HEMAYAH
EFU FAMILY TAKAFUL

takaful bazaar



EFU SEHAT ZAMIN

Introduction:

Takaful Bazaar aims to offer health Takaful products to the general public in Pakistan through its online platform and tele-sales channels, ensuring access to quality healthcare solutions.

EFU Life is proud to present a comprehensive in-patient health insurance product designed for the consumer market. This product offers coverage for expenses related to in-patient hospitalization, day-care surgeries, and certain pre- and post-hospitalization benefits.

The product stands out due to its unique features, including:

- Financial protection against unfortunate illnesses or accidents requiring hospitalization.
- Simple, valuable, and affordable health insurance.
- Peace of mind during unexpected medical emergencies.
- Cashless treatment at over 400+ top-quality hospitals across Pakistan.

EFU Profile

EFU Life is the leading Life and Health Insurer and Family Takaful operator in the private sector of Pakistan. Having started operations in 1992 as the first private sector life insurance company, over a span of 32 years EFU Life has established itself as a trusted brand name in providing all types of financial planning and protection solutions.

The Company markets its business through four primary distribution channels – Sales Force, Bancassurance, Group Life and Group Health Channels. Additionally, EFU Life-WTO offers a wide array of retail, digital and inclusive insurance products, catering to individuals across various income brackets and targeting all segments of the population. The company has maintained a strong customer-oriented approach, ensuring growth through tailored products and a commitment to financial protection.

What will be the scope of the cover?

The product's primary objective is to deliver quality health takaful protection to insured members in case of unexpected illnesses or accidental injuries resulting in hospitalization.

Product Feature:

- Coverage for in-patient hospitalization
- Cashless treatment at 400+ EFU Life network hospitals across Pakistan
- Coverage for day-care procedures
- Accidental Emergency Coverage
- Pre-existing conditions coverage
- Coverage for the entire family – self, spouse, children, and parents
- Maternity expenses (optional)
- Access to EFU mHealth services (optional)
- Simple enrolment
- Affordable and value-for-money health protection

Eligibility Criteria

• Adult Ages: 18 – 64 years (For Self, Family and Parents)
• Once enrolled, the coverage can be continuing up to the age of 80 years
• Children: Newborn shall be enrolled at the time of birth and the coverage starts after 3 months
• For Daughter: 3 Months – Till Marriage
• Maternity Eligibility: 18 – 45 years of age
• Admissible Relations: Plan is only offered for Self with the option to extend coverage to family members including Spouse, children and Parent.

Room Entitlement and Annual limits:

You can choose from General, Semi-Private, or Private room options, each paired with corresponding annual coverage limits of Rs. 100,000, Rs. 250,000, Rs. 500,000, Rs. 750,000 or Rs. 1,000,000 allowing you to select the plan that best suits your healthcare needs and budget.

What will be the coverages for the in-patient hospitalization?

The membership pays for expenses incurred on hospitalization due to Accident and Sickness. The covered In-Patient hospitalization expenses include:

• Room charges as per entitlement
• General nursing services
• ICU / CCU charges
• Physician, specialist, and surgeon fees
• Medicines and laboratory tests
• Operation theatre and anesthetist charges
• Oxygen and blood supplies

TABLE OF BENEFITS :

Features	Bronze	Silver	Gold	Platinum	Titanium
In-patient Hospitalization benefit	100,000	250,000	500,000	750,000	1,000,000
Room Type	General Ward	Semi Private	Private	Private	Private
Day Care Procedures	Covered				
Specialized Investigations	MRI, CT Scan, Thallium Scan, PET Scan and ECHO				
Additional Limit (in case of Hospitalization due to Accident)	25,000	50,000	100,000	150,000	200,000
Emergency Evacuation (Sub Limit)	0	25,000	35,000	50,000	65,000
Pre & Post Hospitalization Expenses	30 days				
Emergency International Coverage	Covered (subject to the availability of basic annual limit)				
Emergency Local Ambulance (Sub Limit)	1,500	2,500	3,500	5,500	7,500
Inadmissible Conditions	Cancer, HIV AIDS				
Exclusions	Standard exclusions apply as mentioned below				
Online Doctor Consultation/Online OPD(Optional)	mHealth				
Pre-existing conditions covered	1st year 25% of Annual Limit 2nd year 50% of Annual Limit 3rd year 100% of Annual Limit				
No Claim Bonus	Additional Percentage of hospitalization limit after 2 years of renewals (subject to no claims) 10% of the Hospitalization Limit				

Benefits of Maternity (Optional)					
Coverage	Bronze	Silver	Gold	Platinum	Titanium
Normal Delivery	50,000	125,000	250,000	375,000	500,000
Complicated/Assisted Delivery or C-Section	100,000	175,000	325,000	500,000	650,000
Contribution Rates	20,600	31,400	39,200	45,700	50,000

mHealth (Optional)					
Coverage	Bronze	Silver	Gold	Platinum	Titanium
Online Doctor Consultation/Online OPD (Optional)	240	240	240	240	240

