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**EFU LIFE HEALTH
PROTECTOR**

EFU Life - Health Protector is a convenient and affordable way to cover your expenses in case of in-patient hospitalization due to accident or illness. EFU Life - Health Protector is a health insurance scheme that provides annual coverage with an option of renewal each year, and will cover you in case of hospitalization. The plan is underwritten by EFU Life Assurance Ltd, Pakistan's first specialized health insurance company.

Misfortune can strike at any time, and with healthcare costs on the rise, protect your family and yourself from mental distress with EFU Life - Health Protector.

Scope of cover

EFU Life - Health Protector is a simple and convenient plan that provides credit based hospitalization coverage to you and your family (including parents), with class leading benefits depending on your plan, in a range of select hospitals across the country.

Free Look Period

The policyholder can cancel this policy within Free look Period. The Free look period is fourteen (14) day period which commences on the day, the contract is concluded or the day, full policy terms and conditions are received by policy holder, whichever is the later.

If the policy is canceled within the fourteen (14) days of free-look period, full refund of premium would be paid to policy holder for the policy provided.

Moreover, no claims could be made during this period.

What does EFU Life - Health Protector offer?

EFU Life - Health Protector offers coverage in case of:

In-patient hospitalization

The policy pays for expenses incurred on hospitalization due to accident and sickness. The maximum amount equal to the annual limit is payable to each individual insured member in case of hospitalization. The covered expenses include:

- Room & board charges (as per entitlement)
- Nursing care during hospitalization
- ICU & operation theatre charges
- Physician, surgeon & anesthetists Fees
- Diagnosis, treatment & medicine expenses during hospitalization
- Oxygen & blood supplies

Day care treatment

Day care treatment are medical or surgical procedures for which the person is admitted to a hospital bed but does not require an overnight stay, such as angiography, colonoscopies etc.

Besides in-patient hospitalization, the plan also covers certain day care procedures.

Emergency accidental out-patient treatment

Out-patient treatment due to accidental emergency (including dental treatment for pain relief in case of an accident only) within 48 hours of an accident up to the defined sub-limit. This benefit is payable on reimbursement.

Specialized investigations

The policy also pays for three important and expensive out-patient tests, including MRI, CT Scan and Thallium Scan.

Pre-hospitalization benefit

Out-patient expenses (Medicine, Consultations and Out-patient Tests) up to the defined sub-limits are also covered if they lead to in-patient hospitalization within 30 days.

Post-hospitalization benefit

Out-patient expenses (Medicine, Consultations and Diagnostic Tests, are also covered for up to 30 days following a covered in-patient hospitalization.

Miscellaneous expenses

Besides the above, some of the other benefits of then Plan include:

- Local ambulance cover
- Emergency evacuation cover
- Emergency accidental dental treatment (for pain relief only)
- Emergency international coverage

Why choose EFU Life - Health Protector?

- 24 hours/52 weeks/365 days round the clock medical coverage
- Accessible in all major hospitals across Pakistan
- Also facilitates non-network hospitals (on reimbursement basis)
- Health card that entitles you to the credit facilities
- Excellent service when you need it the most

Can I cover my family members?

You can include your children (above 90 days old), spouse (up to 60 years old), and parents (up to age 69, coverage can be continued till 70 years) in your policy. Each family member is entitled to an independent coverage at the same level as the main applicant. Once enrolled, the coverage can be continued till the attainment of 65 years of age. The plan is issued for 1 year, and can be renewed on an annual basis.

Pre-existing medical condition

Under this health insurance coverage shall mean any sickness, illness, disease, injury, symptom, co-morbid condition or the underlying cause, condition, sickness, illness, disease, injury or risk factors of an illness or any disease that causes another illness due to direct or indirect impact, has been known, was treated, is under treatment, any treatment required or has been investigated even if no medical advice or diagnosis or treatment was sought, prior to applying for insurance.

