



FAMILY TAKAFUL HOSPITAL CASH PLUS PLAN



HEMAYAH
EFU FAMILY TAKAFUL



It is said “Happiness is more a state of health than of wealth.” Health is important for numerous reasons, for one simple thing, we all want to live a long and tension free life and one sure way to achieve this is by keeping good health.

Good health should be regarded as the most valuable asset that we must have and enjoy. Nowadays with increasing levels of stress, negligible physical activity and changing lifestyle our vulnerability to diseases has increased at an alarming rate, and thus there are unexpected days when sickness and injuries fall upon us.

EFU Life – Window Takaful Operations in collaboration with **Askari Ikhlas Islamic Banking (“Bank”)** introduces – **Hospital Cash Plus Plan** – a unique Shariah compliant solution to provide you the much needed support at the time of a medical and accidental emergency. You can now handle these emergencies without being worried about the associated expenses of hospitalization and accidental injuries. Through this plan we offer you the much needed mental peace.

What is Hospital Cash Plus Plan?

Hospital Cash Plus Plan helps to protect your savings by paying you a fixed daily allowance benefit for each day of hospitalization irrespective of your hospital bill. This amount

helps you pay for any kind of expenses which you may incur from Day 1* of hospitalization. In the event of hospitalization in ICU, the daily Hospital Cash benefit is doubled. This plan is first choice to get a complete pack of “Living Benefits” with Accidental Medical Reimbursement Benefit, which provides coverage to members for financing accidental hospital expenses with-out any prerequisite of hospitalization. In short, after obtaining Hospital Cash Plus Plan you will have an advantage of financing your treatment in a much better way.

Takaful and Its operations in EFU Life

EFU Life – Window Takaful Operations is providing Ethical and Shariah compliant financial planning solutions with a keen focus on value to customers. It meets the necessary requirements of Shariah as it is a compliant way of safeguarding yourself and your family against future financial losses. A Takaful product helps you to share your risk by cooperation, brotherhood, mutuality and solidarity for the common good through the Waqf Fund operated by EFU Life – Window Takaful Operations.

Key Benefits of Takaful Hospital Cash Plus Plan

- Hospital Cash Plus Plan provides you with the ‘living benefits’ and helps you to witness the benefits during your life time.
- 100 % payout from day 1* of hospitalization without any deductible at all!
- Accidental Medical Reimbursement benefit for the treatment of outpatient accidental injuries.
- You can visit any hospital and there is no limitation of panel hospitals making Hospital Cash Plus Plan a flexible benefit.
- The payout is irrespective of the cost of treatment or the hospitalization.
- Accidental Medical Reimbursement benefit provides maximum coverage for the treatment of accidental injuries within the annual reimbursement limit without hospitalization at all.

This plan provides you with a hospitalization benefit of maximum 120 days per year. Per confinement benefit is limited to maximum consecutive 30 days of hospitalization.

*Elimination period applies. See details below.

Coverage and Contribution	Silver	Gold	Platinum
Daily Hospital Cash Benefit	3,000	5,000	10,000
Daily ICU Confinement Benefit	6,000	10,000	20,000
Accidental Medical Reimbursement Benefit	15,000	25,000	50,000
Annual Contribution	3,199	4,999	9,499

All amounts in PKR

Eligibility Criteria

Eligible Person: Pakistani nationals who are account holders of Askari Ikhlas Islamic Banking.

Eligible Place: Any registered hospital in Pakistan.

Admissible Ages: Adults: 18 to 59 years; Cover terminates when a covered person attains 60th birthday.

Maturity Age: Cover terminates when a covered person attains 60th birthday.

Covered Event: Admission in a Registered hospital in Pakistan due to injury or sickness for a consecutive period of 24 hours, or outpatient treatment for accidental injuries.

How to Obtain Hospital Cash Plus Plan?

To obtain the Plan you can visit your nearest Askari Ikhlas Islamic Banking Branch or contact your personal relationship manager.

Elimination Period

Hospitalization due to any illness within the first 15 days from the date of commencement of the Plan is not covered. However, hospitalization and treatment required due to accident is covered from Day 1.

Cancellation Privilege

You have a period of 30 days from the date of receipt of the Participants Membership Document to review the terms and conditions of the Plan and cancel the coverage.

