

Coverage Term:

- 3 months

Exclusions:

- Pre-existing Covid-19 condition prior to purchase of the plan
- Claims outside Pakistan
- Claims arising during waiting period

How to Claim?

All claim(s) will require evidence of claim(s) and proof of age of the covered member in case of term life. The customer may email at claims@efulife.com or call directly at 051-8466-463 to file the claim(s) and inquire about further claim processing requirements.

Disclaimer:

Covid-19 Tahaffuz is a pre-underwritten product, issued and subject to the terms and conditions set by EFU Life having its principal office at Plot 112, 8th East Street, DHA Phase I, Karachi, Pakistan - 75500. Covid-19 Tahaffuz is only the name of the product and does not, in any way, indicate the quality of the product. Bank is acting as corporate insurance agent of the Covid-19 Tahaffuz Plan on behalf of EFU Life. Bank will not be held responsible, in any manner, if your application or claim is rejected by EFU Life nor will it investigate or provide any opinion on merits of the claim.

Branch Network

Sindh	Kunri	WAPDA Town Phase 1	Karkhano Market
Karachi	Larkana	Gujrat	Naz Cinema
Abul Hasan Ispahani Road	Maatli	G.T. Road	University Road
AWTI I. Chundrigar	Mehar	Wazir Colony Ring Road	Paradise
Bahadurabad	Mirpur Khas	Kasur	Abbottabad
Boat Basin	Mithi	Agrow Kasur	Bafa
Bohra Pir	Moro	Kasur	Bannu
Chase Shaheed-e-Millat	Naushehro Feroz	Sahiwal	Chakdara
Clifton Block 2	Naushehro Feroz	Adda Nurpur	Chitral
Cloth Market	Pano Aqil	Chak 89 Dist. Sahiwal	Darra Adam Khel (FR Kohat)
Delhi Colony	Sanghar	Sahiwal	D.I. Khan
DHA 26th Street	Selwan Shareef	Sialkot	Dir
DHA Khadda Market	Shahdadkot	Aziz Shaheed Road	Haripur
DHA Kh-e-Bokhari	Shahdadpur	Kashmir Road	Mansehra
DHA Kh-e-Ittehad	Sheikh Bhindro	Paris Road	Mardan
DHA Kh-e-Shahbaz	Shikarpur	Shahabpura	Matiari Changan
DHA Korangi Road Phase I	Sultanabad	Sheikhupura	Mingora
DHA Phase 8	Tando Adam	Agrow Sheikhupura	Nowshera
DHA Zamzama	Tando Allah Yaar	Sheikhupura	Saleh Khana
Dhoraji	Tando Jam	Agrow Allahabad Theeng Merr	Shaidu (NWFP), Nowshera
Electronic Market	Tando Muhammad Khan	Agrow Chishtian	Shakas
F.B. Area	Thatta	Agrow Warburton	Timergara
Fisheries	Umer Kot	Alipur Chatta	Topi
Garden East	Punjab	Arifwala	Balochistan
Garden West	Lahore	Attock	Quetta
Gulistan-e-Jauhar	Lahore	Bahawalpur	M.A. Jinnah Road
Gulshan Chowrangji	Aljama Iqbal Town	Bhakkar	Quetta Cantt
Gulshan-e-Ittehad	Azam Cloth Market	Bhawwalhagar	Zarghoon Road
Gulshan-e-Iqbal	Badami Bagh	Burewala	Zho Balochistan
Hawkesbay Road	Baghbanpura	Chah Chand Wala Jampur	Choharmal
Hydri Market	Bahria Town	Chakwal	Turbat
IBA City Campus	Brandreth Road	Chichawatni	
Islamia College	Canvry Ground	Chiniot	
Jheel Park	Chowbraji	Dahranwala Chishtian	
Jodia Bazar	Circular Road	Daska	
Karachi Stock Exchange Building	College Road	Depalpur	
Korangi Industrial Area	College Road	Dera Ghazi Khan	
Landhi	Daroughwala	Dinga	
Lucky Star	DHA Airport Road	Gagoo Mandi	
M.A. Jinnah Road	DHA Phase VII	Ghakar Mandi	
Mair Cantt	DHA T-Block	Gohadpur	
Marriott Road	Dha Y-Block	Gojra	
Nazimabad	Ferozpur Road	Guliyana	
New Chall	Gulberg	Harifabad	
New Sabzi Mandi	Gulshan Ravi	Haroonabad	
North Karachi Industrial Area	Ichra Bazar	Hasilpur	
North Nagier	Johar Town	Jalalpur Jattan	
North Nazimabad	M.M. Alam Road	Jaranwala	
Ocean Tower	McLeod Road	Jauharabad	
Orangi Town	Model Town	Jhelum	
Paposh Nagar	Mughalpura	Jhang	
Park Towers Clifton	New Garden Town	Kachi Jamal Khanpur	
Progressive Centre, Shahrah-e-Faisal	PECO Road	Kamoki	
Regal Chowk Sadder	Rainind Road	Khanewal	
Safonora Goth	Shadbagh	Kharian	
Shah Faisal Colony	Shadman Town	Lala Musa	
Shaheen Complex	Shah Alam Market	Layyah	
Shershah	Shahkara	Lodhran	
SITE	State Life Housing Society	Ludan Road Burewala	
Sohrab Goth	Sander Industrial Estate	Mouza Fadda (Malki)	
Soldier Bazar	The Mall	Mandi Bahaudin	
Teen Talwar Clifton	Timber Market Ravi Road	Mandi Faizabad	
The Center Sadder	Upper Mall	Mian Chunnoo	
Timber Market	Urdu Bazar	Mouza Gajji Hatta Shujabud	
UP Meer	Valencia Society	Mouza Ghalwan Alipur	
Ibrahim Hydri Karachi	Walton Road	Mouza Parhar Sharqi	
Hyderabad	WAPDA Town	Muridke	
Anaj Mandi	Zarar Shaheed Road	Muzaffargarh	
Citizen Colony	Rawalpindi	Nankana Sahib	
Cloth Market	AEHS	Narawal	
DHA	Bahria Town Phase 4	Nekapura Sialkot	
Lafabad	Bahria Town Phase 7	Okara	
Lafabad No. 6	Bank Road	Pakpattan	
Qasimabad	Chakdala Scheme 3	Partoki	
Saddar	Chakri Road	Pr Mahal	
SITE	GHO	Qaboola	
Kohsar	Jinnah Road	Rabwa	
Sukkur	Khyab-e-Sir Syed	Mouza Chak 72 N/P	
Military Road	Kurri Road	Rahimyar Khan	
Society Branch	Lalazar Rawalpindi Cantt	Sadiqabad	
Shaheed Gunj	Peshawar Road	Sambrial	
Badin	Range Road	Sargodha	
Bhira City	RCC Industrial Estate Rawat	Talagang	
Chak 41 Jamrao Sanghar	Saidpur Road	Taxila	
Chamber	Sateelite Town	Toba Tek Singh	
Dadu	Faisalabad	Ugoki	
Daharki	Ghulam Muhammad Abad	Vehari	
Digri	Grain Market	Wah Cantt	
Ghotki	Gulistan Colony	Wazirabad	
Mirpur Mathelo Ghotki	Karkhana Bazar	Charsadda	
Golarchi	Lisgar Road	Taunsa Sharif DG Khan	
Jacobabad	Saltana Road	KPK	
Jamshoro	Gujranwala	Peshawar	
Kandhkot	Bank Square	Dabgan Garden	
Kashmore	G.T. Road	Fakhr-e-Alam	
Khairpur	Sheikhupura Road	Grain Market	
Khipro	Wapda Town Gujranwala	G.T. Road	
Kot Ghulam Muhammad	Multan		
Kotri	Abdali Road		
	Bosan Road		
	Vehari Road		



