



**HEMAYAH**  
EFU FAMILY TAKAFUL



Sehat  
sab se  
pehle



مکمل  
Sehat

## Introduction:

InsurXperts aims to offer health Takaful products to the general public in Pakistan through its online platform and tele-sales channels, ensuring access to quality healthcare solutions.

Introducing EFU Hemayah Takaful Mukammal Sehat Plan, your reliable partner in health and financial safety.

With rising medical costs and the uncertainty of health challenges, having the right protection can make all the difference. EFU Hemayah Takaful Mukammal Sehat Plan gives you the confidence that no matter when or where a health emergency strikes, you'll have the financial support to access the best possible care without delay. From routine treatments to major procedures, this plan is built to safeguard both your health and your savings, so you can focus on recovery rather than expenses.




## What is Takaful?

Takaful is a Shariah compliant way of safeguarding yourself and your family in unforeseen circumstances. Individuals in the community come together for a common purpose and contribute into Waqf Fund operated by a Takaful Operator to protect themselves against future financial losses. A Family Takaful Plan assists participants to share their risk on the basis of cooperation, brotherhood, mutuality and solidarity for a common good.

## EFU Hemayah Takaful Mukammal Sehat Plan

Designed to offer flexibility and value, Mukammal Sehat comes in two variants so you can choose the option that best suits your needs:

 **Personal Shield:** Separate coverage for each family member.

 **Family Shield:** A discounted pooled limit shared across family members for cost-efficient, comprehensive protection.

## WHY HEALTH COVERAGE MATTERS?

**Because life is unpredictable and so are medical bills.**

**Imagine this:** your child suddenly develops a high fever late at night. You rush to the hospital. The diagnosis? Dengue. A few days of hospitalization, lab tests, medicines and before you know it, you're holding a hospital bill that wipes out your emergency savings.

With EFU Hemayah Takaful Mukammal Sehat Plan, you don't have to scramble to arrange cash or delay treatment due to cost concerns.



You get access to quality hospitals in EFU Hemayah Takaful's panel network.



No upfront cash payment is required. It covers your eligible hospital expenses within the selected plan limit through cashless hospitalization.



**You focus on what matters most:** Get better or help your loved one recover.

Unfortunately, this isn't rare anymore. Paying one small contribution is easier than paying a big hospital bill overnight

With rising healthcare costs, even a minor illness can lead to unexpected expenses and if it's something more serious like, a cardiac event, or an accident, the financial burden can be devastating, especially when it stretches into weeks of hospitalization or critical care.

## THE REALITY CHECK



Every 2nd man and every 3rd woman is at risk of developing **cancer** during their lifetime.



Seasonal outbreaks like **dengue, viral flu,** and **COVID-19** variants are affecting thousands each year.



1 in every 9 adults is at risk of developing chronic **kidney disease**, often requiring dialysis or long-term treatment.

These aren't just statistics. These are real people, colleagues, neighbours and loved ones, facing real challenges. In today's time, even a small medical procedure can cost a fortune. Medical expenses have risen sharply, and treatments that were once manageable are now out of reach for many.

For example, an angioplasty alone can cost around PKR 450,000 and that's just one procedure. Cancer treatment, major surgeries and ICU stays can easily run into several higher costs, putting immense pressure on personal savings. This is why having health coverage is necessity.

So, what can you do to protect yourself and your family?

## WHAT DOES EFU HEMAYAH TAKAFUL MUKAMMAL SEHAT PLAN OFFER YOU?



**This plan offers health coverage for you, your spouse, children, and parents. Anyone between the age of 3 months to 64 years is eligible to enroll and coverage can continue up to the age of 80 years.**

## ROOM ENTITLEMENT & ANNUAL LIMITS:

You can choose from General, Semi-Private, or Private room options, each paired with corresponding annual coverage limits of Rs. 100,000, Rs. 250,000, Rs. 500,000, Rs. 750,000 or Rs. 1,000,000 allowing you to select the plan that best suits your healthcare needs and budget.

