



# EFU YOU PROTECT PLAN

A Life & Health Shield!

# How can I protect myself?



UBL offers “EFU - You Protect Plan” for its customers, which is a comprehensive protection-based benefit plan with both living and death benefits.

This plan provides a simple and affordable way to ensure that your family’s financial risks are protected for unfortunate events like death and hospitalization.

This plan is underwritten by EFU Life Assurance Limited, a leading Life Insurance Company and largest Insurance Group in Pakistan.

# What does this plan offer?



## Protection Benefits

- ✔ **Death Benefits:** In the unfortunate demise of the policy holder the nominated beneficiaries will receive the death benefit of PKR 250,000
- ✔ **Accidental Death Benefits:** If death occurs due to accident, this benefit becomes PKR 500,000
- ✔ **Daily Hospital Cash Benefit:** This rider will provide a daily benefit of PKR 5,000 for each day of confinement in a hospital as a result of accident or sickness up to 180 days
- ✔ **Intensive Care Daily Hospital Cash Benefit:** This rider will provide a daily benefit of PKR 10,000 for each day of confinement in ICU of hospital as a result of accident or sickness up to 180 days
- ✔ **Plan term:** 1 year from the date of commencement of coverage
- ✔ **Eligible age:** 18-64 years
- ✔ **Annual Premium:** PKR 7,000



## Other Details:

- **Free look up period:** : 14 days. It starts from the date of premium deduction from customer's account which will include receipt of policy documents by the customer. Premium Refund shall only be provided if no benefit has been claimed under the policy by the person assured until the date of cancellation
- **Grace Period in case of Renewal:** 30 days
- **Elimination period:** 90 days. It means the duration in which claims arising other than Accident will not be payable
- Coverage will start as the premium gets debited from the customer's account and a SMS notifying the same will be sent by EFU Life
- Single policy per CNIC

## What is not covered?

### For Death Benefit:

- ✓ Murder, suicide & self-inflicted injury
- ✓ Natural Death during elimination period
- ✓ Event happening in war inflicted areas

### For Hospital Cash Benefit:

- ✓ Attempt to suicide, murder or self-inflicted injury
- ✓ Hospitalization during elimination period



## How to contact in case of Reversal or Claim?

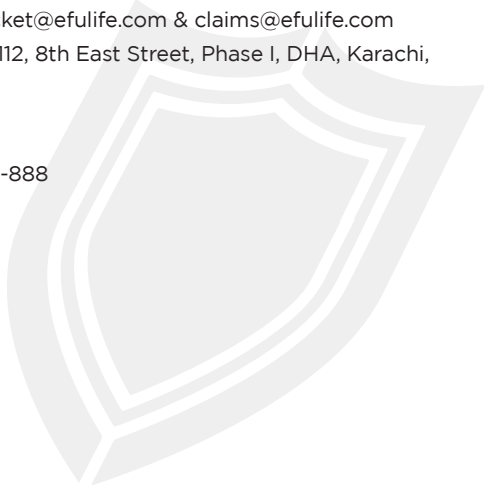
In case customer wants reversal of his/her policy within free-look period or the customer/beneficiary wants to intimate claim, they may contact EFU Life or UBL at following contact details:

### EFU Life Assurance

- Claims helpline: 051-8466-463
- UAN: (021) 111-EFU-111 (021-111-338-111)
- Email: [gbdsmallticket@efulife.com](mailto:gbdsmallticket@efulife.com) & [claims@efulife.com](mailto:claims@efulife.com)
- Address: Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan

### UBL

- UAN: (021) 111-825-888



## Disclaimer:

- ✔ This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by UBL or its affiliates and is not a UBL product. EFU Life Assurance Ltd will be responsible for settlements of claims to the insured customer(s) or beneficiary(ies)
- ✔ Please refer to the Policy Documents for detailed understanding of the various terms and conditions
- ✔ UBL is acting as a distributor/corporate insurance agent on behalf of EFU Life Assurance Ltd and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the insured customer(s), beneficiary (ies) or any third party

## EFU LIFE ASSURANCE LTD.

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