

## BASIC FACT SHEET

### بنیادی حقائق شیٹ

The product you have purchased is below:

آپ نے جو پروڈکٹ خریدی ہے وہ ہے

The EFU Cancer Cover Plan offers a lump sum payout upon cancer diagnosis to help cover treatment costs. It provides financial support during a challenging time, ensuring peace of mind for policyholders.

- Enrollment Age: **18 to 64 years of age**
- Coverage Age: **18 to 65 years**
- PolicyTerm: Annually
- Payment Mode: Annual (Auto Payment Deduction)
- **Free Look: 30 days**
- **The Company will settle the claim directly with the insured customer/ his or her legal heirs within fifteen working days from the date of receipt of complete claim documents.**
- Service will be auto unsubscribed after 90 days of continuous nonpayment.

ای ایف یو کینسر کوریج پلان کینسر کی تشخیص پر ایک یکمشت ادائیگی فراہم کرتا ہے تاکہ علاج کے اخراجات کو پورا کیا جا سکے۔ یہ پالیسی ہولڈرز کو مشکل وقت میں مالی مدد فراہم کرتی ہے اور ذہنی سکون یقینی بناتی ہے

- اندراج کی عمر: 18 سے 64 سال۔

- تحفظ کی عمر: 18 سے 65 سال۔

- پالیسی کی مدت: سالانہ۔

- ادائیگی کا طریقہ: سہ ماہی (خودکار ادائیگی کی کٹوتی)۔

- مفت نظر ثانی: 30 دن۔

کمپنی کلیم کی مکمل دستاویزات موصول ہونے کی تاریخ سے پندرہ کام کے دنوں کے اندر بیمہ شدہ صارف یا اس کے قانونی ورثاء کے ساتھ براہ راست کلیم کا تصفیہ کرے گی۔

مسلسل 90 دن تک عدم ادائیگی کی صورت میں سروس خود بخود منسوخ ہو جائے گی۔

1. The Provisions and Conditions Document (attached) issued by EFU Life will govern the actual coverage of the policy.

ای ایف یو لف کی طرف سے جاری کردہ شرائط و ضوابط دستاویز (منسلک) (پالیسی کے اصل تحفظ کی نگرانی کریں گی۔

2. For avoidance of doubt, the product(s) being marketed and sold by Telenor Microfinance Bank hereunder are solely the products of EFU Life, and Telenor Microfinance Bank is merely acting in the capacity of a corporate insurance agent of EFU Life in connection with the offer of such products. The Plan is neither Bank deposits nor the obligations of the Bank and Telenor Microfinance Bank shall not be liable in connection with the performance of such product, or any loss suffered by the insured member resulting from EFU Life's processing and/or repudiation of any claim under the plan.

کسی شک کو رفع کرنے کے لیے، ٹیلی نار مائیکرو فنانس بینک کی طرف سے مارکیٹ کی جانے والی اور فروخت کی جانے والی تکافل پروڈکٹس مکمل طور پر ای ایف یو لف کی پروڈکٹس ہیں، اور ٹیلی نار مائیکرو فنانس بینک ایسی پروڈکٹس کی پیشکش کے سلسلے میں صرف ای ایف یو لف کے کارپوریٹ انشورنس ایجنٹ کے طور پر کام کر رہا ہے۔ یہ پلان نہ ہی کوئی بینک ڈپازٹ ہے اور نہ ہی بینک کی ذمہ داری ہے، اور ٹیلی نار مائیکرو فنانس بینک ای ایف یو لف کے طریقہ کار اور/یا پلان کے تحت کسی بھی کلیم کی تردید کے نتیجے میں صارف کو ہونے والے کسی بھی نقصان کے لیے ذمہ دار نہیں ہوگا۔

3. Bill Coverage Plan: is offering the following benefits and premium modes:

Plan	Lump Sum Payment on diagnosis
A	1,000,000

4. You will receive SMS notification upon Enrollment & Premium Deduction.

آپ کو اندراج اور پرمیئم کی کٹوتی پر ایس ایم ایس کے ذریعے اطلاع حاصل ہوگی۔

5. It is hereby clarified that for any complaint related to this policy, you can contact **EFU Life at [gbd@efulife.com](mailto:gbd@efulife.com) or at 111-EFU-111 and Telenor Microfinance Bank dial 3737 or at (92 - 42) 111-003-737** for further details you can also visit Telenor Microfinance Bank website at [www.easypaisa.com.pk](http://www.easypaisa.com.pk)

