

Silkbank Branch Network

ATTOCK
B-2, Pleadar Lane, Attock City

BAHAWALPUR
Near Fawara Chowk, off
Ahmedpur East Road

DERA GHAZI KHAN
Hotel Shalimar, Faridi Bazar

DINA
Chaudhry Street, Mangla Road

FAISALABAD
Kotwali Road Branch
Kotwali Road

Madina Town Branch
GCZ-101, Susan Road, Madina
Town

GUJJAR KHAN
Ward No. 5, Main G.T. Road

GUJRANWALA
B-13/75-147, Shaukat Centre,
G.T. Road

GUJRAT
B-17/1553-R-R, Near Eidgah
Musjid, G.T. Road

HYDERABAD
F-17, Badri Manzil, Opposite Old
Cafe George, Risala Road

ISLAMABAD
Main Branch
93-Razia Sharif Plaza, Blue Area

F-7 Markaz Branch
Building No.13-L, F-7 Markaz

F-11 Markaz Branch
Plot No. 25-D, F-11 Markaz

G-9 Markaz Branch, Islamabad
4-B Karachi Company,
G-9 Markaz

I-8 Markaz Branch
Laraib Plaza,
Sector I-8 Markaz

KARACHI
Main Branch
Silkbank Building,
I. I. Chundrigar Road

Adamjee Nagar Branch
Sana Complex, C.P. Berar Society,
Ameer Khusrro Road

Bahadurabad Branch
Khanani Centre, Main
Bahadurshah Zafar Road
Bahadurabad Commercial Area

Cloth Market Branch
Khandwala Building,
Fakhr-e-Matri Road
Kharadar

Defence Branch, Karachi
Shahbaz Commercial Area
Khayaban-e-Shahbaz
Phase-VI, D.H.A.

Gulshan-e-Iqbal Branch
Block 10/A, Saima Classic,
Main Rashid Minhas Road,
Gulshan-e-Iqbal

Hyderi Branch
D-11, Block-H, Khayaban-e-
Shershah Suri, North Nazimabad

Jodia Bazaar Branch, Karachi
6/16, Virjee Street, Jodia Bazar
Town

Korangi Industrial Area Branch
Plot No. 25/1, Sector 23, Korangi
Industrial Area, Near Suzuki
South

Korangi Road Branch, Karachi
Arcadia Shopping Mall, D.H.A.,
Phase-1, Main Korangi Road

M.A. Jinnah Road Branch
Wadhmal Odharam Quarters,
Opp. City Court, M.A. Jinnah Road

Saddar Branch
Snow White Center, Abdullah
Haroon Road, Saddar

Shahrah-e-Faisal Branch
47-A, Dar-ul-Aman Housing
Society, PECHS, Block 7/8,
Shahrah-e-Faisal

Shahrah-e-Faisal Branch
Business Arcade, PECHS
Block-6, Shahrah-e-Faisal

S.I.T.E. Branch
Plot No. B/9, C-1, Unit No. 2,
Sind Industrial Trading Estate

Sohrab Goth Branch
Al-Asif Square, Sohrab Goth
26th Street D.H.A.

23-C, Street-37, Tauheed
Commercial Area, Phase-V, D.H.A.

University Road Branch
2nd Floor, B-9-10, Block-16,
Gulshan-e-Iqbal

Zamzama Branch
9th E-8, Zamzama Commercial
Lane, Zamzama, Clifton

LAHORE
Main Branch
Silkbank House, 14-Egerton Road

Allama Iqbal Town Branch
6-Hunza Block, Allama Iqbal
Town

Badami Bagh Branch
66, Grain Market, Badami Bagh
Circular Road Branch
73-Circular Road

Defence Branch
101-Commercial Sector 'Y',
Phase-III, D.H.A.

Garden Town Branch
14-A, Ali Block, New Garden Town

Gulberg Branch
Gulberg Branch, 97-A/D-I, P.E.C.
Building, Liberty Roundabout,
Gulberg III

Gulberg Mini Market Q Block
6-Q Gulberg II, Lahore

Model Town Branch
16, Bank Square Market,
Model Town

PECO Road Branch
896-D, Faisal Town, PECO Road
Shadman Town
119-A, Colony No. 1, Shadman
Town

T-Block DHA
88 Sector CCA, Phase 2C, D.H.A.

