



Technology to Disrupt  
Crime & Poverty



## EFU TASDEEQ TAHAFUZ INDIVIDUAL & FAMILY PLAN

Domestic worker & Blue Collar worker insurance made affordable, flexible and easy.

Are you hiring a worker to relieve your daily worries? Or do you want to show your worker that you value their loyal service? Let us help you shoulder them and their family with our comprehensive worker insurance, Tasdeeq Tahafuz Individual & Family Plan, which comes in 3 plan variants to suit your needs. We keep your workers protected in accidents and cover their hospitalization and surgical expenses, all the while safeguarding your liabilities. All for the peace of mind, you deserve. With our new app, you can now instantly apply and process your worker insurance in just a few taps.

### What is Tasdeeq?

Tasdeeq is a Safe Pakistan Welfare Trust 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.



### Why EFU Life Assurance Ltd.?

- No medical tests are required
- Treatment at the hospital of your choice anywhere in Pakistan instead of choosing from a list of panel hospital
- Receive cash payment for each day of hospitalization equal to daily benefit regardless of the actual cost
- The flexibility to tailor a cost-effective plan to suit individual needs.
- Robust and simple claim process.

### What is Tasdeeq Tahafuz Individual & Family Plan?

Tasdeeq Tahafuz Individual & Family Plan is designed to provide complete peace of mind for your workers and their families. It ensures that the family of the 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 for the entire family (husband, wife, and up to four children)

This fixed amount will help them to pay for any kind of hospitalization expenses regardless of the actual hospital bill. If the insured Individual & Family 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 to him

### Premium & Benefits:

Tasdeeq Tahafuz Individual & Family Plan comes in the following plan variants to select as per your need and affordability.

#### Individual Plan:

Plan Variant	Term Life Benefit	Accidental Death Benefit	Hospital Cash Benefit		Quarterly Premium	Semi Annual Premium	Annual Premium
			Daily Benefit	Daily ICU Benefit			
Bronze	50,000	50,000	500	1,000	150	300	600
Silver	50,000	50,000	1,000	2,000	250	500	1,000
Gold	50,000	50,000	2,000	4,000	375	750	1,500

\*All amounts are in PKR

#### Family Plan:

Plan Variant	Term Life Benefit	Accidental Death Benefit	Hospital Cash Benefit		Quarterly Premium	Semi Annual Premium	Annual Premium
			Daily Benefit	Daily ICU Benefit			
Bronze	50,000	50,000	500	1,000	350	700	1,400
Silver	50,000	50,000	1,000	2,000	800	1,600	3,200
Gold	50,000	50,000	2,000	4,000	1,500	3,000	6,000

\*All amounts are in PKR

### Eligibility Criteria & Coverage Details:

Adult Enrollment age:	18 to 64 years
Adult Coverage age:	18 to 65 years
Child's Enrollment Age:	5 to 18 years
Child's Coverage Age:	5 to 19 years
Coverage Term:	Quarterly / Semi-annually / Annually
Coverage Event:	Natural Death, Accidental Death, Hospitalization due to illness or accident

### Other Key Details:

**Waiting period for Term Life Benefit:** Waiting period for this benefit, which is the amount of time you must wait before your coverage comes into effect, is 30 days from the commencement date.

**Waiting period for Accidental Benefit:** None

**Elimination Period for Sickness:** The Elimination Period for this Plan, which is the time period which must pass before your health coverage can begin, is 30 days. This means that any hospitalization expense due to illness or injury within the first 30 days from the date of commencement of the Plan is not covered (for first year only). However, hospitalization due to "accident" is covered from the very first day.

**Gap Between Successive Hospitalization:** 30 days

**Maximum Hospitalization in a Year:** 30 days

**Maximum Consecutive Hospitalization Days in a Year:** 15 days

**Free-look Period:** 14 Days from the date of premium deduction to review the terms and conditions of the Plan and to cancel the Coverage.

### 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, parasailing, 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



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## EFU Tasdeeq Tahafuz Individual & Family Plan

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