

Disclaimer

- Anmol Sehat is an insurance product underwritten, issued and subject to the Terms and Conditions set by EFU Life Assurance Limited, an insurance company having its principal office in Pakistan at EFU Life House, Plot No. 112, 8th East Street, Phase 1, DHA, Karachi.
- Anmol Sehat is not a JS Bank Limited product. JS Bank Limited is acting as the distributor of Anmol Sehat on behalf of EFU Life Assurance Limited.
- JS Bank Limited will not be responsible in any manner if your application or claim is rejected by EFU Life Assurance Limited nor will it investigate or provide any opinion on merits of the claim.
- Service charges and taxes will be applicable as per the Bank's "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.

This brochure provides a brief description of the product. Actual coverage will be as per the Terms and Conditions of the policy document. *

*Terms and Conditions apply

Branch Network

Sindh

Karachi
Abul Hasan Isphahani
Bahadurabad
Boat Basin
Bohri Pir
Chase Shaheed-e-Millat
Clifton Block II
Cloth Market
Dehli Colony
DHA 26th Street
DHA Bohri Commercial
DHA Kh-e-Itehad
DHA Kh-e-Shahbaz
DHA Khadda Market
DHA Korangi Road, Phase 1
DHA Phase VIII
DHA Zamzama
Dhoraji
Electronic Market
Federal B. Area
Fisheries
Garden East
Garden West
Gulistan-e-Jauhar
Gulshan Chowranghi
Gulshan-e-Hadeed
Gulshan-e-Iqbal
Hawkesbay Road
Hyderi Market
IBA City Campus
Islamia College
Jheel Park PECHS
Jodia Bazar
Karachi Stock Exchange
Korangi Industrial Area
Landhi
Lucky Star
M. A. Jinnah Road
Malir Cantt
Marriott Road
Nazimabad
New Challi
New Sabzi Mandi
North Karachi Industrial Area
North Nazim
North Nazimabad
Ocean Mall, Clifton
Orangi
Paposh Nagar
Park Towers, Clifton
Progressive Centre, Shahrah-e-Faisal
Regal Chowk, Saddar
Safoora Goth
Shah Faisal Colony
Shaheen Complex
Shahrah-e-Faisal
Shershah
S.I.T.E.
Sohrab Goth
Soldier Bazar
Teen Talwar Clifton
The Center Saddar
Timber Market
U.P. Morr
Urdu Bazar
Hyderabad
Anaj Mandi
Citizen Colony
Cloth Market
DHA
Latifabad
Kohsar
Latifabad Unit No VI
Qasimabad
Saddar Bazar
SITE Hyderabad
Sukkur
IBA Sukkur
Military Road
Shaheed Gunj
Badin
Bhiria City
Chak 41 Jamrao Sanghar
Chamber
Dadu
Dharki
Digri
Ghotki
Golarchi
Jacobabad
Jamshoro
Kandhok
Kashmore
Khairpur
Khipro
Kot Ghulam Muhammad

Kotri

Kunri
Larkana
Maathi
Mehar
Gujrat
Mirpurkhas
Mitthi
Naushehro Feroz
Moro
Nawabshah
Pano Aqi
Sanghar
Sehwan Shareef
Shahdadkot
Shahdadpur
Sheikh Bhirkio
Shikarpur
Sultanabad
Tando Adam
Tando Allahyar
Tando Jam
Tando Muhammad Khan
Thatta
Umerkot
Punjab
Lahore
DHA Airport Road
Allama Iqbal Town
Azam Cloth Market
Badami Bagh
Baghbanpura
Bahria Town
Brandreth Road
Cavalry Ground
Chowburji
Circular Road
College Road
Daroughawala
DHA Phase VI
DHA T-Block
DHA Z-Block
Ferozepur Road
Gulberg
Gulshan Ravi Road
Ichra Bazaar
Johar Town
M. M. Alam Road
McLeod Road
Model Town
Mughalpura
New Garden Town
PCO Road
Raiwind Road
Shadbagh
Shadman Town
Shah Alam Market
Shahdara
State Life Housing Society
Sunder Industrial Estate
The Mall Branch
Timber Market Ravi Road
Upper Mall
Urdu Bazar
Valencia Society
Walton Road
WAPDA Town
Zarrar Shaheed Road
Rawalpindi
AECIS
Bahria Town, Phase 4
Bahria Town, Phase 7
Bank Road
Chaklala Scheme 3
Chakri Road
Falcon Complex Khanna Road
GHQ
Khayaban-e-Sir Syed
Kurri Road
Lalazar Rawalpindi Cantt
Peshawar Road
Raji Bazar
Range Road
RCCI Industrial Estate Rawat
Saidpur Road
Sattelite Town
Faisalabad
Ghulam Mohammad Abad
Grain Market
Gulistan Colony
Karkhana Bazar
Liaquat Road
Satiana Road
Gujranwala
Bark Square
G. T. Road
Sheikhupura Road

