

EFU TERM TAKAFUL PLUS PLAN

Scope:

This product provides a lump sum payout in case of a Participants death, 3 times the benefit in case of Accidental Death. This product will also provide accidental medical reimbursement benefit so there is no need for the participant to get admitted into the hospital for the treatment of accidental injuries and the participant will be reimbursed up-to his annual limit as per the plan.

Product Details:

Natural Death Benefit	Accidental Death Benefit	Accidental Medical Reimbursement	Annual Contribution
200,000	600,000	10,000	1,600

All Amounts in PKR

Key Details:

- Enrollment age: 18 years to 55 years; cover terminates when a participant attains 56th Birthday
- Coverage age: 18 to 56 years
- Coverage Term: Annual
- Free Look Period: 30 days
- Elimination Period: 30 days
- No restrictions of panel hospitals, for hospital cash benefit

Exclusions:

- In case of death due to suicide or self-inflicted Injury.
- Any pre-existing conditions contracted due to accident or bodily Injury before the commencement of cover under this policy.
- Murder, Suicide, self-inflicted Injury, participation in a criminal act, or violation of the law.

CLAIMS PROCESS:

- In case of claim or any other query, participant can directly contact EFU Life- WTO on 111-338-436 or 051-7080507.
- The customer can also contact Jazz Cash helpline
- Participant can also contact on below emails to launch the claim or in case of any query:

✓ For Queries: gbdsmallticket@efulife.com

- ✓ For Claim(s): claims@efulife.com
- Claim documents required by customer are listed below:
 - ✓ Copy of death certificate issued by NADRA / Union Council
 - ✓ Claimant's Statement
 - ✓ Copy of CNIC of claimant and deceased
 - ✓ Heirship Certificate to establish claimant title in case of death of covered member (In case the beneficiary details are not recorded with the Company)
 - ✓ Succession of certificate & original guardian-ship certificate (in case beneficiary is a minor)
 - ✓ Attending physicians report, postmortem/FIR
 - ✓ Past medical records
 - ✓ Any other document deemed necessary by the Company