Grace Period

Grace period on renewal for this Policy is 30 days. Claims shall be payable for any hospitalization or accidental injuries treatment expenses occurring during this period

subject to standard terms and conditions.

What is Not Covered under this plan

No amount is payable if accidental injuries or hospitalization and surgery of the life covered results directly or indirectly, wholly or partly as a result of:

For Hospital Cash Benefit

- Any Pre-existing Conditions
- Hospitalization for diagnostic purpose only
- Treatment related to fertility, infertility, contraception or sterilization
- Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse and treatment of any sexually transmitted diseases
- Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations)
- Injury or Illness due to Natural Catastrophes, Epidemic, including, but not limited to, flood, earthquake, avalanche and cyclone
- Injuries as a result of an illegal act of the Participant

For Accidental Medical Reimbursement Benefit

- Disease or bodily or mental infirmity, or medical or surgical treatment thereof, or hernia, ptomaine or bacterial infections except pyogenic infections of and through a visible wound accidentally sustained; or
- Self-destruction or self-inflicted injury, while sane or insane, or any attempt thereat; or
- War, declared or undeclared, or any act of war or insurrection, or as a result of a strike, riot, civil commotion, naval or air force, or performing police duty as a member naval organization; or
- While under the influence of alcohol, drugs, or other intoxicants; or the commission or attempted commission of an act which would subject the person to civil or criminal penalties, or the contravention of any law; or
- Complications arising from an attempt of murder, homicide, manslaughter, assault, assassination, slaying or any malicious or criminal act, whether intentional or unintentional, premeditated or spontaneous, random or targeted, resulting in medical expenses incurred by the Participant.

Claim process

EFU Life – Window Takaful Operations will provide efficient claims servicing to you. All the claims will be processed and settled in a timely manner. As soon as claim occurs, please intimate to the dedicated claim helpline “051-8466466”.

The following documents are required for claim settlement:

- CNIC Copy
- Treatment record
- Discharge Slip
- Physician Statement
- Claimant Statement
- Medico Legal report (if required)
- Any other document deemed necessary by EFU Life - WTO

For any queries regarding the product and claims intimation please contact us at:

EFU Life Assurance – Window Takaful Operations

Contact Number: 111-EFU-HEM (111-338-436)

Email: gbd@efuhemayahtakaful.com

Address: Plot No. 112, 8th East Street,
Phase I, DHA, Karachi, Pakistan



Disclaimer:

Hospital Cash Plus Plan is a Takaful product underwritten, issued and subject to the terms and conditions set by EFU Life – Window Takaful Operations, a window Takaful operator having its principal office in Pakistan at Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan 75500. Hospital Cash Plus Plan is not a bank product Hospital Cash Plus Plan is only the name of the product and does not, in any way, indicate the quality of the product. Bank is acting as the Corporate Takaful Agent of EFU Life – Window Takaful Operations for the Hospital Cash Plus Plan. Bank will not be responsible in any manner if your application or claim is rejected by EFU Life – Window Takaful Operations nor will it investigate or provide any opinion on merits of the claim.

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Application Form

Name

Date of Birth Branch Code

Account No.

CNIC

Gender Male Female

Occupation

Contribution Paid

Category selected Silver Gold Platinum

Mailing Address

Contact Number

Beneficiary's Name

Relationship with Beneficiary

Declaration:

I hereby declare that to the best of my knowledge I am in good health and not suffering from any medical condition or disease. I can confirm that this takaful plan along with its limitations and the above declaration has been properly read and understood by me and agree that it shall form the basis of takaful under this Group Policy.

I hereby confirm that EFU Life - Window Takaful Operations shall not be liable for the arrangement of any claim on account of illness, injury, or death where the cause of which was known prior to approval of my request for takaful. I authorize any physician, nurse or hospital employee to disclose to EFU Life – Window Takaful Operations any and all information regarding my medical history.

I also authorize Askari Bank Limited to debit my Bank account for the contribution payment for onward submission to EFU Life – Window Takaful Operations, when due.

Date Signature of Applicant _____

For Bank Use Only

I, hereby, declare that the aforementioned details provided by the applicant have been verified in detail and found to be correct to the best of our knowledge. Further, the applicant seems physically healthy and is eligible for the issuance of the policy.

Referrer Name _____ Employee ID _____

Branch Code _____ Date _____

Signature & Stamp _____



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