General Waiting Period:

“General Waiting Period” means period of Fifteen (15) days from the Effective Date of this Policy, during which any expenses incurred as a result of a diagnosis of a medical condition developed during this General Waiting Period will not be covered.

Is there any exclusion?

Expenses arising from or related to pre-existing conditions, pregnancy and childbirth, outpatient treatment, congenital birth defects, war, invasion, civil unrest, infertility, cosmetic treatment, routine medical check-up etc. are not covered.

Islamabad and many more in these and other major cities/towns. A complete list of Network Hospitals can be obtained from our representative, or downloaded from www.allianzefu.com

What are the advantages of a network hospital?

In case of hospitalization, you can select any of the network hospitals to receive quality medical care without having to pay out-of-pocket. The credit facility arranged by EFU Life can be obtained through a simple pre-authorization and the hospital bills will be settled with the hospital directly by EFU Life, as per the entitlement. This relieves you from mental distress and the hassle of paying bills during recovery.

Is there any no claim bonus?

In case there is no claim on a policy for any two consecutive policy years, the annual limit for the insured members would be enhanced by 10% of the Basic Annual Limit. This bonus limit

would provide additional coverage and help meet medical inflation. The first such no claim bonus may be applicable on the third policy year. The limit enhancement, however, would not apply to individuals aged 55 years and above.

Plan Category	Platinum	Gold	Silver
Annual limit	PKR 500,000	PKR 300,000	PKR 150,000
ICU	Actual	Actual	Actual
Additional limit for accidental hospitalization	PKR 150,000	PKR 100,000	PKR 50,000
Sub-limit for emergency evacuation	PKR 50,000	PKR 50,000	PKR 25,000
Sub-limit for pre/post hospitalization (upto 30 days)	PKR 10,000	PKR 7,500	PKR 3,000
Sub-limit for emergency accidental out-patient treatment within 48 hours of accident	PKR 10,000	PKR 7,500	PKR 3,000
Room entitlement	Private	Semi-Private	Semi-Private

The maximum lifetime limit is PKR 1,000,000 per insured member.

Premium Rates

Age (Next Birthday)	Silver	Gold	Platinum
3 months to 18 years	7,280	10,400	11,960
19 to 44 years	7,488	10,920	12,480
45 to 59 years	15,080	22,880	25,480
60 to 64 years	21,320	31,720	34,840

In-admissible conditions

The policy is not available for people suffering from (pre-existing) cancer, diabetes or HIV/AIDS.

Network hospitals

EFU Life has developed a network of 200 carefully selected hospitals spread across the country, including, but not limited to:

Aga Khan University Hospital, Liaquat National Hospital, Dr. Zaiuddin Hospital Karachi, Doctor's Hospital and Medical Centre, Hameed Latif Hospital, Ittefaq Trust, Fatima Memorial, Shaukat Khanum in Lahore, Shifa International, Bilal Hospital in

Note:

- All amounts are in PKR.
- Premiums are payable in advance.
- Premiums are inclusive of applicable taxes.
- Please add Rs. 750/- as Policy Admin fee & Stamp Duty

How do I buy EFU Life - Health Protector coverage?

If you are a healthy adult Pakistani up to sixty years of age, all you have to do is visit our branch and apply for the coverage. No medical examination is required.

For more information regarding EFU Life - Health Protector, visit your nearest JS Bank Branch or call our toll-free call center at 0800 01122.

Disclaimer:

- JS Bank Limited ("Bank") is acting as a distributor of this insurance policy under the Bancassurance agency agreement on behalf of EFU Life Assurance Limited ("Insurance Company") Policy will be underwritten and issued by EFU Life Assurance Limited. Any claim liability arising out of this policy shall be directly reported to EFU Life Assurance Limited.
- The prospective policyholder's/policyholder's statement of account/application form, health declaration or recorded verbal statement for own self and/or on behalf of dependents will act as his/her enrollment along with proposed dependents under the policy subject to realization of due premium.
- This product brochure only gives a general outline and introduction of the benefits available under the policy. For complete terms and conditions, please refer to the policy document.

