



EFU COVER SHIELD PLAN

Wellbeing of self and the family is foremost priority in everyone's life. But the uncertain changes and unpredictable incidents may become a barrier to live a peaceful life. But, these uncertainties can be mitigated through effective financial planning and transferring the financial risks to keep the loved ones protected. EFU Cover Shield Plan is a one of a kind plan which minimizes your financial risks and keep your family protected from the burden of credit in case of death or accidental permanent total disability of the assured or borrower. The plan works by paying off any outstanding liability to JS bank keeping the insured and the family protected from burden of debt and the remaining amount will be given to the beneficiaries.

What are the benefits of the plan?

Following variants of the plan are available:

Category	Death or Accidental Permanent Total Disability Benefit	Annual Premium
Bronze	PKR 250,000	PKR 1,300
Silver	PKR 500,000	PKR 2,600
Gold	PKR 750,000	PKR 3,800
Platinum	PKR 1,000,000	PKR 5,000

At what age can I get enrolled in the plan?

You can enroll in the plan from the age of 18 years till you are 64 years old and this plan will keep you protected until you attain 65 years of age.

What are the events covered under this plan?

This plan provides coverages for death and accidental permanent total disability.

Till when will this plan keep me protected?

This is an annual which provides you the full coverage for the period/term of one year.

What is not covered by this plan?

Following are the exclusions

- a) Pre-existing condition, which includes disease and incapacity or bodily injury which existed prior to this coverage;
- b) Suicide and attempt to suicide, murder, self-inflicted injury and illegal act of the insured person;
- c) Failure to seek or follow medical advice, taking of alcohol or drugs;
- d) Participating in exercises or operations while serving with of the armed or paramilitary forces or while performing any form of police duty; and
- e) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization or an industrial dispute.

What if I feel unsatisfied with the plan?

If you feel unsatisfied with the plan, there is a thirty (30) days free look period after three days of deduction date in which you can cancel the plan and get your premium paid back. But remember, insurer or bank will not entertain any refund request(s) after the free look period, however plan can be cancelled at any time.

How to Claim?

The assured or beneficiary can call EFU Life directly at 021-111-EFU-111 (111-338-111), email at claims@efulife.com or may contact JS

Bank's helpline 021-111-654-321 to lodge and initiate the claim(s). EFU Life representative will then guide the beneficiary on claim document requirements and next steps to process the claim.

Who is the underwriter of this product?

The underwriter of this insurance policy is EFU Life Assurance. JS Bank is only acting as a corporate insurance agent on behalf of EFU Life for this plan.

Disclaimer:

EFU Cover Shield Plan 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, EFU Cover Shield Plan 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 for the plans on behalf of EFU Life. Bank will not be responsible in any manner if your application or claim is rejected by EFU Life nor will investigate or provide any opinion on merits of the claim.