The Contribution for the Plan is as follows:

The following contribution rates are applicable depending on the age of the Main Participant Member and eligible dependents of the Main Participant Member as per selected variant

Age (Next Birthday)	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
03 Months - 18 Years	7,800	14,400	25,600	26,800	28,200
19 - 29	6,900	10,800	21,300	22,200	23,400
30 - 39	8,300	13,500	22,700	23,900	25,000
40 - 49	9,100	15,800	26,800	28,200	29,600
50 - 54	10,300	16,700	28,600	30,000	31,400
55 - 59	12,100	22,000	33,000	34,400	36,200
60 - 64	14,200	25,400	43,300	45,100	47,400
65 – 69	15,600	27,900	47,600	49,700	52,300
70 - 80	17,200	30,700	52,500	54,800	57,500

Additional Accidental Hospitalization Limit:

If your annual limit is exhausted due to an accidental hospitalization, an extra limit (based on your plan) will be provided for continued treatment. This benefit applies only to accidents listed under “Accidental Hospitalization”.

Daycare procedures:

Day Care Procedures are those in which the patient is hospitalized for few hours during which surgery is performed and then the patient is discharged on the same day. Such as Cataract, Angiography, Endoscopies, Dialysis, etc.

Specialized Investigations:

This Plan covers three important out-patient tests, without having to get hospitalized, helping you manage important diagnostic needs with ease.MRI

- MRI
- CT Scan
- Thallium Scan
- ECHO
- PET Scan

Pre-& Post hospitalization benefit:

Outpatient expenses, including medication, consultations, and diagnostic tests, are covered if they result in a covered inpatient hospitalization within 30 days.

Coverage of Miscellaneous Expenses

Besides the above, some of the other benefits include:

- Local Ambulance Cover
- Emergency Evacuation Cover
- Emergency Accidental Out-Patient (within 48 hours of an accident)
- Emergency Accidental Dental Treatment (for Pain Relief within 48 hours of an accident)

Emergency International Coverage

One of the standout features of our membership is emergency international coverage with reimbursement. We’ll cover your costs based on what you would have paid at a network hospital in Pakistan.

M Health (Tele)

With mHealth (telehealth) facilities, our customers can conveniently connect with doctors for online consultations, without any hassle.

Pre-existing Medical Condition Covered?

With our plan, you enjoy 25% coverage in the 1st year, 50% in the 2nd year, and full 100% from the 3rd year onward of annual limit. (Please note, any pre-existing conditions—such as previous illnesses or injuries known before the policy starts—may be disclosed at the time of enrollment).

Maternity Coverage (Optional)

Available for women aged 18 to 45 years after a 9-month waiting period, this benefit covers expenses for both normal and caesarean deliveries, providing financial support for a safe and worry-free maternity experience.

HEALTH CARD

You will receive a Health Card with your membership that will contain important information about your membership The Health Card will identify you as an EFU Life insured at our Network Hospitals and entitles you to the Credit Facility

Network Hospitals

• EFU Life has a wide network of 390+ approved hospitals across Pakistan, ensuring quality healthcare is always accessible.
• Prominent Network Hospitals:
• Karachi: Aga Khan University Hospital, South City Hospital, OMI, Dr. Ziauddin Hospital, Liaquat

National Hospital

• Islamabad: Shifa International Hospital, Bilal Hospital
• Lahore: Shaukat Khanum Hospital, Fatima Memorial Hospital, Ittefaq Trust Hospital
• Other Cities: Hyderabad, Sukkur, Quetta, Peshawar, Faisalabad, Multan
• For a full list of hospitals, contact our representative or visit: www.efulife.com/branch-locator

Advantages of Network Hospitals

• Access quality treatment without paying upfront
• Direct bill settlement by EFU Life via a simple pre-authorization process
• No financial burden, allowing you to focus fully on recovery

Reimbursement Facility

• If treatment is received outside the network, you can pay first and file claim reimbursement
• Reimbursement is based on reasonable & customary charges comparable to network hospitals
• Network hospitals are recommended for quality care and hassle-free claim settlement

Other Benefits

• 24-Hour Medical Hotline:
Access medical doctors round-the-clock for assistance during emergencies.
(021) 111-338-338

•Customer Service:
Dedicated customer relations staff to provide clarifications and membership support.
(021) 111-4357-00

Integrated Healthcare:

Ensures you receive the most appropriate treatment from the right doctor, following International Medical Guidelines during hospitalization.

Lab Discounts:

Enjoy exclusive discounts of up to 30% at selected labs, reducing the cost of various tests and procedures.

Inadmissible Conditions:

This Plan is not available to people suffering from (pre-existing) Cancer and HIV/AIDS.