## HOSPITALIZATION

The membership pays for in-patient hospitalization expenses such as:

- Room as per Entitlement
- General Nursing services, etc
- ICU/CCU charges
- Physician/Specialist/Surgeon Fee
- Medicines and Lab Tests
- Operaton/Anesthetist Charges
- Oxygen & Blood Supplies



### ADDITIONAL LIMITS FOR ACCIDENTAL HOSPITALIZATION:

If your annual coverage limit ends due to accidental hospitalization, you will receive an extra limit (as per your selected plan) to continue treatment. This additional amount is only available in case of accidents mentioned in the benefit table under the 'Accidental Hospitalization'



### DAY CARE TREATMENT:

In addition to in-patient hospitalization, the Plan provides coverage for specific Day Care procedures medical or surgical treatments that require hospital admission but do not involve an overnight stay. These procedures include Angiography, Endoscopies, Cataract Surgery, Dialysis & Chemotherapy etc and other surgeries or diagnostic treatments.



### SPECIALIZED INVESTIGATIONS

The Plan covers five essential and high-cost out-patient diagnostic tests even if hospitalization is not required. These include:



MRI



CT SCAN



THALLIUM SCAN



PET SCAN



ECHO

This benefit ensures timely diagnosis through advanced testing, giving you added peace of mind and financial relief.



## MISCELLANEOUS EXPENSES

In addition to core benefits, the Plan also provides several valuable supplementary covers to support you during emergencies. These include:

- Local Ambulance Charges
- Emergency Evacuation Services
- Emergency Dental Treatment (for pain relief)
- Access to 24/7 Medical Assistance Helpline
- Second Medical Opinion mHealth (Optional)



## PRE & POST-HOSPITALIZATION BENEFITS

The Plan extends coverage beyond hospitalization by including related outpatient expenses:

- **Pre-Hospitalization Benefit:** Outpatient costs such as doctor consultations, medicines, and diagnostic tests are covered if they result in a covered in-patient hospitalization within the next 30 days.
- **Post-Hospitalization Benefit:** Similar outpatient expenses are also covered for up to 30 days after discharge from a covered in-patient hospitalization.



## EMERGENCY ACCIDENTAL OUT-PATIENT TREATMENT:

If you have an accident and need urgent medical care like stitches, a wound dressing, tetanus injections or an X-ray but you are not admitted to the hospital, the cost of that treatment is covered under this benefit within 48 hours. This includes treatment received in the emergency room (ER) or OPD right after an accident.



## EMERGENCY INTERNATIONAL COVERAGE

The membership pays for expenses incurred on Emergency Treatment outside Pakistan subject to certain terms and conditions.

## PRE-EXISTING CONDITIONS COVERAGE

Good news! Pre-existing medical conditions are covered under this health plan.

A pre-existing condition includes any illness, injury, symptom, or health issue (whether diagnosed, treated, or not) that existed before applying for the coverage even if no medical advice was sought.

The following conditions apply:

- In the 1st membership year, 25% of the Annual Limit of pre-existing condition expenses are covered
- In the 2nd year, this increases to 50% of the Annual Limit
- From the 3rd year onward, you enjoy 100% coverage of the Annual Limit



mHealth

## mHEALTH (OPTIONAL)

With our mHealth facility, you can easily consult with qualified doctors online no hospital visit needed. It's a convenient, fast, and hassle-free way to get medical advice from the comfort of your home.