Thokar Niaz Baig Branch
7-B, Judicial Colony, Raiwind
Road, Thokar Niaz Baig

Tufail Road Branch
1 C Park Lane Tower, 172 Tufail
Road, Lahore Cantt

LARKANA
Pakistan Chowk

MANDI BHAUDDIN
Qader Trade Centre, Ghallah
Mandi

MIRPUR AZAD KASHMIR
82-D, Allama Iqbal Road,
Sector B-4

MULTAN
Abdali Road

PESHAWAR
Main Branch
Lamsy Arcade, 1-C, Fakhar-e-Alam
Road, Peshawar Cantt

Khyber Bazaar Branch
Haji Khan Building, Suikarno
Square, Khyber Bazaar

QUETTA
Firdousi Building, Jinnah Road

RAWALPINDI
Main Branch
Aslam Plaza, Saddar, 60 Main
Adamjee Road, Rawalpindi Cantt

Chaklala Branch
Plot No. 46, Commercial Area,
Chaklala Scheme-III

Satellite Town Branch
D-321, Fifth Road, Satellite Town

RAHIM YAR KHAN
26-Shahi Road Branch

SAHIWAL
Khasra No. 4998, Khawet No. 07,
Kharooni No. 07, Jail Road, Civil
Lines

SARGODHA
Khayyam Chowk, Gulberg Park,
Sargodha

SHEIKHUPURA
Sharif Plaza, Main Lahore,
Sargodha Road

SIALKOT
70, Paris Road

SUKKUR
Husaini Road

WAH
Plot No. 1, A/37, Civic Centre,
Aslam Market

MEHFOOZ HAR PAL



Protect
those you
cherish
the most

Call 111-100-333

or visit www.silkbank.com.pk

SILKBANK 
Yes we can

Silkbank offers Mehfooz Har Pal, a simple yet comprehensive accident and hospitalization plan providing 24 hour worldwide coverage to the entire family. Mehfooz Har Pal guarantees your financial well-being by paying out cash on death, disablement or prolonged absence from work as a result of an accident or hospitalization due to an accident.

Scope of Cover

Accidental Death

In case of death due to an accident, Mehfooz Har Pal guarantees a substantial lump sum to your family to help them maintain their standard of living.

Built-In Benefits

Double Indemnity

With Double Indemnity benefit, if the death results due to an accident while traveling as a fare paying passenger on a Public Transport*, double the sum assured is payable to your family.

Medical Reimbursement

The Medical Reimbursement benefit provides a lump sum amount up to a maximum of 3% of the sum assured per annum in the event of hospitalization of the assured due to accidental causes.

Permanent Total Disability

In the event of a Permanent Total Disability due to an accident, preventing the assured from engaging in any occupation that he is reasonably qualified by training, education and experience, the sum assured is payable. The benefit shall become payable after six months of total disability.

*Public Transport means a public conveyance which is provided and operated (a) for regular passenger service by land, water or air, and (b) on a regular passenger route, with a definite regular schedule of departures and arrivals between established and recognized points of departure and arrival; and, provided and operated under an appropriate authority or license to conduct public transport at the time of loss.

Sum Assured and Premium

Mehfooz Har Pal offers you four levels of sum assured to choose from:

Level	Level 1	Level 2	Level 3	Level 4
Sum Assured	Rs. 500,000	Rs. 1,000,000	Rs. 1,500,000	Rs. 3,000,000
Annual Premium	Rs. 2,225	Rs. 3,400	Rs. 4,575	Rs. 8,025

The premium payment mode is annual. However, Mehfooz Har Pal provides you an option to pay monthly premiums, too. The monthly premiums will be as follows:

Level	Level 1	Level 2	Level 3	Level 4
Sum Assured	Rs. 500,000	Rs. 1,000,000	Rs. 1,500,000	Rs. 3,000,000
Monthly Premium	Rs. 190	Rs. 290	Rs. 390	Rs. 690

Eligible Ages and Terms

All Silkbank customers aged 18 to 59 years are eligible for the plan. Coverage is available up to the age of 60 years of the life assured. The plan is for a term of 1 year. Coverage can be renewed after expiry of the term.

Free-Look Period

The policy offers a free-look period of 14 days during which it can be returned for a full refund of premium.

Principal Exclusions for Accidental Benefits

Death, disability or hospitalization resulting from:

1. Self inflicted injuries, suicide or attempted suicide, murder, intoxication, insanity, fighting or unlawful act on the part of insured.
2. Disease and incapacity or bodily injury which existed prior to this Assurance; any loss or injury that has been aggravated due to any pre-existing conditions that the life assured had at the time of issue of the plan.
3. Flying other than as a passenger in certified commercial aircraft.
4. War, invasion, act of foreign enemy, hostilities (whether was declared or not) and civil commotion.
5. Service on duty with any armed forces.
6. Hazardous sports such as motorcycling, hunting, steeple chasing, mountaineering, racing of any kind, winter sports and diving.

Detailed exclusions will be mentioned in the policy document.

Important Notes:

- The product is designed, underwritten and guaranteed by EFU Life Assurance Ltd. for customers of Silkbank.
- EFU Life is registered and supervised by Securities and Exchange Commission of Pakistan.
- This product is not guaranteed or insured by Silkbank.
- Service charges and taxes will be applicable as per Bank's Schedule of Charges or Taxation Laws as stipulated by the relevant regulatory authorities.
- A description of how the contract works is given in the policy provisions and conditions. This product brochure only gives a general outline of the product features and benefits only.



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