



LIFE

# Covid-19 Protect Plan

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Cushion yourself and your loved ones against  
Coronavirus disease (COVID-19)

# COVID-19 PROTECT PLAN

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The ongoing outbreak of the Coronavirus Disease (COVID-19) is one of the biggest health concerns of people this year. It causes a mild to moderate respiratory (lung) infection which may lead to severe pneumonia or death, especially for people who are immunocompromised or have other chronic diseases. Due to its highly contagious nature, health authorities have advised social distancing and maintaining good hygiene to prevent the spread of the virus.

Despite taking precautionary measures, every individual is at risk of contracting the virus. At a crucial time like this, it is important to be prepared against the financial burden of Coronavirus Disease (COVID-19).

EFU Life's Buy Now **COVID-19 Protect Plan** is a short-term protection plan that offers some relief against medical expenses incurred due to contraction and treatment of COVID-19. The plan provides payout on diagnosis, hospitalization, and fatality due to COVID-19 to you and your family.

### What does COVID-19 Protect Plan cover?

EFU Life's Buy Now COVID-19 Protect Plan has multiple coverage options for individuals and families, which include coverage for the policyholder, their spouse, and up to 6 children. It reimburses actual cost of COVID-19 test in case of positive diagnosis, up to a maximum limit. Once diagnosed, for each covered member it also provides a daily benefit in case of hospitalization, and lump sum benefit in case of death.

### Premium and Sum Assured

You can choose among the following variants for coverage against Coronavirus Disease (COVID-19).

INDIVIDUAL				
Plan Variants	COVID-19 Test Reimbursement	Hospital Cash	Death Benefit	Premium*
Silver	PKR 5,000	PKR 5,000/day	PKR 100,000	PKR 699
Gold	PKR 5,000	PKR 10,000/day	PKR 150,000	PKR 1,199
Platinum	PKR 5,000	PKR 15,000/day	PKR 200,000	PKR 1,699

FAMILY				
Plan Variants	COVID-19 Test Reimbursement	Hospital Cash (per member)	Death Benefit**	Premium*
Silver	PKR 30,000 per family	PKR 5,000/day	PKR 100,000	PKR 3,999
Gold	PKR 30,000 per family	PKR 10,000/day	PKR 150,000	PKR 6,999
Platinum	PKR 30,000 per family	PKR 15,000/day	PKR 200,000	PKR 9,999

\*Premium is for 3 months.

\*\* In family version, Death Benefit is payable only for members aged 18 years and above.

## What is Not Covered?

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No benefit will be payable in case of

- Missing or negative COVID-19 Test result
- Claim during the waiting period
- Preexisting case of COVID-19
- Claim for any of the benefits under the plan outside Pakistan

## What Other Details Should You Know?

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- **Policy Term:** 3 months
- **Enrollment Age (Individual):** 18 to 60 years
- **Enrollment Age (Unmarried Children):** Atleast 6 months
- **Waiting Period:** 14 days
- **Death Benefit:** Payable only for members aged 18 and above
- **Maximum COVID-19 Test Reimbursement Amount (per member) for Family Plan:** PKR 5,000
- **Maximum Hospitalization Days (per member):** 30 days
- **Maximum Consecutive Hospitalization Days (per member):** 15 days
- **Gap Between Successive Hospitalization:** 30 days
- **Geographic Coverage:** The product provides coverage in Pakistan only.

## How to Subscribe and Pay?

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- Choose between Individual or Family coverage option.
- Select the variant as per your need and budget.
- Fill in all the required information for successful subscription.
- Select payment mode i.e. Online Payment and Cash on Delivery (subject to availability).
- Review your data against the selected plan.
- Receive a call from our call representative and get your subscription verified.
- Get your policy documents through email, and also at your doorstep (subject to charges and availability of service).



**Protection**  
**for You**  
**and Your**  
**Loved Ones**

## How to Claim?

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You can simply reach us at our **UAN (021) 111-EFU-111 (111-338-111)** or write an e-mail at **claims@efulife.com** to file your claim. Once the claim is intimated our agent will ask for required set of documents mentioned below. Upon receiving the documents EFU Life will manage all the claims in order to provide efficient claim servicing. These claims will be hassle free and within the terms and conditions of COVID-19 Protect Plan. Following documents shall be required:

- Medical Certificate issued by Registered Medical Practitioner certifying the diagnosis of COVID-19 and a positive COVID-19 lab test carried out at a certified lab
- Claim Form
- Copy of Customer's CNIC
- Any other document deemed necessary for claim assessment and finalization

### Additional documents for **Hospital Cash Benefit:**

- Treatment record of hospital which includes dates of admission and discharge, diagnostic report, treatment receipts and prescriptions.