## MATERNITY BENEFITS (OPTIONAL)

Maternity coverage is available for women aged 18 to 45 years, after a 9-month waiting period. This benefit applies only if both husband and wife are enrolled in the hospitalization plan. The optional maternity rider covers expenses for both normal delivery and caesarean section



## TABLE OF BENEFITS :



Features	Bronze	Silver	Gold	Platinum	Titanium
In-patient Hospitalization benefit	100,000	250,000	500,000	750,000	1,000,000
Room Type	General Ward	Semi Private	Private	Private	Private
Day Care Procedures			Covered		
Specialized Investigations	MRI, CT Scan, Thallium Scan, PET Scan and ECHO				
Additional Limit (in case of Hospitalization due to Accident)	25,000	50,000	100,000	150,000	200,000
Emergency Evacuation (Sub Limit)	0	25,000	35,000	50,000	65,000
Pre & Post Hospitalization Expenses			30 days		
Emergency International Coverage	Covered (subject to the availability of basic annual limit)				
Emergency Local Ambulance (Sub Limit)	1,500	2,500	3,500	5,500	7,500
Inadmissible Conditions	Cancer, HIV AIDS				
Exclusions	Standard exclusions apply as mentioned below				
Online Doctor Consultation/Online OPD(Optional)			mHealth		
Pre-existing conditions covered	1st year 25% of Annual Limit 2nd year 50% of Annual Limit 3rd year 100% of Annual Limit				
No Claim Bonus	Additional Percentage of hospitalization limit after 2 years of renewals (subject to no claims) 10% of the Hospitalization Limit				

Benefits of Maternity (Optional)					
Coverage	Bronze	Silver	Gold	Platinum	Titanium
Normal Delivery	50,000	125,000	250,000	375,000	500,000
Complicated/Assisted Delivery or C-Section	100,000	175,000	325,000	500,000	650,000
Contribution Rates	18,800	28,600	35,600	41,600	45,400

mHealth (Optional)					
Coverage	Bronze	Silver	Gold	Platinum	Titanium
Online Doctor Consultation/Online OPD (Optional)	240	240	240	240	240

## PERSONAL SHIELD



Choose from five flexible plans designed to match your health needs. Each family member gets individual coverage and the contribution is calculated based on the age of the main member and dependents under your selected plan.

Age (Next Birthday)	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
03 Months - 18 Years	7,100	13,100	23,300	24,400	25,600
19 - 29	6,300	9,800	19,400	20,200	21,300
30 - 39	7,500	12,300	20,600	21,700	22,700
40 - 49	8,300	14,400	24,400	25,600	26,900
50 - 54	9,400	15,200	26,000	27,300	28,500
55 - 59	11,000	20,000	30,000	31,300	32,900
60 - 64	12,900	23,100	39,400	41,000	43,100
65 - 69	14,200	25,400	43,300	45,200	47,500
70 - 80	15,600	27,900	47,700	49,800	52,300

## FAMILY SHIELD

### FAMILY FLOATER OPTIONS:

A customer has an option to enroll additional family members under a single hospitalization limit. The following rates apply on per family per hospitalization benefit limit basis.

#### CONTRIBUTION PER ANNUM SELF + SPOUSE:



Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	11,300	17,600	34,900	36,400	38,300
30 - 39	13,500	22,100	37,100	39,100	40,900
40 - 49	14,900	25,900	43,900	46,100	48,400
50 - 54	16,900	27,400	46,800	49,100	51,300
55 - 59	19,800	36,000	54,000	56,300	59,200
60 - 64	23,200	41,600	70,900	73,800	77,600
65 - 69	25,600	45,700	77,900	81,400	85,500
70 - 80	28,100	50,200	85,900	89,600	94,100

#### CONTRIBUTION PER ANNUM SELF + SPOUSE + 1 CHILD:



Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	16,700	27,800	52,800	55,100	58,000
30 - 39	18,800	32,000	54,800	57,600	60,400
40 - 49	20,100	35,600	61,300	64,300	67,500
50 - 54	22,000	37,000	64,000	67,200	70,200
55 - 59	24,700	45,100	70,800	74,000	77,700
60 - 64	28,000	50,400	86,800	90,400	95,000
65 - 69	30,200	54,300	93,400	97,600	102,500
70 - 80	32,600	58,600	100,900	105,400	110,700