Family Enrollment

This membership allows you to include children from 3 months to 18 years of age and adults from 18 to 64 years. Once enrolled, the coverage can be continuing up to the age of 80 years. Age is determined based on the participant's next birthday. Separate contributions will be charged for each member and they will be entitled to an independent annual limit, with benefit levels comparable to the main participant.

General Waiting Period

The General Waiting Period is a 15-day period from the Effective Date of this membership. During this time, expenses for any medical conditions diagnosed will not be covered.

Exclusions:

The following Treatments, events, conditions, activities and their related or consequential expenses are excluded from the Policy, unless specifically agreed upon in writing by the Company:

1. General OPD
2. Any treatment or operation deemed 'medically unnecessary' including plastic surgery, spa treatment, tests or treatments related to fertility, infertility, contraception or sterilization and prostheses, corrective devices and medical appliances not surgically required.
3. Pre-existing conditions are covered up to certain limits as shown in the benefit table.
4. Birth defects or congenital Illness (Congenital illnesses are permanently excluded and will not be covered under pre-existing conditions)
5. Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse and Treatment of any sexually transmitted diseases.
6. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons).
7. Any experimental or unproven Treatment.
8. Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty.
9. Injury or Illness due to Natural Catastrophes, Epidemic, including, but not limited to, flood, earthquake, avalanche and cyclone.
10. Pre-existing Maternity Conditions shall be covered, subject to Nine (09) month waiting period under Maternity Care benefits limits.
11. Fertility/Infertility and related treatments.
12. Any Cosmetic surgeries.
13. Ongoing & Pre-Planned Procedures are not covered.

Membership Cancellation Process under Free Look-In Period

Free Look-in Period is a 14 Day's grace time after receiving the membership documents during which you can understand the terms and conditions of the Plan and evaluate your eligibility to continue the takaful coverage. You may apply for cancellation within the 14 day's Free Look in Period, upon which your contribution amount will be fully refunded, provided no claim is made during the course of the Plan.

Frequently Asked Questions (FAQs):

1. Who can be covered?
Individual, spouse & children (subject to eligibility).

2. What maternity benefits are included?
Yes its, optional Cover normal and C-section delivery. 9-month waiting period applies.

3. Is there a waiting period?
Yes, 15 days general waiting period; only accidental treatments are covered during this time.

4. Is there a free look period?
Yes, 14 days from plan start to review and cancel if desired.

5. Do I pay for treatment costs?
No. Cashless facility at 390+ network hospitals; EFU Life WTO settles bills directly.

6. Are pre-existing conditions covered?
- 1st year: 25% of annual limit
- 2nd year: 50% of annual limit
- 3rd Year onwards 100% of annual limit

7. Is a medical checkup required?
No medical checkup is not required its hassle-free enrolment process.

8. How can I file a claim?
- Cashless: Present your health card at a network hospital
- Reimbursement: Submit medical bills and documents to EFU Life

DISCLAIMER

- This product is underwritten by EFU Life - Window Takaful Operations. It is not guaranteed by Takaful Bazaar or its affiliates and is not a product of Takaful Bazaar. Hence EFU Life - Window Takaful Operations is responsible for all underwriting risk.

- Takaful Bazaar is just a promoter and corporate takaful agent of this product to its valued customers

- All Takaful Claims, charges and payments relating to the Takaful Policies shall be the sole and exclusive responsibility of EFU Life - Window Takaful Operations.

- A description of how the contract works is given in the Participant Membership Documents. This product's brochure only gives a general outline of the product's features and benefits.

- If you have any query regarding your EFU Sehat Zamin you may contact EFU life on below mentioned contact details

Call center: (021) 111-4357-00 & (021) 111-HELP-00 Email: customerrelations@efulife.com

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Shariah Advisor – Islamic Finance and Takaful/Retakaful

المفتی ابراهیم عیسی
خریج الجامعة دارالعلوم کراتشی
المشیر الشرعی للامورالمالیة الاسلامیة

بسم الله الرحمن الرحيم

SHARIAH COMPLIANCE CERTIFICATE

SHARIAH COMPLIANCE CERTIFICATE
UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012
FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – Window Takaful Operations, I certify that I have reviewed the structure of EFU Hemayah Sehat Zamin plan which is based on the Wakalah-Waqf takaful model. I have also examined all relevant processes and documents.

Based on Shariah rulings and to the best of my knowledge and belief, the EFU Hemayah Sehat Zamin plan of EFU Life Assurance Ltd – Window Takaful Operations, investment policy of the Takaful fund, relevant documents and processes are all Shariah compliant.

In my opinion, it is permissible from the Shariah point of view to obtain membership in this plan and benefit from it.

Dated: 30 October, 2026

Mufti Ibrahim Essa
Shariah Advisor

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Shariah Advisor
EFU Life Assurance Limited Window Takaful Operations

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