اس بات کی وضاحت کی جاتی ہے کہ اس پالیسی سے متعلق کسی بھی شکایت کے لیے آپ ای ایف یو لائف سے پر کروفنانس بینک سے 3737 مالکر یا 111-003-737 (92-42) پر اور ٹیلی نار مائ 111-EFU-111 یا [gbd@efulife.com](mailto:gbd@efulife.com) بھی [www.easypaisa.com.pk](http://www.easypaisa.com.pk) رابطہ کر سکتے ہیں۔ مزید تفصیلات کے لیے آپ ٹیلی نار مائکرو فنانس بینک کی ویب سائٹ ملاحظہ کر سکتے ہیں۔

## EFU CANCER COVER PLAN

### PROVISIONS AND CONDITIONS

#### 1. DEFINITIONS

In these Provisions:

**BANK** means Telenor Microfinance Bank Limited

**COMMENCEMENT DATE** means the date this policy takes effect i.e. premium payment date must be followed by acceptance of cover by EFU Life Assurance.

**CANCER** means:

Any malignant tumor positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumor includes leukemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- (i) All cancers which are histologically classified as any of the following:
  - pre-malignant
  - non-invasive
  - carcinoma in situ
  - having malignant potential
- (ii) All tumors of the prostate histologically classified as T1N0M0 (TNM classification)
- (iii) All tumors of the thyroid histologically classified as T1N0M0 (TNM classification)
- (iv) All tumors of the urinary bladder histologically classified as T1N0M0 (TNM classification)
- (v) Chronic Lymphocytic Leukemia less than RAI Stage 3
- (vi) All cancers in the presence of HIV
- (vii) Any skin cancer other than malignant melanoma

**COVERAGE EFFECTIVE DATE** means the date and time on which the cover becomes effective which will be from 00:01 hours on the Commencement Date or the date following the date on which the premium is paid.

**ELIGIBLE LIFE ASSURED** means the customer of Telenor Bank who is eligible for assurance under this policy in accordance with Clause 4 of these Provisions and Conditions.

**LIFE TO BE ASSURED** means an account holder maintaining <account> with the Assured who is to be included in this Policy.

**INSURED MEMBER** means an Eligible Life Assured who consents to purchase EFU Cancer Cover Plan.

**POLICY YEAR** means the period of one year or a shorter period beginning from the Commencement Date or any Renewal Date.

**RENEWAL DATE** means the date one year after Commencement Date and each subsequent dates.

**SICKNESS**: means sickness or disease contracted for the first time after the Commencement Date

Words importing the singular number include the plural number and vice versa and words of masculine gender shall include the feminine unless the context otherwise requires.

## **2. MASTER CONTRACT**

These Provisions and Conditions constitute the Master Contract between the Company and the Insured Member. No one except an Appointed Signatory is authorized to modify this contract, or extend the time for premium payment, to waive any lapse or penalty, to waive any of the Company's rights or requirements or to bind the Company by making any promise or by accepting any representation or information. The Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the authorized representative and such approval be endorsed hereon.

## **3. AMENDMENT OF THIS POLICY**

This Policy may be amended or changed at any time, without the consent of the Members assured hereunder, upon written request made by the Bank and agreement by the Company. Any amendment or change to this Policy shall be binding on all Members whether assured under this Policy prior to or on or after the date such amendment or change becomes effective.

## **4. ELIGIBILITY**

The Insured Member shall be those customers of the Bank who are within the eligibility age range between 18 and 59 years and who have provided valid consent to purchase this policy via approved distribution means deployed by the Bank. An Insured Member shall not be eligible for multiple enrollments at a single point of time.

## 5. PARTICULARS TO BE FURNISHED

The Bank shall furnish the Company with all the necessary information on "client wise basis". Such particulars shall, unless otherwise agreed by the Company in writing, be furnished on the Commencement date and daily thereafter in the format to be specified by the Company.

## 6. EVIDENCE OF AGE

Evidence of Age of the Insured Member, satisfactory to the Company, will be required before any benefit is paid. A copy of Computerized National Identity Card (CNIC) of the Insured Member shall be deemed satisfactory proof of Evidence of Age. In the absence of the CNIC and birth certificate, the matriculation Certificate or any other satisfactory evidence which the Company may specify will be considered as acceptable proof of age.

## 7. AMOUNT AND CALCULATION OF PREMIUM

Unit	Annual Premium	Monthly Premium	Daily Premium
1	720	60	2
2	1,440	120	4
3	2,160	180	6
4	2,880	240	8
5	3,600	300	10
6	4,320	360	12
7	5,040	420	14
8	5,760	480	16
9	6,480	540	18
10	7,200	600	20

The Company may however, by giving written notice to and taking consent of the Member, modify rates for future Policy Period as it thinks fit.