**CONTRIBUTION PER ANNUM SELF + SPOUSE + 2 CHILDREN:**



Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	21,400	36,600	68,300	71,400	75,000
30 - 39	23,400	40,600	70,200	73,800	77,300
40 - 49	24,600	44,000	76,300	80,000	84,000
50 - 54	26,400	45,300	78,900	82,700	86,600
55 - 59	29,000	53,000	85,300	89,100	93,600
60 - 64	32,000	57,900	100,300	104,600	109,900
65 - 69	34,100	61,600	106,600	111,400	117,000
70 - 80	36,300	65,600	113,600	118,700	124,600

**CONTRIBUTION PER ANNUM SELF + SPOUSE + 3 CHILDREN:**



Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	27,100	47,100	87,000	90,900	95,500
30 - 39	29,000	51,100	88,900	93,300	97,800
40 - 49	30,300	54,500	95,000	99,500	104,500
50 - 54	32,100	55,800	97,500	102,200	107,000
55 - 59	34,600	63,400	103,900	108,600	114,100
60 - 64	37,700	68,400	119,000	124,200	130,400
65 - 69	39,800	72,100	125,200	130,900	137,400
70 - 80	42,000	76,100	132,200	138,200	145,100

**CONTRIBUTION PER ANNUM SELF + 1 CHILD:**



Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	12,100	20,600	38,400	40,100	42,200
30 - 39	13,100	22,900	39,500	41,500	43,500
40 - 49	13,900	24,800	42,900	45,000	47,300
50 - 54	14,900	25,500	44,400	46,500	48,700

55 - 59	16,300	29,800	48,000	50,100	52,700
60 - 64	18,000	32,600	56,400	58,900	61,800
65 - 69	19,200	34,700	59,900	62,600	65,800
70 - 80	20,400	36,900	63,900	66,800	70,100

**CONTRIBUTION PER ANNUM SELF + 2 CHILDREN:**



Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	17,400	30,600	56,100	58,700	61,600
30 - 39	18,400	32,700	57,100	59,900	62,800
40 - 49	19,100	34,500	60,400	63,200	66,400
50 - 54	20,100	35,200	61,700	64,700	67,700
55 - 59	21,400	39,300	65,100	68,100	71,500
60 - 64	23,000	41,900	73,100	76,300	80,200
65 - 69	24,100	43,900	76,400	79,900	83,900
70 - 80	25,300	46,000	80,200	83,800	88,000

**CONTRIBUTION PER ANNUM SELF + 3 CHILDREN:**



Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	22,100	39,300	71,400	74,700	78,500
30 - 39	23,000	41,300	72,400	75,900	79,600
40 - 49	23,700	43,000	75,400	79,000	83,000
50 - 54	24,600	43,600	76,700	80,400	84,200
55 - 59	25,800	47,400	79,900	83,600	87,800
60 - 64	27,400	49,900	87,400	91,400	95,900
65 - 69	28,400	51,800	90,600	94,700	99,400
70 - 80	29,500	53,800	94,100	98,400	103,300

## CONTRIBUTION PER ANNUM SELF + 4 CHILDREN:



Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	27,800	49,800	90,100	94,200	99,000
30 - 39	28,700	51,800	91,000	95,400	100,100
40 - 49	29,400	53,400	94,100	98,600	103,400
50 - 54	30,200	54,100	95,400	99,900	104,700
55 - 59	31,500	57,900	98,600	103,100	108,200
60 - 64	33,000	60,400	106,100	110,900	116,400
65 - 69	34,100	62,200	109,200	114,200	119,900
70 - 80	35,200	64,200	112,700	117,900	123,800

Note: The above rates are inclusive of Govt. Taxes - Fee.  
The above rates are subject to change without prior notice.

