

OPD & Medical Care Takaful Plan

OVERVIEW

Jazz and EFU Life joined forces to introduce an exclusive Takaful Product Suite. Within this collaboration, Jazz customers are now offered the opportunity to choose the Shariah-compliant OPD & Medical Care Takaful plan. This plan provides Takaful coverage in the unfortunate event of hospitalization of the participant, along with doctor's fee and medical expenses in case of treatment without being hospitalized, helping ease the financial burden faced by the customer and their family during challenging times.

This plan is a monthly protection bundle that is paid for by the Customer through daily contribution deductions from their airtime balance.

How to subscribe:

Call 042-111-333-033 or SMS to 4141 and EFU Life's representative will call you within 24 working hours to guide and help subscribe to the Takaful Plan.

CONTRIBUTION CHARGES

Plan	OPD Benefit	Health Care Limit	Daily
A	1,000	5,000	1.8
B	2,000	10,000	3.6
C	3,000	15,000	5.4
D	4,000	20,000	7.2

Prepaid: The monthly price is charged in installments over 30 days

**Prepaid subscribers are eligible for coverage even if they are unable to pay the entire monthly price. For details please refer to the Terms & Conditions

**The monthly price is divided into 30 equal installments and is charged once per day until the entire month's price is received. If your prepaid balance is low you may not be charged for that day. A proportionately reduced amount of Takaful benefit will be provided even after one day deduction.

Postpaid: The service will be launched for postpaid soon.

Daily contributions for Prepaid customers only.

EUC = End User Contribution

How do I Claim:

SMS 'CLAIM' to 4141 or call 042-111-333-033 and EFU Life's representative will contact you with full information on how to process your claim.

GROUP FAMILY TAKAFUL SCHEME
Participant's Membership Document (PMD)
GENERAL PROVISIONS

Preamble:

This is to acknowledge that the applicant (hereinafter called the Participant), having submitted the Application Form along with the associated documents and undertaking to pay the Takaful Contribution, as more fully described in the Participant's Specific Schedule (hereinafter referred to as the "PSS") attached hereto:

- i. is accepted, as per the PSS as a member of the Group Family Participants Takaful Fund (hereinafter referred to as the GFPTF) operated by EFU Life Assurance Ltd. (hereinafter referred to as the Window Takaful Operator) under EFU Family Takaful Waqf Fund (hereinafter referred to as the Waqf Fund).*
- ii. Being a member of the GFPTF, the Participant is acknowledged as a beneficiary of the benefits declared by the GFPTF from time to time under this PMD; in accordance with the Waqf Deed and the Participant Takaful Fund (PTF) Policies. The PTF Rules are available at the Head Office of the Window Takaful Operator.*
- iii. Subject to the Participant continuing as a member of the GFPTF and complying with its undertaking and the declarations made in the Application Form, the Participant may be paid by the GFPTF as one of its beneficiaries against the Takaful Benefits, in the manner and to the extent as stated hereunder.*
- iv. No payment in respect of any Contribution shall be deemed to be payment to the Window Takaful Operator unless a printed form of receipt for the same, signed by an official of the Takaful Operator, shall have been given to the Participant.*
- v. Notwithstanding anything above, cover under this PMD shall not commence until the Contribution, as stated in the PSS hereof, has been paid or guaranteed to be paid in the manner as stated in the PSS or as expressly agreed and stated therein.*

Therefore, this PMD witnessed that this Membership shall at all times and under all circumstances be subject to the Conditions and Stipulations printed hereon, which Conditions and Stipulations constitute the basis of this Membership, and are to be considered as incorporated in and forming part of this PMD

DEFINITIONS

In these provisions:

ACCIDENT means accidental bodily injury which is caused solely by violent, external and accidental means resulting directly and independently of all other causes.

BENEFICIARY means a person or persons appointed by the Insured Member (under the provisions of the Insurance Ordinance 2000) to receive the benefits payable under the policy.

CLAIMS HELPLINE means the telephonic helpline on which the Member or any of his family members accompanying him at the hospital must pre-advise about his hospitalization, any time before discharge from the hospital, to the Company or an entity authorized by the Company.

COMMENCEMENT DATE means the date on which the Contribution is paid after acceptance of the application for this takaful plan.

COMPANY means EFU Life Assurance Limited.

CONFINEMENT DATE means the date on which the Contribution is paid after acceptance of the application for group family takaful.

CONTRIBUTORY TAKAFUL means Takaful coverage for which the Participant contributes toward.

EFFECTIVE DATE & TIME OF THE POLICY 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 Takaful Contribution is paid after acceptance of the application for Takaful Cover.

ELIGIBLE PERSON means a customer of the PMCL who is eligible for takaful cover under this policy in accordance with Clause 4 of these Terms and Conditions.