## 8. BENEFITS

### Cancer Benefit

In consideration of the premium paid in accordance with Clause 7 of the Provisions and Conditions of the Policy, upon receipt of due proof in writing that the Member has, whilst the Policy is in full force and effect, been diagnosed as having suffered from the Cancer as defined in Clause 1 for the first time after the Commencement Date and survived 31 days thereafter, the Company will pay to the Member the Sum Assured according to the following table.

Unit	Sum Assured
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1	100,000
2	200,000
3	300,000
4	400,000
5	500,000
6	600,000
7	700,000
8	800,000
9	900,000
10	1,000,000

The waiting period for this benefit is one Sixty days (60) days either from the Commencement Date.

No amount will be paid under this Policy in respect of the Cancer diagnosed within a period of Sixty (60) days of Commencement Date. The benefit will be paid out under this Policy only once, after which the cover will cease.

## 9. LIMITATIONS

No benefit will be paid upon a cancer being diagnosed after the sixtieth birthday of the Member.

## 10. CESSATION OF MEMBERSHIP

A Member shall cease to be a Member on any of the following:

- The Member's death;
- the date of the occurrence of the event on which this benefit becomes payable;
- the date on which he attains the Maximum Eligibility Age;
- any other date on which he ceases to be eligible for assurance.

## 11. EXCLUSIONS

No benefit will be paid if the claim arises as a result of or related to:

- Disease(s) resulting from Acquired Immune Deficiency Syndrome (AIDS).
- Pre-existing Illness
- Any Female Organ Cancer occurring within one hundred eighty (180) days after the Policy Purchase.
- Any self-inflicted injuries while sane or insane.
- Willful misuse of drugs or alcohol.
- Signs or symptoms of any of the covered conditions/benefits
- The Life Assured had received or is receiving treatment.
- Medical advice, diagnosis, care, or treatment has been recommended.
- Clear and distinct symptoms are or were evident.
- Its existence would have been apparent to a reasonable person in the circumstances.

## 12. FREE LOOK PERIOD

The Policy shall have a free look period for annual plan of thirty days from the Commencement date during which the insured Member may cancel the Policy for a full refund of premium paid by him.

### **13. ASSIGNMENTS**

The assurances provided for under this Policy and the benefits payable hereunder are not assignable.

### **14. RECORDS**

The Assured shall keep a record of the Members containing, for each Member, the essential particulars of the assurance. This Policy gives the Company, by its duly authorized representative, the right at the reasonable times to inspect all books and records of the Assured relating to the assurance effected hereunder.

### **15. PAYMENT OF PREMIUMS**

All premiums, including taxes, etc., shall be payable at the office of the Company issuing the policy.

### **16. CLAIMS**

Written notice of claim must be presented to and received at the Office of the company issuing the policy within 60 days of the illness being diagnosed. The Assured will provide, at its own expense, all certificates, information, and evidence required by the Company to prove the existence of the illness and the Member in respect of whom the claim is being made will, if required by the company, submit to a medical examination at the Company's expense.

### **17. CHANGE OF OWNERSHIP**

If the business of the Assured shall be transferred to or succeeded by any person or corporation then, subject to the consent of the Company, the payment of premiums under this Policy may at the option of such person or corporation be continued in which case such person or corporation shall as from the date of such transfer or succession take the place of and be treated for all purposes of this Policy as being the Assured hereof.

### **18. TERMINATION OF THIS POLICY**

It is clarified that any termination shall not affect the obligations of the Bank and Company assumed at the time prior to the effective date of termination. Further, the Company reserves the right to give the Bank three months' written notice to add, alter or repeal the terms and conditions of the Agreement Hereof Notwithstanding anything contrary in this Policy, the termination of this Policy shall have the following effects:

- a) No individual enrollment shall be permissible under this Policy after the time of termination.

### **19. LAW**

This Policy shall be governed by and interpreted according to the Laws of Islamic Republic of Pakistan.

### **20. STATUTORY FUND**

Under the provisions of the Insurance Ordinance 2000, this policy and any additional benefits shall be preferable to the Conventional Business Statutory Fund of the Company. The Company may by endorsement to the Policy change the Statutory Fund(s) to which the policy and any additional benefits are referable.

**End of the Provisions and Conditions**



**DISCLAIMER:**

EFU Cancer Cover Plan is underwritten, issued and subject to terms and conditions set by EFU Life Assurance, an insurance company having its principal office at Plot 112, 8th East Street, DHA Phase-1, Karachi, Pakistan – 75500. EFU Cancer Cover Plan is only the name of the product and does not, in any way, indicate the quality of product. Easypaisa is a brand of Telenor Microfinance Bank, Pakistan and bank is acting as the corporate insurance agent of EFU Life Assurance. 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.