



# Education Continuation Plan

Secure your child's academic future in  
your absence



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*Zaroori Hai*

# Education Continuation Plan



Investing in our children means investing in a brighter future. From providing them with the best education to shielding them from all difficulties, every parent is making efforts to secure their child's future. Quality education and personal development are essential elements of disciplined upbringing and under no circumstances should these be compromised upon. With EFU Life Buy Now's Education Continuation Plan, surviving parent can continue sending their child to school after death or disability of the earning parent.

When tragedy befalls and income source is cut, EFU Life provides a regular stream of payments to policyholder's beneficiary so that the child's educational expenses are covered without compromise. These payments are received every month for one year after death of the policyholder; or in case of permanent, total disability due to accident.

## Why EFU Life Assurance?

At EFU Life Assurance, we always believe in giving you a solution that is tailor-made to fit your needs. We know that it is important to understand your priorities, requirements, and your future goals before offering any product.

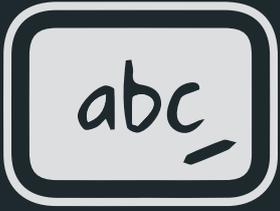
With EFU Life Buy Now, you have the flexibility to tailor a cost-effective plan to suit your individual needs. End-to-end subscription can be done online without giving any medical tests.

## Why a Protection Plan?

While every increase in your income leads to an enhanced lifestyle for your family, it is important that the financial support you provide to your family members is secured in case of an unfortunate event. A protection plan ensures that in a scenario where the bread winner is unable to work, or has passed away, his/her dependents are provided necessary income required to maintain their lifestyle.

## Why Education Continuation Plan?

EFU Life Buy Now's Education Continuation Plan pays the sum assured in equal monthly installments for one year after death of the policyholder; or in case of permanent, total disability due to accident. The monthly installments are intended to cover school fees of children of the policyholder.



## Premium & Sum Assured

You can choose between various monthly payout options, based on your household needs. The beneficiary receives these payments for one year after death of the policyholder; or in case of permanent, total disability due to accident.

Level	Monthly Payout	Premium
1	5,000	399
2	7,500	499
3	10,000	699
4	12,500	799
5	15,000	999
6	17,500	1,099
7	20,000	1,299
8	22,500	1,399
9	25,000	1,599

### Mr. Ashir

is a brand manager in a leading consumer goods company. Captain of his school's cricket team, effective public speaker, and winner of several academic awards, Ashir was considered an all-rounder in his youth. He sees the same qualities in his 7-year old daughter Mariam and hopes she will grow up to be a successful professional like himself. To ensure that Mariam's education is never compromised, Ashir chooses EFU Life Buy Now's Education Continuation Plan which will cover his child's monthly school fee for one year after his death.

On 1st March, he pays annual premium of PKR 1,599. Assuming his family makes claim in July after Ashir's unfortunate death, EFU Life will pay PKR 25,000 to them every month from 1st August to 1st July (next year).

**Life**  
**Just**  
**Got**  
**Better**



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Monthly Payout  
**PKR 25000/-**



## What Is Not Covered?

No benefit will be payable if:

### Death occurred:

- Due to suicide or self inflicted injury
- Due to any pre-existing conditions
- During the waiting period

### Disability occurred:

- Due to intentional self-inflicted injury, participation in any criminal act, violation of law or disease and incapacity or bodily injury which existed prior to this Assurance.
- Due to participating or practicing a dangerous sport, including big game shooting, hang-gliding, hot air ballooning, parascending, steeple chasing, polo playing, horse racing, underwater diving, power boat racing, mountaineering, rock climbing, caving, pot holing and all forms of motor sports and motor cycle sports, including time trials and hill climbs.
- Due to participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty.

## What Other Details Should You Know?

- **Enrollment Age:** 18 to 60 years
- **Coverage Event:** Natural or accidental death, or permanent total disability due to accident
- **Cancellation Privilege:** 14 days
- **Waiting period:** 30 days from the subscription date



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## **How to Subscribe & Pay?**

- Select the appropriate monthly benefit.
- Fill in all the required information for successful subscription.
- Select payment mode i.e Cash on Delivery or Online Payment.
- 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 or at your doorstep.

## **How to Claim?**

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 Education Continuation Plan. Following documents shall be required:

### **In case of Disability claim:**

- Claimant's Statement Form
- Attending Physician's Report
- Police and medico legal Report in case of hospitalization due to accident and violence
- CNIC copy of claimant
- Any other document deemed necessary for claim assessment and finalization

### **In case of Death claim:**

- All the above-mentioned documents
- CNIC copy of claimant and deceased
- Hospital Death Certificate & all medical records
- NADRA/Union Council Death Certificate

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](mailto:buynow@efulife.com)



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