## ELIGIBILITY

Any individual between the ages of 18 years to 64 years can enroll by simply filling out an application form and submitting the required contribution no medical examination is needed.

Once enrolled, the membership can be renewed every year up to the age of 80, offering continued health protection for the long term.



## FAMILY MEMBERS COVERAGE

You can extend coverage to your spouse, children (over 90 days old), and parents (up to 64 years of age) under the same membership. Each covered family member will receive independent coverage equal to the benefit level selected by the main applicant.

Once enrolled, the coverage can be continued up to age of 80 years.

## HEALTH CARD

You will receive a Health Card with your membership that will contain important information about your health plan. The Health Card will identify you as an EFU Hemayah Takaful covered at our Network Hospitals and entitles you to the Credit Facility.



## NETWORK HOSPITALS:

EFU Hemayah Takaful has established a wide network of 300+ carefully selected hospitals across Pakistan, ensuring quality healthcare is always within reach.

Some of the prominent hospitals in the network include:

- Aga Khan University Hospital, South City Hospital, OMI, Dr. Ziauddin Hospital, and Liaquat National Hospital in Karachi
- Shifa International and Bilal Hospital in Islamabad
- Shaukat Khanum, Fatima Memorial, and Ittefaq Trust in Lahore

The network also extends to key cities and towns such as Hyderabad, Sukkur, Quetta, Peshawar, Faisalabad, and Multan.

For a complete list of panel hospitals, you can contact our representative or download it from our website: [www.efulife.com/branch-locator](http://www.efulife.com/branch-locator)

## ADVANTAGES OF A NETWORK HOSPITAL

If you need hospitalization, you can choose from any EFU Hemayah Takaful approved Network Hospital to get quality treatment without paying upfront.

Through a simple pre-authorization process, EFU Hemayah Takaful will directly settle your medical bills with the hospital based on your coverage. This means no financial burden on you, so you can focus fully on your recovery.

## REIMBURSEMENT FACILITY

Yes! But, the treatment expenses will have to be initially borne by you. EFU Hemayah Takaful will reimburse these expenses on submission of the bills, subject to the reasonable & customary charges that would have been incurred at a comparable Network Hospital for similar treatment. For this reason and also because Network Hospitals have been vetted for the delivery of quality care, we strongly recommend the use of a Network Hospital,

## **OTHER BENEFITS:**

### **24-HOURS MEDICAL HOTLINE**

You have round-the-clock access to our medical doctors for assistance during medical emergencies.

### **CUSTOMER SERVICE**

In case you need any clarification or facilitation regarding your membership, our dedicated customer relations staff will be pleased to assist you.

### **INTEGRATED HEALTHCARE**

EFU Hemayah Takaful offers you more than just financial protection. In the unfortunate even of hospitalization, our Integrated HealthCare concept ensures that you get the most appropriate treatment from the right doctor according to International Medical Guidelines.

### **DISCOUNT ON LABS**

The plan offers exclusive discounts of up to 30% at selected labs, helping to lower the cost of various tests and procedures.



### **INADMISSIBLE CONDITIONS**

This Plan is not available to people suffering from (pre-existing) Cancer and HIV/AIDS.



## **WHAT IS NOT COVERED UNDER THIS PLAN?**

### **FOLLOWING ARE THE EXCLUSIONS FOR EFU HEMAYAH TAKAFUL MUKAMMAL SEHAT PLAN:**

- General Out Patient Treatment
- Any treatment or operation deemed 'medically unnecessary' including plastic surgery, spa treatment, tests or treatments related to fertility, infertility, contraception or sterilization and prostheses, corrective devices and medical appliances not surgically required.
- Congenital Birth Defects.
- 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) or sexual reassignment (whether or not for psychological reasons).
- Any experimental or unproven Treatment.
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty.
- Injury or Illness due to Natural Catastrophes, Epidemic, including, but not limited to, flood, earthquake, avalanche and cyclone.
- Treatment received outside Pakistan, except in case of an Emergency and provided the treatment is otherwise covered under the membership and does not fall under any of the exclusions. The Company will reimburse such expenses in line with the treatment cost incurred at any Network Hospital in Pakistan, subject to availability of limit.
- Pre-existing conditions will be covered gradually, based on the percentage limits given in the benefit table.
- Pre-existing Maternity Conditions shall be covered, subject to nine (09) months waiting period under Maternity Care benefits limits.

