



How to contact in case of Reversal or Claim?

In case the Participant wants reversal of his/her policy within Free Look Period (FLP) or participant/nominee wants to intimate claim, they may contact EFU Life or UBL at following contact details:

EFU HEMAYAH TAKAFUL

- Claims helpline: 051-8466-463
- UAN: (021) 111-EFU-HEM (021-111-338-436)
- Email: gbd@efuhemayahtakaful.com
& claims@efuhemayahtakaful.com
- Address: Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan

UBL

- UAN: (021) 111-825-888



Disclaimer:

- EFU-You Protect Takaful Plan is underwritten by EFU Life Assurance Ltd – Window Takaful Operations. It is not guaranteed or insured by UBL or its affiliates and is not a UBL product. EFU Life Assurance Ltd – Window Takaful Operations will be responsible for settlement of claims to the covered participant(s) or nominee(s)
- Please refer to the Policy Documents for detailed understanding of the various terms and conditions
- UBL is acting as a distributor/corporate takaful agent on behalf of EFU Life Assurance Ltd – Window Takaful Operations and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the covered participant(s), nominee(s) or any third party



EFU YOU PROTECT TAKAFUL PLAN

EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan
Email: gbdsmallick@efulife.com

How can I protect myself?



Life, as we know, is full of uncertainties. To keep ahead of them, one needs to plan accordingly. UBL Ameen offers “EFU-You Protect Takaful Plan” for its customers, which is a comprehensive protection-based benefit plan with both living and death benefits.

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

This takaful plan is underwritten by EFU Life – Window Takaful Operations, first company to obtain Window Family Takaful Operations license in Pakistan.

What is Takaful?

Takaful is a Shariah Compliant way of safeguarding yourself and your family against future losses. A Takaful product assists participants to share their risk on the basis of cooperation, brotherhood, mutuality and solidarity.



Salient Features of the “EFU - You Protect Takaful Plan”:

The Salient Features of this Plan are as follows:

- **Eligibility:** All UBL accountholders can avail this Takaful Plan
- **Eligible Age:** 18 to 64 years
- **Coverage Age:** 18 to 65 years
- **Plan Term:** One (1) year from the date of commencement of coverage.
- **Annual Contribution:** PKR 7,000.
- **Free Look Period:** Fourteen (14) days. It will start from the policy document receipt subject to contribution deduction from participant’s account.
- **Elimination Period:** 90 days. It means the duration in which claims arising other than Accident will not be payable.
- **Refund:** Refund under Free Look Period (FLP) shall only be provided if no benefit has been claimed under the policy by the covered participant until the date of cancellation.
- **Grace Period:** Thirty (30) days Grace Period in case of renewal.
- **Coverage:** Coverage will start as the contribution gets debited from the participant’s account and a SMS notifying the same will be sent by EFU Life Window Takaful Operations.
- **No. of Policies:** Single policy per CNIC.

Coverage & Benefits:

| Natural Death Benefit | Accidental Death Benefit | Hospitalization (Daily Allowance) | ICU Admission (Daily Allowance) |
|-----------------------|--------------------------|-----------------------------------|---------------------------------|
| Rs 250,000 | Rs 500,000 | Rs 5,000 | Rs 10,000 |

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
- This benefit can be claimed for maximum of 180 days in a year.