### Additional documents for **Death Benefit:**

- Hospital Death Certificate & all Medical Records
- NADRA/ Union Council Death Certificate
- Copy of Beneficiary's CNIC

Our Chat Online agent on the website is there to assist you at any point in time, additionally you can call us at our **UAN (021) 111-EFU-111 (111-338-111)** from anywhere in Pakistan or write your query to us at **buynow@efulife.com**



# FAQs about COVID-19 Protect Plan

## 1. What is COVID-19 Protect Plan?

EFU Life's Buy Now **COVID-19 Protect Plan** is a comprehensive protection plan, which has three benefits bundled into one unique product. In case of positive diagnosis, it reimburses actual cost of COVID-19 test up to a maximum limit. It also provides a daily benefit in case of hospitalization, and lump sum benefit in case of death.

## 2. What are the product types under COVID-19 Protect Plan?

COVID-19 Protect Plan is designed for individuals and families both. Families include self, spouse and up to 6 children.

## 3. What is the term of the plan?

COVID-19 Protect Plan provides a coverage for 3 months.

## 4. What are the benefits offered under COVID-19 Protect Plan?

- COVID-19 Protect Plan reimburses actual cost of COVID-19 test in case of positive diagnosis, up to PKR 5,000 per individual in case of both individual and family plan. For families, the maximum reimbursement amount is PKR 30,000.
- The plan pays daily benefit if any of the covered members is confined to a hospital for at least 24 hours to seek treatment for Coronavirus disease (COVID-19).
- The plan also pays lump sum amount in case of death due to Coronavirus disease (COVID-19) for the covered members over the age of 18 years.
- Coverage amounts according to plan variant are displayed below.

COVID-19 PROTECT PLAN BENEFITS			
Plan Variants	COVID-19 Test Reimbursement	Hospital Cash for COVID-19	Death Benefit
Silver	PKR 5,000*	PKR 5,000/day	PKR 100,000
Gold	PKR 5,000*	PKR 10,000/day	PKR 150,000
Platinum	PKR 5,000*	PKR 15,000/day	PKR 200,000

\*A maximum of PKR 30,000 will be paid for COVID-19 Test Reimbursement for each family.



## 5. How much premium do I have to pay?

Premium is paid once at the time of purchase. Premium amounts according to plan variant are displayed below.

COVID-19 PROTECT PLAN PREMIUM		
Plan Variants	INDIVIDUAL	FAMILY
Silver	PKR 699	PKR 3,999
Gold	PKR 1,199	PKR 6,999
Platinum	PKR 1,699	PKR 9,999

## 6. What are the eligibility criteria for enrollment?

No medical tests are required for enrollment. Minimum age at enrollment for self and spouse is 18 years, while maximum age is 60. For children, minimum age at enrollment is 6 months.

## 7. How many family members are covered under COVID-19 Protect Plan Family version?

COVID-19 Protect Plan Family version provides coverage for self, spouse and up to 6 children (unmarried).

## 8. What are the terms and conditions of Hospital Cash Benefit under COVID-19 Protect Plan?

Covered members must be confined to a hospital for at least 24 hours, receiving treatment for Coronavirus disease (COVID-19) in order to become eligible for reimbursement. Maximum number of days for which reimbursement will be payable is 30 days. However, maximum consecutive days of hospitalization for which reimbursement will be payable is 15 days. There must be a gap of 30 days between successive hospitalization.

## 9. What are the exclusions under COVID-19 Protect Plan?

No benefit will be payable in case of

- Missing or negative COVID-19 Test result
- Claim during the waiting period
- Preexisting case of COVID-19
- Claim for any of the benefits under the plan outside Pakistan

## 10. When will the policy terminate?

The benefit under this plan shall terminate:

- Upon the Expiry Date of the benefit as stated in the Schedule
- If the Policy is cancelled or terminated in any other manner
- If the Life assured exceeds the age of 61 years