## FREQUENTLY ASKED QUESTIONS

### DOES THIS PLAN OFFER A FREE LOOK PERIOD?

The Free Look-in Period is a 14-day timeframe starting from the plan's commencement date, during which you can review the plan's terms and conditions and assess whether you wish to continue with the coverage.

### IS THERE ANY WAITING PERIOD?

Yes! A general waiting period of 15 days applies from the start date of the plan. Only accidental treatments are covered during this period.

### DO I PAY FOR TREATMENT COSTS?

No, you don't! With EFU Hemayah Takaful, you get access to a cashless credit facility at 300+ approved hospitals across Pakistan. There's no need to pay out of pocket for covered hospitalization, as EFU Hemayah Takaful will directly settle the medical bills with its network hospitals on your behalf.

### IS THERE ANY BONUS?

Yes! You get a No Claim Bonus.

If no claim is made by any family member for two full membership years, your Basic Annual Limit will increase by 10% in the next year at no extra cost.

This bonus helps your coverage grow over time and keeps up with rising medical expenses.

### ARE PRE-EXISTING CONDITIONS COVERED?

The following conditions apply:

- In the 1st membership year, 25% of the Annual Limit of pre-existing condition expenses are covered
- In the 2nd year, this increases to 50% of the Annual Limit
- From the 3rd year onward, you enjoy 100% coverage of the Annual Limit

### DO I NEED A MEDICAL CHECKUP BEFORE ENROLLMENT?

No, medical checkups are not required for this plan.

### HOW CAN I FILE A CLAIM?

For cashless claims, simply present your health card at our network hospital. For reimbursement claims, submit your medical bills and documents to us.



MUFTI MUHAMMAD IBRAHIM ESSA

Graduate from Jamiah Darul Uloom Karachi, Pakistan  
Shariah Advisor – Islamic Finance and Takaful/Retakaful

المفتى ابراهيم عيسى  
خريج الجامعة دارالعلوم كراتشي  
المشير الشرعى للامور المالية الاسلامية

بسم الله الرحمن الرحيم

## SHARIAH COMPLIANCE CERTIFICATE

SHARIAH COMPLIANCE CERTIFICATE

UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012

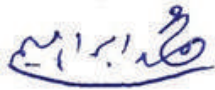
FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – Window Takaful Operations, I certify that I have reviewed the structure of EFU Mukammal Sehat Plan Takaful which is based on the Wakalah-Waqf takaful model. I have also examined all relevant processes and documents.

Based on Shariah rulings and to the best of my knowledge and belief, the EFU Mukammal Sehat Plan Takaful by EFU Life Assurance Ltd – Window Takaful Operations, investment policy of the Takaful fund, relevant documents and processes are all Shariah compliant.

In my opinion, it is permissible from the Shariah point of view to obtain membership in this plan and benefit from it.

Dated: September 25, 2025



Muhammad Ibrahim Essa  
Shariah Advisor  
EFU Life Assurance Limited Window Takaful Operations



# EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan  
Tel: 111-EFU-436 (111-338-436) Call Centre: (021) 111-HELP-00 (021-111-435-700)  
Email: [health@efulife.com](mailto:health@efulife.com), [retailhealth@efulife.com](mailto:retailhealth@efulife.com)

Registered Office: Al-Malik Centre 70 W, F-7/G-7 Jinnah Avenue,  
(Blue Area) Islamabad, Phone: 051 - 2820989