GROUP FAMILY PARTICIPANTS TAKAFUL FUND means the collective fund hereinafter referred as GFPTF under the Window Takaful Operator Waqf Fund into which all Group Family Takaful Contributions for Takaful Death Benefits as well as Takaful Additional Benefits (if any) are pooled. The benefits of GFPTF belong to the Participants with certain conditions for their mutual help and GFPTF is managed by the Window Takaful Operator as Wakeel under the Islamic Concept of Wakalah.

HOSPITAL means an institution that is:

Properly licensed to provide medical care in accordance with the laws of Pakistan;

Is primarily engaged in providing diagnostic and laboratory tests, medical evaluations, medical treatment & services and surgical facilities;

Has 24 hours-a-day nursing service by registered graduate nurses under the permanent supervision of in-house Physicians in charge;

Maintains proper in-patient facilities with documented protocols and procedures; and Maintains a daily medical record for each of its patients, which is readily accessible to the Window Takaful Operator.

INJURY means bodily injury which is caused solely by violent, external and accidental means and resulting directly and independently of all or any other causes after the Commencement Date.

MOBILE NETWORK OPERATOR means Pakistan Mobile Communications Limited (PMCL) a company duly incorporated and registered under the laws of Pakistan, and having its principal office at DHQ-1, 1-A Kohistan Road, F-8 Markaz, Islamabad, Pakistan.

RENEWAL ENROLLMENT means Re-enrollment of a Participant into this policy upon payment of Monthly Contribution on Enrollment Monthiversary Date stipulated in clause 7 hereinafter.

OUTPATIENT means receiving Treatment at a Hospital, Outpatient clinic, Day-care unit, Physician's consulting rooms or the residence of the Insured Member, where the Insured Member is not admitted to a Hospital bed as an In-Patient or Day-care patient.

PARTICIPANT means an Eligible Person who is to be included in this policy after giving his valid consent and paying the required takaful contribution amount.

PHYSICIAN means the period of one month beginning from the first day of a calendar month and ending on the last day of same calendar month.

PRE-ADVICE means information provided by the Member or any of his family members accompanying him at the hospital regarding his Hospitalization, through the Claims Helpline during his hospitalization. Information should include details regarding:

- a) Identification details of the patient to determine that he is the Member;
- b) When Member was admitted;
- c) Where Member is admitted;
- d) Why Member is admitted (presenting complaints or diagnosis);
- e) When Member is expected to leave hospital;

The Member must also advise Claims Helpline when he is discharged from Hospital and he should also confirm or amend the diagnosis at that time as previously advised.

PRE-EXISTING CONDITIONS for the purposes of this Policy means any injury, illness, condition or symptom: for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Commencement Date of the Policy for Member, or which originated or was known by the Member to exist prior to the Commencement Date of this Policy, whether or not treatment, or medication, or advice or diagnosis was sought or received.

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

TAKAFUL CONTRIBUTION means periodic contributions paid into the Group Family Participants Takaful Fund for Takaful Death Benefit as well as Takaful Supplementary Benefits (if any).

WAQF DEED means the Deed of Waqf Settlement establishing the irrevocable Waqf Fund called EFU Family Takaful Waqf Fund.

WAQF RULES means the Rules made under Waqf Deed related to the GFPTF. The Waqf Deed and the Waqf Rules shall collectively be called, in this document, as Waqf Rules. The Waqf Rules are available at the Head Office of the Window Takaful Operator.

OVERVIEW OF THE TYPE OF INSURANCE

Jazz and EFU Life collaborated to launch an exclusive Takaful Product Suite. Within this collaboration, Jazz customers are now offered the opportunity to choose the Shariah-compliant Takaful plan.

The plan provided takaful coverage in the unfortunate event of hospitalization of the participant and doctor's fee/medical expenses in case of treatment without being hospitalized.

This plan is a monthly protection bundle that is paid for by the Customer through daily contribution deductions from their airtime balance.

FEATURES AND BENEFITS

Upon receipt of due proof in writing that the Member has, whilst the Policy is in full force and effect, suffered any of the event(s) set out below, the Company, subject to the exclusions set out below and the terms and conditions contained herein, shall pay the following Benefits.

ELIGIBILITY CRITERIA

The Eligible Person for this Policy are the present and future customers of the PMCL who are within the Eligibility Age range i.e. 18 to 65 years and who have given their valid consent to opt for family takaful coverage under this Policy. Any Member shall not be eligible for multiple enrollments at a single point in time.

PACKAGES:

Variants	OPD Benefit	Health Care Limit	Price (Tax Incl)
A	1,000	5,000	1.8
B	2,000	10,000	3.6
C	3,000	15,000	5.4
D	4,000	20,000	7.2

INCLUSIONS/EXCLUSIONS

No benefit will be paid if the death or injury of the Member results directly, wholly or partly, as a result of or related to:

- a) Suicide and attempt to suicide, murder, self-inflicted injury, participation in criminal act or violation of law and illegal act of the covered member;
- b) Routine dental and vision care, over-the-counter medications aside from doctors' prescriptions, vitamins, or supplements;

CLAIM DOCUMENTS

Company, upon receipt of such notice, will furnish forms for filing proof of Claim. The forms along with a standard claim requirement quoted by the Company must be completed and returned to within fifteen (15) days from claim notification date for which the claim is made. Such forms may include, but not limited to, the following documents.

