

## General Terms & Conditions

This plan provides a lump sum amount to the family in case of the customer’s nature death, due to any cause. Additionally, for accidental death, an extra benefit is granted. Daily hospital cash benefits are offered, doubled in ICU confinement or accidental hospitalization. The Accidental Medical Reimbursement Benefit covers non-hospitalized accidental injury treatments, reimbursing up to the specified limit.

### BENEFIT DETAILS:

Benefit	Amount
Natural Death	125,000
Accidental Death	250,000
Daily Hospitalization	1,250
Accidental Hospitalization	2,500
ICU Benefit	2,500
Accidental Medical Reimbursement	12,500
All amounts are in PKR	

### WHO IS COVERED?

- Key Eligibility: Telenor GSM bundle users
- Enrollment age: 18 years to 65 years
- Coverage age: 18 to 66 years
- Coverage Term: 30 days (According to the activation of the GSM mobile bundles)
- No restrictions of panel hospitals, for hospital cash benefit.

### OTHER KEY DETAILS:

- Waiting period only for Hospitalization benefit:
  - a) First 5 days after purchasing the bundle for the first time and if there is a gap of more than 45 days in repurchasing the same bundle.
  - b) No waiting period in case of accidental Hospitalization

### CLAIMS:

- The designated beneficiary, who can be a blood relative (such as parents, siblings, or children) or spouse, will receive the claim payment from EFU Life in the unfortunate event of the insured member's passing.

### WHAT IS NOT COVERED?

The policy does not provide coverage and no benefit(s) shall be paid if a claim occurs from all



or any of the following conditions.

- Suicide and attempt to suicide, self-inflicted injury, and illegal act of the customer;
- Pre-existing Health and Maternity Conditions;
- Failure to seek or follow medical advice, taking of alcohol or drugs.

**HOW TO CLAIM?**

The beneficiary/claimant can intimate claim by contacting EFU Life below:

**Email To:** [Support@mhealth.efulife.com](mailto:Support@mhealth.efulife.com)

**By Phone:** 042-111-333-033

**By Post:** Claims Department, EFU Life House Plot No 112 8th East Street, DHA Phase 1 Karachi