



## ADD A COVER TO YOUR PRECAUTIONS

COVID-19 Cover is an affordable insurance plan that provides financial protection to those affected by the COVID-19 medically.



**INDIVIDUAL  
& FAMILY  
COVERAGE OPTIONS**



**REIMBURSEMENT  
OF DIAGNOSTIC  
TEST**



**HOSPITALIZATION  
COVERAGE  
(ALL HOSPITALS  
INCLUDED)**



**DEATH BENEFIT**

Pre-underwritten by EFU Life Insurance

Terms & Conditions Apply

COVID-19 Cover has been specifically designed to provide financial protection to those affected by COVID-19.

### **What does this plan cover?**

COVID-19 Cover is a short-term protection plan that provides coverage starting from the reimbursement of diagnosis test (in case of positive result) and hospitalization due to the disease. Moreover, in the unfortunate event of demise of the assured person due to the disease, his/her family are provided with a lump sum amount as per the selected plan variant. This plan is available for individual and family coverages.



## What do I have to pay and what will be the benefit?

You can choose from the following plan variants for coverage against COVID-19:

### Individual:

Variants	COVID-19 Test Actual Reimbursement	Daily Hospital Cash Benefit	Death Benefit	Premium*
Bronze	5,000	2,500	50,000	1,400
Silver	5,000	5,000	100,000	2,700
Gold	5,000	10,000	200,000	5,300
Platinum	5,000	15,000	300,000	7,900

All values are in PKR.

\* Premium is for 3 months.

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

Actual test reimbursement benefit is PKR 5,000 per person in case of individual cover up to a maximum of PKR 30,000 per family.

### Family:

Variants	COVID-19 Test Actual Reimbursement	Daily Hospital Cash Benefit	Death Benefit	Premium*
Bronze	30,000	2,500	50,000	6,200
Silver	30,000	5,000	100,000	12,300
Gold	30,000	10,000	200,000	24,500
Platinum	30,000	15,000	300,000	37,000

All values are in PKR.

## What does Waiting Period mean?

Waiting Period, also called elimination period, is the amount of time after which the coverage of the policy will commence. We have embedded a fourteen (14) days' Waiting Period, which means your cover will start after fourteen (14) days of your policy purchase.



### **What is not covered by COVID-19 Cover?**

- a) Pre-existing COVID-19 condition prior to the purchase of the COVID-19 Cover
- b) Claims happening outside Pakistan
- c) Claims arising during waiting period

### **Are there any other important details that I need to be aware of?**

Following are the important details that you should know prior to purchasing this plan:

- a) Policy Term: 3 months
- b) Enrollment Age (Individual): 18 to 60 years
- c) Minimum Enrollment Age (Unmarried Children): 6 months to 22 years
- d) No restrictions of panel hospitals
- e) Coverage available for death and hospitalization in Pakistan only
- f) Waiting Period: 14 days
- g) Coverage Options: Individual and Family
- h) Death Benefit: Payable only for members aged 18 and above
- i) Free Look period: 7 days start from the date the premium is deducted from customer's account, which will include receipt of policy documents by the customer.

### **When will my policy term start?**

Policy Term will start when the premium gets debited from your HABIBMETRO account. A confirmation SMS notifying the same will be sent by EFU Life.

### **How to contact in case of Cancellation or Claim?**

Cancellation can be requested, or claims can be intimated by either contacting EFU Life or HABIBMETRO BANK.

### **EFU Life Assurance (EFU Life):**

- Contact Number: 021-111-EFU-111 (021-111-338-111)
- Claims Helpline: 051-8466-466
- Email: gbdsmallticket@efulife.com
- Address: Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan

### **Habib Metropolitan Bank (HMB):**

- Contact Number: 021-111-142-242

### **What document will be required for claim?**

#### ***For Diagnosis Test Benefit:***

- 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

**Disclaimer:**

COVID-19 Cover is a pre-underwritten product, issued and subject to the terms and conditions set by EFU Life, having its principal office at Plot 112, 8th East Street, DHA Phase I, Karachi, Pakistan – 75500. COVID-19 Cover is only the name of the product and does not, in any way, indicate the quality of the product. Bank is acting as corporate insurance agent for COVID-19 Cover on behalf of EFU Life. The Bank will not be responsible in any manner if your application(s) or claim(s) are rejected by EFU Life nor will investigate or provide any opinion on merits of the claim.