- a) Copy of Death certificate issued by NADRA / Union Council
- b) Copy of CNIC of claimant and nominee and deceased member
- c) Claimant Statement Form
- d) Attending Physician's Statement Form/Report
- e) Police & MLO Report (in case of accidental causes)
- f) Hospital Death Certificate
- g) Past Medical records
- h) Disability claim forms
- i) Past medical records
- j) Treatment record giving dates of admission and discharge, diagnosis and treatment given
- k) Medical Certificate issued by treating doctor
- l) Any other document deemed to be necessary for claim assessment and finalization

CLAIM PROCESS

SMS 'CLAIM' to 4141 or call 042-111-333-033 and EFU Life's representative will contact you with full information on how to process your claim.

TAT

All complete claims will be processed within 5 business days from the date of document submission.

FRAUD AND MISREPRESENTATION

Any false representation or intentional concealment of facts will lead to denial of claim and termination of membership.

UNDERWRITER DETAILS

EFU Life Assurance Ltd is the underwriter for this Takaful Plan.

TERM AND CONDITIONS

- To cease daily deductions, the Subscriber must deregister the Term Takaful Plan by contacting EFU Life. Otherwise, Jazz will continue making daily deductions for so long as the Subscriber's prepaid account has a positive credit balance.
- If the Subscriber, as a Covered Member, subscribes to more than one (1) Takaful Plan under the Takaful Policy (including through different Jazz mobile accounts):
 - The Subscriber's maximum benefit shall be the maximum benefit offered by only one of the Plans that the Subscriber has subscribed to;
 - Our maximum liability to the Subscriber or the Subscriber's Nominee shall be the higher of the two Plans that the Subscriber subscribed to;
- After becoming the Subscriber in the Takaful Service, Jazz Subscriber permits Jazz to share his details and information available with Jazz and as sought by EFU Life-WTO or any other entity authorized by EFU Life WTO in this regard, for inter alia processing of the Policy, storing and processing data, and more effectively providing the Takaful Service and payment of Takaful Cover; Jazz Customer/Subscriber agrees and acknowledges that he or his legal heirs shall not hold Jazz responsible for any consequences of sharing such information;
- Fraud or abuse relating to Re-Load/Re-Charge may result in forfeiture/cancellation of the Policy, suspension of Jazz Services of the Customer/Subscriber and termination of his Connection; and
- While availing the Takaful Service the Subscriber shall not respond to any calls/SMSs directing to make/send calls/SMSs to any other number/short code. Ignorance of this clause by Jazz Customer/Subscriber shall not accrue any liabilities/responsibilities on EFU Life-WTO or Jazz including but not limited to liability/responsibility towards any loss that occurs to the Jazz Customer/Subscriber
- Jazz or EFU Life-WTO may amend these Terms and Conditions at any time. The Subscriber shall be informed through an SMS or any other manner by the relevant laws that these Terms and Conditions are amended. Such SMS or information through any other manner (as mentioned above) shall contain a link to such amended Terms and Conditions, and if the Subscriber shall continue to pay for the Takaful Cover it shall be the acceptance of the Subscriber to the amended Terms and Conditions.
- Jazz, and EFU Life-WTO may jointly amend the Service Charges from time to time at their discretion per the applicable laws and regulations of Pakistan Telecommunication Authority ("PTA"). The acceptance of these Terms and Conditions of the Subscriber shall also be the acceptance with the End User Price to be charged to provide the Takaful Policy;
- Jazz and EFU Life-WTO have the complete authority to stop offering the Takaful Plan or Policy at any time at their discretion.
- The Subscriber acknowledges that these Terms and Conditions are in addition to the terms and conditions accepted by the Subscriber at the time of availing Jazz cellular services (which includes the terms and conditions of CSAF and the terms and conditions received in the SIM Jacket). However, in case of conflict between these Terms and Conditions and terms and conditions of CSAF, these Terms and Conditions shall prevail to the extent of subject matter of these Terms and Conditions.
- The domestic laws of the Islamic Republic of Pakistan shall govern the Takaful Policy and the Courts of the Islamic Republic of Pakistan shall have jurisdiction in any dispute arising hereunder.

- If any provision of the Takaful policy is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of the Takaful policy which will remain in full force and effect.
- This policy has been especially created to provide protection for those Jazz Customers who successfully apply for that protection and who pay the appropriate Contribution. Accordingly, notices to the Subscriber may be provided by:
- SMS to the Subscriber's prepaid mobile service (from which daily deductions are made); If a notice is made by SMS, the notice is deemed to be received on the day the SMS is sent. If a notice is placed on a website, the notice is deemed to be received on the day the notice is placed.
- Notification placed on Jazz.com.pk or on the Insurer's website at <http://www.efulife.com/>
- By publication in a major newspaper in the Islamic Republic of Pakistan