EFU Life Assurance Ltd.

Health Office: 37-K, Block-6, PECHS, Karachi-75400.

UAN: 021-111-HEALTH (021-111-432-584)

Call Centre: 021-111-HELP-00 (021-111-4357-00)

Email: health@efulife.com

Website: www.efulife.com

For any complaint: complaint@life-efu.com

BRANCH NETWORK

Sindh

Karachi
Abul Hasan Isphani Road
Bahadurabad
Boat Basin
Bohra Pir
Chase Shaheed-e-Millat
Clifton Block 2
Cloth Market
Delhi Colony
DHA 26th Street
DHA Khadda Market
DHA Kh-e-Bokhari
DHA Kh-e-Ittehad
DHA Kh-e-Shahbaz
DHA Korangi Road Phase I
DHA Phase 8
DHA Zamzama
Dhoraji
Electronic Market
F.B. Area
Fisheries
Garden East
Garden West
Gulistan-e-Jauhar
Gulshan Chowranghi
Gulshan-e-Hadeed
Gulshan-e-Iqbal
Hawksbay Road
Hyderi Market
IBA City Campus
Islamia College
Jheel Park
Jodia Bazar
Karachi Stock Exchange Building
Korangi Industrial Area
Landhi
Lucky Star
M.A. Jinnah Road
Malir Cantt
Marriott Road
Nazimabad
New Challi
New Sabzi Mandi
North Karachi Industrial Area
North Napier
North Nazimabad
Ocean Tower
Orangi Town
Paposh Nagar
Park Towers Clifton
Progressive Centre,
Shahrah-e-Faisal
Regal Chowk Saddar
Safoora Goth
Shah Faisal Colony
Shaheen Complex
Shahrah-e-Faisal
Shershah
SITE
Sohrab Goth
Soldier Bazar
Teen Talwar Clifton
The Center Saddar

Timber Market
UP Morr
Urdu Bazar
Hyderabad
Anaj Mandi
Citizen Colony
Cloth Market
DHA
Latifabad
Latifabad No. 6
Qasimabad
Saddar
SITE
Kohsar, Hyderabad
Sukkur
IBA Sukkur
Military Road
Shaheed Gunj
Badin
Bhiria City
Chak 41 Jamrao Sanghar
Chambar
Dadu
Dharki
Digri
Ghotki
Golarchi
Jacobabad
Jamshoro
Kandhkot
Kashmore
Khairpur
Khipro
Kot Ghulam Muhammad
Kotri
Kunri
Larkana
Maatli
Mehar
Mirpur Khas
Mithi
Moro
Naushehro Feroz
Nawabshah
Pano Aqil
Sanghar
Sehwan Shareef
Shahdadkot
Shahdadpur
Sheikh Bhirkio
Shikarpur
Sultanabad
Tando Adam
Tando Allah Yar
Tando Jam
Tando Muhammad Khan
Thatta
Umer Kot
Punjab
Lahore
Allama Iqbal Town
Azam Cloth Market
Badami Bagh

Baghbanpura
Bahria Town
Brandreth Road
Cavalry Ground
Chowburji
Circular Road
College Road
Daroughawala, Lahore
DHA Airport Road
DHA Phase VI
DHA T-Block
DHA Z-Block
Ferozepur Road
Gulberg
Gulshan Ravi
Ichra Bazar
Johar Town
M.M. Alam Road
McLeod Road
Model Town
Mughalpura
New Garden Town
PECO Road, Lahore
Raiwind Road
Shadbagh
Shadman Town
Shah Alam Market
Shahdara
State Life Housing Society Lahore
Sunder Industrial Estate
The Mall
Timber Market Ravi Road
Upper Mall
Urdu Bazar
Valencia Society
Walton Road
WAPDA Town
Zarar Shaheed Road
Rawalpindi
AECHS
Bahria Town Phase 4
Bahria Town Phase 7
Bank Road
Chaklala Scheme 3, Rawalpindi
Chakri Road
Falcon Complex
GHQ Rawalpindi
Khayaban-e-Sir Syed
Kurri Road
Lalazar Rawalpindi Cantt
Peshawar Road
Raja Bazar
Range Road
RCCI Industrial Estate Rawat
Saidpur Road
Satellite Town
Faisalabad
Ghulam Muhammadabad
Grain Market
Gulistan Colony
Karkhana Bazar
Liaqat Road
Satiana Road

