



# Income Continuation Plan

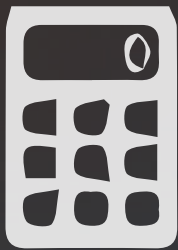
Secure your family's livelihood in  
your absence



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*Zaroori Hai*

# Income Continuation Plan



For a household that depends on a single source of income to meet their expenses, the death or disability of a breadwinner puts immense financial strain. Fortunately, members of the household can maintain their quality of life under EFU Life Buy Now's Income Continuation Plan. The plan provides a regular stream of payments to the beneficiary which ensures that for a defined period of time, the household can cover necessary expenses owing to a steady income received through the Income Continuation Plan even after the breadwinner's death.

Catering to the complications arising from disability, EFU Life's Income Continuation Plan also has a built-in disability benefit. The Plan provides a regular stream of payments to the breadwinner if he becomes permanently disabled as a result of an 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 Income Continuation Plan?

EFU Life Buy Now's Income Continuation Plan is a comprehensive protection plan that 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.



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## 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	20,000	1,299
2	30,000	1,899
3	40,000	2,499
4	50,000	3,099
5	60,000	3,699
6	70,000	4,299
7	80,000	4,899
8	90,000	5,499
9	100,000	6,199

### Mr. Rahim

is a purchase manager in an automobile company.

His family consists of his wife Neha, and a 7-year-old daughter Hira. He pays equal monthly installments (EMIs) of PKR 25,000 on a home loan that he has availed. He wants his family to live a comfortable life if he were to have an untimely death. He chooses EFU Life Buy Now's Income Continuation Plan which will ensure an adequate monthly income for his family and also take care of his EMIs.

On 1st March, he pays annual premium of PKR 6,199. Assuming his family makes claim in July after Rahim's unfortunate death, EFU Life will pay PKR 100,000 to them every month from 1st August to 1st July (next year).

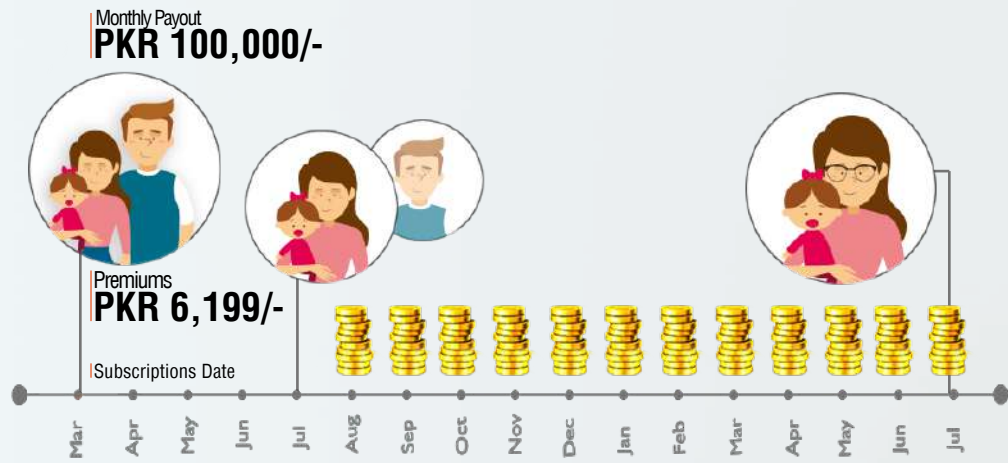
**Life**  
**Just**  
**Got**  
**Better**



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## 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 and 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 Income 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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