Fight COVID-19
For a Healthier, Happier Pakistan

JS Bank offers COVID-19 Tahaffuz, an insurance scheme designed to provide coverage against COVID-19. COVID-19 Tahaffuz provides an insurance plan, which focuses on your own health and well-being as well as your family's. It provides comfort, protection and financial relief in case you contract the virus. The product is pre-underwritten by EFU Life Assurance Limited and is only available for the account holders of JS Bank.

COVID-19 Tahaffuz provides coverage for diagnostic tests, hospitalization benefits and term life protection.

The diagnostic test benefit is based on actual test costs. This allows you to get yourself examined at an early stage, allowing for rapid detection and early treatment.

Hospitalization coverage provides daily reimbursement of hospitalization cost for Covid-19 patients. Fixed daily benefit is provided as per the number of selected units, allowing you to get the best treatment without worrying about the hospital bill.

Nothing in this world can ease the pain of losing a loved one. The loss of a breadwinner can also push a family into financial crisis. To mitigate this risk, this plan also provides Term Life benefit as per the number of units selected by the insured member, and in case of demise, the beneficiaries of the insured person will be provided with the lump sum amount to ease their financial burden.

Benefits and Premium:

For complete details about the plan, please refer to the tables given below:

COVID-19 Tahaffuz-Individual				
Unit(s)	Actual Test Reimbursement Benefit*	Daily Hospital Cash Benefit	Term Life Benefit**	Premium
		(Per day)		
1	5,000	1,000	25,000	550
2	5,000	2,000	50,000	1,100
3	5,000	3,000	75,000	1,650
4	5,000	4,000	100,000	2,200
5	5,000	5,000	125,000	2,750
6	5,000	6,000	150,000	3,300
7	5,000	7,000	175,000	3,850
8	5,000	8,000	200,000	4,400
9	5,000	9,000	225,000	4,950
10	5,000	10,000	250,000	5,500

COVID-19 Tahaffuz-Family				
Unit(s)	Actual Test Reimbursement Benefit*	Daily Hospital Cash Benefit	Term Life Benefit**	Premium
		(Per day)		
1	30,000	1,000	25,000	2,500
2	30,000	2,000	50,000	5,000
3	30,000	3,000	75,000	7,500
4	30,000	4,000	100,000	10,000
5	30,000	5,000	125,000	12,500
6	30,000	6,000	150,000	15,000
7	30,000	7,000	175,000	17,500
8	30,000	8,000	200,000	20,000
9	30,000	9,000	225,000	22,500
10	30,000	10,000	250,000	25,000

You can avail a maximum of 10 units from either individual or family plan as per your ease.

*In case of individual plan, the maximum reimbursement benefit will be Rs. 5,000/-, irrespective of the number of acquired units.

*In case of family plan, the maximum reimbursement benefit will be Rs. 30,000/-, irrespective of the number of acquired units.

**Term Life Benefit will only be provided for adult members of the family (18 years or above).

In order to further facilitate our valued customers, we have added a 7-day free look period. This means you may cancel your plan within 7 days of purchasing a policy if you are unsatisfied with it, and also receive a full refund of the paid premium.

Eligibility Criteria:

- For adults: 18 to 60 years
- For children (unmarried): 6 months to 22 years
- Family coverage: Dependents of covered member (spouse and children)

Key Details:

- No restrictions of panel hospitals
- Coverage available for death and hospitalization in Pakistan only
- Waiting period: 14 days
- Free look period: 7 Days
- Coverage options: Individual and Family
- Gap between successive hospitalizations: 30 days