Gujranwala
Bank Square
G.T. Road
Sheikhupura Road

Multan
Abdali Road
Bosan Road
Vehari Road
WAPDA Town Phase 1
Gujrat
G.T. Road
Kacheri Chowk

Kasur
Agrow Kasur
Kasur

Pakpattan
Agrow Pakpattan
Pakpattan

Sahiwal
Chak 89 Dist. Sahiwal
Sahiwal

Sialkot
Paris Road
Shahabpura
Sialkot Cantt

Sheikhupura
Agrow Sheikhupura
Sheikhupura

Agrow Allahabad Theeng Morr
Agrow Chishtian
Agrow Warburton
Alipur Chatta
Arifwala
Attock
Bahawalpur
Bhakkar
Bhalwal
Bahawalnagar
Burewala
Chah Chand Wala Jampur
Chakwal
Chichawatni
Chiniot
Daska
Depalpur
Dera Ghazi Khan
Dinga
Gagoo Mandi
Ghakar Mandi
Gohadpur
Gojra
Gulyana
Hafizabad
Haroonabad
Hasilpur
Jalalpur Jattan
Jaranwala
Jauharabad

Jhelum
Jhang
Kachi Jamal Khanpur
Karnoki
Khanewal
Kharian
Lala Musa
Layyah
Lodhran
Mouza Fadda (Mailsi)
Mandi Bahauddin
Mandi Faizabad
Mian Chunnoo
Mouza Gajju Hattia Shujabad
Mouza Ghalwan Alipur
Mouza Parhar Sharqi
Muridke

Muzaffargarh
Nankana Sahib
Narowal
Nekapura Sialkot
Okara
Pattoki
Pir Mahal
Qaboola
Rabwa
Mouza Chak 72 N/P
Rahimyar Khan
Sadiqabad
Sambrial
Sargodha
Talagang
Taxila
Toba Tek Singh
Ugoki
Vehari
Wah Cantt
Wazirabad

KPK
Peshawar
Dabgari Garden
Grain Market
G.T. Road
Islamia Road
Karkhano Market
Naz Cinema, Peshawar
University Road
Abbottabad
Bafa
Bannu
Chakdara
Chitral
D.I. Khan
Dara Adam Khel (FR Kohat)
Haripur
Mansehra
Mardan
Matani Changan
Mingora
Nowshera
Saleh Khana

Shaidu (NWFP), Nowshera
Shakas
Timergara
Topi
Upper Dir

Balochistan
Quetta
M.A. Jinnah Road
Quetta Cantt
Zarghoon Road

Dera Murad Jamali
Dukki
Gwadar
Khanozai
Khuzdar
Loralai
Muslim Bagh
Ormara
Usta Muhammad

Azad Jammu & Kashmir
Bagh
Chaksawari
Charhoi
Dadyal
Dina
Hattian
Jatlan
Khui Ratta
Kotli
Mirpur
Muzaffarabad
Naarr
Rawalakot
Sehensa
Seri

Gilgit Baltistan
Chilas
Gilgit
Skardu

Federal Capital
Barakahu
Blue Area
DHA Phase 2
E-11 Markaz
F-10 Markaz
F-7 Markaz
F-8 Markaz
F-11 Markaz Islamabad
G-11 Markaz
G-13 Markaz
G-15 Markaz
Gulberg Green
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I-9 Markaz
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