Multan

Abdali Road
Bosan Road
Vehari Road
WAPDA Town Phase 1
Gujrat
G. T. Road
Kacheri Chowk
Kasur
Agraw Kasur
Chandni Chowk
Pakpattan
Agraw Pakpattan
Pakpattan
Sialkot
Shahabpura
Sialkot Cantt
Paris Road
Sheikhupura
Agraw Sheikhupura
Sheikhupura Branch
Pattoki
Agraw Alahabad Theeng Morr
Agraw Warbutton
Ali Pur Chatta
Arifwala
Attock
Bahawalpur
Bhakkar
Bhalwal
Bhawalnagar
Burewala
Chah Chand Wala Jampur
Chakwal
Chichawatni
Chiniot
Daska
Dera Ghazi Khan
Depalpur
Dinga
Gagoo Mandi
Ghakkhar Mandi
Gohadpur
Gojra
Gulyana
Harifabad
Haroonabad
Hasilpur
Jalalpur Jattan
Jaranwala
Jauharabad
Jhelum
Jhang
Kachi Jamal Khanpur
Kamoki
Khanewal
Kharian
Lalamusa
Layyah
Lodhran
Mandi Bahauddin
Mandi Faizabad
Mian Chunnoo
Mouza Fadda Maisi
Mouza Gajju Hatta Shujabad
Mouza Ghalwan Alipur
Mouza Parhar Sharqi
Muridke
Muzaffargarh
Nankana Sahib
Narowal
Nekapura Sialkot
Okara
Pir Mahal
Qaboola
Rabwa
Rahim Yar Khan
Mouza chak 72 N/P Rahim Yar Khan
Sadiqabad
Sahiwal
Chak 89 Dist. Sahiwal
Sambrial
Sargodha
Talangan
Taxila
Toba Tek Singh
Ugoki
Vehari
Wazirabad
Wah Cantt
Agraw Chishtian
Khyber Pakhtunkhwa
Peshawar
Dabgari Gardens
G.T. Road
Grain Market

Islamia Road
Karkhano Hayatabad
Naz Cinema
University Road
Dara Adam Khel (FR Kohat)
Abbottabad
Bafa
Bannu
Chakdara
Chitral
D.I. Khan
Dir Upper
Haripur
Mansehra
Mardan
Mattni Changan
Mingora
Nowshera
Shaidu (KPK)
Saleh Khana
Shahkas Khyber Agency
Timergara
Topi
Balochistan
Quetta
M.A. Jinnah Road
Quetta Cantt
Zarghoon Road
Ormara
Dera Murad Jamali
Duki Harnai
Gawadar
Khanozai Pishin
Khuzdar
Loralai
Muslim Bagh
Usta Muhammad
Azad Jammu & Kashmir.
Rajal
Chaksawari
Charhoi
Dadyal
Dina
Hattian
Jatlan
Khui Ratta
Kotli
Mirpur
Muzaffarabad
Naam
Rawalakot
Sehnsa
Seri
Gilgit-Baltistan
Chilas
Gilgit
Skardu
Federal Capital.
B-17
Bera Kahu
Blue Area
DHA Phase 2
E-11
F-7
F-8
F-11 Markaz
F-10
G-11
G-13
G-15
Gulberg Green
I-8
I-9
Islamabad Stock Exchange
Khanna Pul
NPF 0-9, PWD Road
Tarlai
Brahain
Manama



Anmol Sehat



Your Life, Our Priority

Get accidental insurance for when you need it the most.



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0800-011-22 | www.jsbl.com
345 Branches in 172 Cities
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Group Accidental Insurance

JS Bank offers Anmol Sehat, an accidental insurance scheme exclusively designed to provide you with a simple and affordable way of protecting yourself from any unforeseen circumstances leading to death or disability due to an accident. Anmol Sehat is a voluntary cover that is provided on a 24 hour basis, underwritten by EFU Life Assurance Limited. This offer is only available for our JS Elite & JS Elite Plus Customers.

Benefits of Anmol Sehat

Anmol Sehat emphasizes on confidently enjoying your life, while silently protecting your happiness, in case you face the unforeseen situation of an accidental death or a disability. To meet the basic life expenses, Anmol Sehat entitles you to:

- **Accidental Death Benefit:** On death due to an accident the nominated beneficiary will be paid as per the following categories:
 - **Category A:** PKR 3,000,000
 - **Category B:** PKR 1,000,000
- **Permanent Total Disability Benefit:** If the Insured Member becomes permanently and totally disabled due to accidental causes, EFU Life Assurance Limited will pay the sum assured as per the following categories:
 - **Category A:** PKR 3,000,000
 - **Category B:** PKR 1,000,000

Premium Payment for Anmol Sehat

To avail this insurance coverage, you need to pay monthly premium payment for Accidental Insurance Cover as per the following categories:

- **Category A:** PKR 600
- **Category B:** PKR 200

Insurance Coverage Period

This scheme will cover your life for one complete month and is renewable monthly.

Enrollment, Eligibility & Term

- To enroll for Anmol Sehat, you may contact your designated relationship manager or call the UAN number 0800-011-22 to get complete details of enrollment.
- Anmol Sehat is available to anyone between 18 and 59 years of age. However, once enrolled the coverage continues till the age of 60 years upon regular payment of due premiums.
- In case of joint accounts, only the principal account holder will be entitled under this plan.

Exclusions

No benefit will be paid if the death/disability of the Insured Member results directly or indirectly, wholly or partly, as a result of or related to:

- Suicide.
- Intentional self-inflicted injury.
- Participation in any criminal act or violation of law.
- Failure to seek or follow medical advice, taking of alcohol or drugs.
- Heatstroke or sunstroke, poison, gas or fumes.
- Disease and incapacity or bodily injury which existed prior to this insurance.
- Atomic energy explosions of any nature whatsoever.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil

war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization or an industrial dispute.

- 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 & motor cycle sports, including time trials and hill climbs.
- Participating in exercises or operations while serving with either the armed or paramilitary forces or while performing any form of police duty.
- Entering, servicing, operating, traveling in or ascending into or descending from any aircraft or aerial device except as a fare paying passenger on a licensed commercial airline flying on a regular scheduled flight.
- Pregnancy, miscarriage, childbirth or any malignant disease occurring in or related to the female reproductive organs.
- Mental or psychosomatic disorder which is not caused by a physical disease.
- Catastrophes such as floods, epidemics, etc. resulting in 250 or more deaths.
- Human Immunodeficiency Virus (HIV).



Anmol Sehat