



# Life Protector Plan

# Affordable Protection For The Ones Who Matter Most

Your family depends on you, and with our Life Protector Plan, you can continue to care for them through every season of life. With coverage of up to PKR 2,000,000 and premiums based on your age, coverage amount, and chosen term.

Plan with confidence and secure peace of mind for your loved ones. Simple, secure, and built for today, our Life Protector Plan ensures their dreams stay protected, no matter what life brings.



## Why Choose Life Protector Plan?



### High Coverage at Low Premiums:

Get life insurance coverage up to PKR 2,000,000 with affordable premiums based on your age, chosen term, and coverage amount.



### Guaranteed Death Benefit:

In the event of your passing during the policy term, your selected cover amount will be paid in full to your loved ones.



### Hassle-Free Purchase:

Buy your plan entirely online, with no agents, no paperwork, just a seamless digital experience.



### Flexible Term Options:

Select a term that works for you, 1, 5, or 10 years, ensuring your family's financial security.



### Customizable Protection:

Enhance your plan with optional riders, such as Accidental Death Benefit, Critical Illness Coverage, and Daily Hospitalization Cash, for added support when needed.



### Flexible Payment Options:

Pay your premiums monthly, quarterly, half-yearly, or annually, whichever suits you best.

# Disclosure of Product

The Life Protector Plan is a non-participating term assurance plan offering pure risk coverage with no savings or investment component. On death during the term, the Sum Assured is paid to the beneficiary.

## Key Features

- **Age Eligibility:** Individuals can apply between the ages of 18 and 65.
- **Policy Term:** Choose from flexible policy durations of 1, 5, or 10 years, subject to a maximum coverage age of 70.
- **Coverage Options:** The minimum cover amount is PKR 100,000 and the maximum is PKR 2,000,000. The coverage amount can be selected based on your financial needs.
- **Payment Flexibility:** Premiums are fully customizable and vary depending on your age, chosen term, and selected cover amount giving you control over your budget and protection.
- **Payment Modes:** Pay your premiums annually, semi-annually, quarterly, or monthly, based on your preference.
- **Free-Look Period:** You'll have 14 days from the policy issuance to review the details. If you're not satisfied, you can cancel the policy within this period and receive a refund.

## Enhance Your Coverage With Optional Benefits



### Accidental Death Benefit:

Boost your family's protection with up to 200% extra payout in case of accidental death.



### Critical Illness Benefit:

Get a lump-sum payout upon diagnosis of a critical illness (upto PKR 500,000), so you can focus on recovery without worrying about finances.



### Daily Hospital Cash Benefit:

Receive daily cash support during hospital stays to help manage unexpected expenses available in PKR 1,000, PKR 5,000 or PKR 10,000 per day options.



### Health:

Stay on top of your health with our mhealth app, offering annual access to digital health support all for just PKR 150 a year.



## Illustrative Example

Ali is a 35-year-old father of two who works in a private company. To protect his family's future, he buys a Life Protector Insurance Plan with the following details:

- **Age at the time of purchase:** 35 years
- **A Policy Term:** 10 years
- **Coverage Amount:** Rs. 1,000,000

## Scenario

If Ali passes away during the policy term, his family will receive **PKR 1,000,000** as a lump sum payout.

Details	Amount
Sum Assured	PKR 1,000,000
Policy term	10 Years
Annual Premium	PKR 5,480

## Frequently Asked Questions (FAQs):

### 1. What is our Life Protector Plan?

It is a protection plan that offers a lump sum payout to the policyholder's family in case of their death during the policy term.

### 2. How much coverage can I get?

You can choose coverage starting from PKR 100,000 up to PKR 2,000,000, based on your needs.

### 3. Can I add additional coverage?

Yes, you can enhance your policy with riders such as Accidental Death Benefit, Critical Illness Cover, and Daily Hospitalization Cash.

### 4. What is the free look period?

You have a 14-day free look period during which you can cancel your policy and get your amount refunded.

### 5. Who can buy our Life Protector Plan?

Anyone between the ages of 18 and 65 can purchase this plan, subject to basic health and eligibility criteria.

### 6. How long can I be covered for?

You can choose a term of 1, 5, or 10 Years, whichever suits your needs best. The longer the term, the longer your loved ones stay protected.

## Disclaimer:

- This product is underwritten by EFU Life, hence EFU Life is responsible for all underwriting risk.
- A description of how the contract works is given in the policy Provisions and Conditions.
- This brochure gives a general outline. The contract will be governed by the detailed conditions set out in the policy Provisions and Conditions.
- If you have any grievance regarding your insurance policy, you may visit EFU Life Head Office or you may contact EFU Life Assurance on (021) 111-EFU-111 (111-338-111).

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