, arrange to pay the daily benefit.

If the Participant is confined to Intensive Care Unit (ICU) then an additional amount equal to 100% of his daily benefit would be paid to him. For women, the plan also includes Caesarean Section benefit, which makes it a complete package and provide peace of mind.

The contribution mentioned in the plan will be transferred into Waqf fund managed by EFU Life - WTO. A Wakala fee will then be paid by Waqf fund to meet all various cost associated with EFU Sahara Plan such as administration fee, management fee etc.

Takaful Operations of EFU Life

EFU Life - Window Takaful Operations is providing Ethical and Shariah compliant financial planning solutions with a keen focus on value to customers. A Takaful product helps you to share your risk by cooperation, brotherhood, mutuality and solidarity for the common good through the Waqf Fund operated by EFU Life - Window Takaful Operations.

What are the Benefits Offered - Plan A, B, C

Benefit and Contribution

EFU Sahara Plan A offers following options for Benefit and Contribution amount as chosen by the Participant:

Product	Term Takaful (Coverage)	Annual Contribution
	Natural & Accidental Death Benefit	
A1	125,000	500
A2	500,000	2,000
A3	1,000,000	3,750
A4	2,000,000	7,500

All Amounts in PKR

EFU Sahara Plan B provide following options for Benefit and Contribution amount as chosen by the Participant:

Product	Term Takaful	Income Benefit	Hospital Cash - Individual		Annual Contribution
	Natural & Accidental Death Benefit	Natural & Accidental Death Benefit	Daily Cash Benefit	Daily ICU Benefit	
B1	640,000	NA	2,000	4,000	4,300
B2	1,360,000	*600,000	3,000	6,000	10,000

*Rs 50,000 will be paid for a consecutive period of 12 months

All Amounts in PKR

EFU Sahara Plan C provide following options for Benefit and Contribution amount as chosen by the Participant:

Product	Term Takaful	Income Benefit	Hospitalization			Annual Contribution
	Natural & Accidental Death Benefit	Natural & Accidental Death Benefit (Spouse)	Daily Hospital Cash Benefit ICU Confinement	Daily Hospital Cash Benefit Non ICU Confinement	C-Section Benefit	
C	960,000	*480,000	3,000	6,000	20,000	7,600

*Rs 40,000 will be paid for a consecutive period of 12 months

All Amounts in PKR

Key Details

EFU Sahara Plan A

- **Enrollment Age:** 18 to 65 years.
- **Coverage Age:** 18 to 66 years.
- **Term:** 1 year
- **Covered Event:** Death due to any reason
- **Free Look Period:** 30 days from the date of Commencement to review the terms and conditions of the Plan and to cancel the Coverage.

EFU Sahara Plan B

- **Enrollment Age:** 18 to 64 years.
- **Coverage Age:** 18 to 65 years.
- **Term:** 1 year.
- **Covered Event:** Death due to any reason and Hospitalization due to Accident or Illness
- **Free Look Period:** 30 days from the date of Commencement to review the terms and conditions of the Plan and to cancel the Coverage.

Elimination Period:

- **For Illness:** 30 Days
- **For Accidental Benefit:** No waiting period
- **Between Successive Hospitalizations:** 30 days
- **Maximum Hospitalization per Year:** 180 days

EFU Sahara Plan C

- **Enrollment Age:** 18 to 65 years.
- **Coverage Age:** 18 to 70 years.
- **Term:** 1 year.
- **Covered Event:** Death due to any reason, Hospitalization due to Illness, Accident, and C-Section
- **Free Look Period:** 30 days from the date of Commencement to review the terms and conditions of the Plan and to cancel the Coverage.

Elimination Period:

- **For Sickness:** 30 Days
- **For Accidental Benefit:** No waiting period
- **Between Successive Hospitalizations:** 30 days
- **Confinement Limit per year:** 180 days

What is not covered?

