

Tasdeeq Tahafuz Individual Gold Plan

Tasdeeq is a NGO driven initiative by concerned citizens of Pakistan to help secure households & communities. The aim is to bring Law Enforcement Agencies, Employers, Workers, Financial Institutions, Educational Institutions, Multilateral Agencies, NGOs and Social Enterprises on one platform to help create a winning environment for the society.

Definitions

BENEFICIARY: means the next of kin designated by the Insured Person who can be the spouse, or any other close blood relative.

BENEFIT(S): means the benefit provided under this Policy specified hereunder:

- Term Life Benefit
- Accidental Death Benefit
- Hospital Cash Benefit

ELIMINATION PERIOD: The Elimination Period for this Plan is the time period which must pass before your health coverage can begin. This means that any hospitalization expense due to illness or injury within the elimination period of the Plan is not covered (for first term only). However, hospitalization due to 'accident' is covered from the very first day.

ENROLLMENT AGE: the age at which an Insured Person can buy the plan.

FREE LOOK PERIOD: the period of time in which an Insured Person can terminate the policy and the insurer refunds the full amount paid for the policy.

INSURED PERSON(S): means customers of Tasdeeq, both males and females Pakistani nationals, who meet the terms and conditions and are insured under this plan. The Insured Persons will also include, where applicable, a member's spouse and dependent and unmarried children who have been provided insurance under this Plan upon payment of applicable premium. For the purpose of this plan, the individual worker, spouse and children are referred to as Insured Person, Insured Spouse and Insured Child or Insured Children individually and Insured Family collectively.

PRE-EXISTING CONDITIONS: for the purposes of this plan means any injury, illness, condition or symptom:

- a) for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Issue Date of the Policy for Insured, or
- b) which originated or was known by the Insured to exist prior to the Issue Date of this benefit, whether or not treatment, or medication, or advice or diagnosis was sought or received.

WAITING PERIOD: Waiting period for this Plan is the amount of time you must wait before your coverage comes into effect from the commencement date.

Tasdeeq Tahafuz Individual Gold Plan

Tasdeeq Tahafuz Individual Gold Plan is designed to provide complete peace of mind for domestic workers. It ensures that the family of insured person remains financially protected in an unfortunate event of his/her accidental or natural death due to any cause by EFU Life. In addition to life protection, this plan also includes a living benefit which provides reimbursement against hospitalization expenses by offering a fixed daily allowance.

This fixed amount will help them to pay for any kind of hospitalization expenses regardless of the actual hospital bill. If the insured person has become eligible for the main benefit as mentioned above and is confined to Intensive Care Unit (ICU) then an additional amount equal to 100% of his daily benefit would be paid.

Key Details

Adult Enrollment age: 18 to 64 years

Adult Coverage age: 18 to 65 years

Coverage term: Quarterly / Semi-annual / Annually

Waiting period for Term Life Benefit: 30 Days

Waiting period for Accidental Benefit: No waiting period

Elimination Period for Hospital Cash Benefit: 30 days

Between Successive Hospitalizations: 30 days

Maximum hospitalization in a year: 30 days

Maximum consecutive hospitalization days in a year: 15 days

Free Look Period: 14 days

Benefits

Term Life Coverage	Accidental Death Coverage	Hospital Cash Coverage		Quarterly Premium	Semi-annual Premium	Annual Premium
		Daily Benefit	Daily ICU Benefit			
PKR 50,000	PKR 50,000	PKR 2,000	PKR 4,000	PKR 375	PKR 750	PKR 1,500

What is not covered?

No benefit will be paid if the death of the life assured results directly or indirectly, wholly or partly, as a result of or related to the following exclusions:

For Term Life Benefit:

- ✗ Suicide, self-Inflicted Injury, death due to any pre-existing conditions.

For Accidental Death Benefit:

- ✗ Suicide or Self Inflicted Injury.
- ✗ Murder, assassination, assault, terrorism, criminal act, whether intentional or unintentional, premeditated or spontaneous, random or targeted, resulting in the death of the Life Assured.
- ✗ Engaging in racing of any kind other than athletics or swimming, participation in sports or past times of a hazardous nature including but not limited to parachuting, parascending, potholing, mountaineering, hot air ballooning, big game shooting or polo.

For Hospital Cash Benefit:

- ✗ Any Pre-existing Conditions
- ✗ Pregnancy, childbirth, abortion and any complication thereof.
- ✗ Willful self-inflicted injury while sane or insane or unreasonable failure to seek or follow medical advice, effect of alcohol or any drug, poison, gas or fumes, voluntarily or involuntarily taken.
- ✗ Claim during the elimination period.

How to Claim?

All claims will require evidence of claim and proof of age of the Insured Member. The Beneficiary/Claimant can call at 111-338-111 (help line of EFU Life Assurance) to lodge the claim. The submission of claim forms along with documents must not take more than 90 days after the occurrence of Event.

Documents Required for Term Life Benefit:

- ✓ Copy of death certificate issued by NADRA/Union Council
- ✓ Copy of CNIC of claimant and deceased
- ✓ Claimant's Statement
- ✓ Succession certificate/Heirship certificate and Guardian-ship certificate (if beneficiary is a minor)
- ✓ Any other requirement deemed necessary by the company.

Documents Required for Accidental Death Benefit:

- ✓ Death Certificate issued by authorized Government body (for Death claims)
- ✓ Copy of CNIC of Nominee
- ✓ FIR and Postmortem report in case of Accidental Death (where required)

- ✓ Heir-Ship Certificate to establish claimant title. However, if the insured customer designated the Nominee after enrolment, through verbal instruction to the Group Policyholder, claim will be payable to the Nominee appearing in the records of the Group Policyholder
- ✓ Medical record confirming disability or dismemberment
- ✓ Guardian-ship certificate if the Nominee is minor
- ✓ Any other document deemed necessary by the company

Documents Required for Hospital Cash Benefit:

- ✓ Claimant Statement signed by the Insured Person
- ✓ Hospitalization record giving dates of admission and discharge, diagnosis and treatment given
- ✓ Physician's Statement
- ✓ Copy of CNIC of Insured Person
- ✓ Copy of birth certificate issued by NADRA or school certificate (for children covered under family plans)
- ✓ Heir-Ship Certificate to establish claimant title in case of death of Insured Person
- ✓ Police FIR and Medico Legal report in case of hospitalization as result of accident, violence, attempted self-destruction
- ✓ Any other requirement deemed necessary by the company

Disclaimer

All products are insurance products underwritten, issued and subject to the Terms and Conditions set by EFU Life Assurance Limited, an insurance company having its principal office in Pakistan at EFU Life House, Plot No. 112, 8th East Street, Phase 1, DHA, Karachi.

- Tasdeeq is acting as a Corporate Insurance Agent (authorized online distributor) of EFU Life for this product.
- The issuance of insurance policy and claim settlement are responsibilities of EFU Life and Tasdeeq shall not be liable in any manner whatsoever in this regard.
- Tasdeeq will not be responsible in any manner if your application or claim is rejected by EFU Life Assurance Ltd., nor will investigate or provide any opinion on merits of the claims.
- Taxes will be applicable as per taxation laws as stipulated by the relevant authorities.