This policy does not provide coverage and no benefits shall be paid if claim occur from all or any of the following conditions:

EFU Sahara Plan A:

- Any Pre-existing Conditions to be covered after 30 days from the enrollment date
- Suicide, self-inflicted injury and illegal act of the member
- Failure to seek or follow medical advice, taking of alcohol or drugs
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty
- For non-resident Pakistani's, death claim arising due to an act of 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, an industrial dispute, or death at a place declared as active and declared war zone or where UN has active peacekeeping operations

EFU Sahara Plan B:

For Term Takaful and Income Benefit:

- Pre-existing conditions to be covered after 30 days from the enrollment date
- Suicide, self-inflicted injury and illegal act of the member
- Failure to seek or follow medical advice, taking of alcohol or drugs
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty
- For non-resident Pakistani's, death claim arising due to an act of 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, an industrial dispute, or death at a place declared as active and declared war zone or where UN has active peacekeeping operations

For Hospital Cash:

- Hospitalization for diagnostic purpose only or failure to seek medical advice
- Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse, treatment of any sexually transmitted diseases and Injuries as a result of an illegal act of the Covered Member
- Pregnancy, miscarriage, childbirth or any-malignant disease occurring in or in connection with the female reproductive organs

EFU Sahara Plan C:

For Term Takaful and Income Benefit:

- Pre-existing conditions to be covered after 30 days from the enrollment date
- Suicide, self-inflicted injury and illegal act of the member
- Failure to seek or follow medical advice, taking of alcohol or drugs.
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty.
- For non-resident Pakistani's, death claim arising due to an act of 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, an industrial dispute, or death at a place declared as active and declared war zone or where UN has active peacekeeping operations.

For Hospital Cash:

- Hospitalization for diagnostic purpose only or failure to seek medical advice.
- Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse, treatment of any sexually transmitted diseases and Injuries as a result of an illegal act of the Covered Member
- Injury or Illness due to Natural Catastrophes, Epidemic, including, but not limited to, flood, earthquake, avalanche and cyclone

For C- Section:

- Any Pre-existing condition

How to Claim?

Written notice of claim must be given to EFU Life - Window Takaful Operation immediately but in any case not later than 90 days after occurrence of event.

All claims will require evidence of claim and proof of age of the covered member. The customer can email at **claims@efulife.com** or call EFU Life - Window Takaful Operator directly at **111-EFU-HEM (111-338-436)** to lodge the claims from along with the following documents:

For Term Life:

- Copy of death certificate issued by NADRA or union council
- Copy of CNIC of deceased and claimant
- Claimant's statement
- Succession certificate & original guardianship certificate (Incase beneficiary is minor)
- Claim form with signature
- Any other document deemed necessary by EFU Life

For Hospital Cash:

- Treatment record of hospital which includes dates of admission and discharge, medical diagnosis and treatment
- Customer's CNIC copy
- Police and medico legal reports are required in case of hospitalization due to accident, violence and attempted suicide
- In case of accident, receipts of treatment expenses and prescriptions issued by doctor and the hospital
- Attending Physician's report
- Copies of all medical records
- Any other document deemed necessary by EFU Life

For C Section:

- Receipts of C section expenses and prescriptions issued by doctor and the hospital
- Customer's CNIC copy
- Treatment record of hospital which includes dates of admission and discharge, medical diagnosis and treatment
- Any other document deemed necessary by EFU Life

For Accidental Medical Reimbursement (AMR):

- Customer's CNIC copy
- Police and medico legal reports are required in case of hospitalization due to accident, violence and attempted suicide
- In case of accident, receipts of treatment expenses and prescriptions issued by doctor and the hospital
- Attending Physician's report
- Copies of all medical records
- Any other document deemed necessary by EFU Life

**Disclaimer:**

EFU Sahara Plan- A, B and C are Term Takaful and Hospital Cash benefit plans and underwritten, issued and subject to the terms and conditions set by EFU Life - WTO having its principal office at Plot 112, 8th East Street, DHA Phase I, Karachi, Pakistan - 75500. Sahara Plan A, B, & C are only the name of the products and does not, in any way, indicate the quality of the products. Bank is acting as corporate takaful agent of the Plans on behalf of EFU Life WTO. 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.

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