

Coverage Term:

- 3 months

Exclusions:

- Pre-existing Covid-19 condition prior to purchase of the plan
- Claims outside Pakistan
- Claims arising during waiting period

How to Claim?

All claim(s) will require evidence of claim(s) and proof of age of the covered member in case of term life. The customer may email at claims@efulife.com or call directly at 051-8466-466 to file the claim(s) and inquire about further claim processing requirements.

Disclaimer:

Covid-19 Tahaffuz is 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 Tahaffuz 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 of the Covid-19 Tahaffuz Plans on behalf of EFU Life. Bank will not be responsible in any manner if your application or claim is rejected by EFU Life nor will investigate or provide any opinion on merits of the claim.

Branch Network

Sindh Karachi Abul Hasan Isphani Road AWTI 1, Chundrigar Bahadurabad Boat Basin Bohra Pir Chase Shaheed-e-Millat Clifton Block 2 Cloth Market Delhi Colony DHA 26th Street DHA Khadda Market DHA Kh-e-Bokhari DHA Kh-e-Ittehad DHA Kh-e-Shahbaz DHA Korangi Road Phase I DHA Phase 8 DHA Zamzama Dhoraji Electronic Market F.B. Area Fisheries Garden East Garden West Gulistan-e-Jauhar Gulshan Chowrangji Gulshan-e-Hadeed Gulshan-e-Iqbal Hawkesbury Road Hydeli Market IBA City Campus Islamia College Jheel Park Jodia Bazar Karachi Stock Exchange Building 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 Nagier North Nazimabad Ocean Tower Orangi Town Papsosh Nagar Park Towers Clifton Progressive Centre, Shahrah-e-Faisal Regal Chowk Sadder Safonora Goth Shah Faisal Colony Shaheen Complex Shahrah-e-Faisal Shershah SITE Sohrab Goth Soldier Bazar Teen Talwar Clifton The Center Sadder Timber Market UP Meer Ibrahim Hydeli Karachi	Kunri Larkana Maafi Mehar Mirpur Khas Mithi Moro Naushehro Feroz Nawabshah Pano Aqil Sanghar Sehwan Shareef Shahdadkot Shahdadaipur Sheikh Bhindro Shikarpur Sultanabad Tando Adam Tando Allah Yaar Tando Jam Tando Muhammad Khan Thatta Umer Kot Punjab Lahore Allama Iqbal Town Azam Cloth Market Badami Bagh Baghbanpura Bahria Town Brandreth Road Candry Ground Chowbraji Circular Road College Road Daroughawala DHA Airport Road DHA Phase VII DHA T-Block Dha Y-Block Ferozpur Road Galberg Gulshan Ravi Ichra Bazar Johar Town M.M. Alam Road McLeod Road Model Town Mughalpura New Garden Town PECO Road Rainwind Road Shadbagh Shadman Town Shah Alam Market Shahkara State Life Housing Society Sunder Industrial Estate The Mall Timber Market Ravi Road Upper Mall Urdu Bazar Valencia Society Walton Road WAPDA Town Zarar Shaheed Road	WAPDA Town Phase 1 Gujrat G.T. Road Kachheri Chowk Kasur Agrow Kasur Kasur Sahiwal Adda Nurpur Chak 89 Dist. Sahiwal Sahiwal Sialkot Azo Shaheed Road Kashmir Road Paris Road Shahabpura Sheikhupura Agrow Sheikhupura Sheikhupura Agrow Allahabad Theeng Merr Agrow Chishtian Agrow Warburton Alipur Chatta Arifwala Attock Bahawalpur Bhakkar Bhalwal Bahawalnagar Burewala Chah Chand Wala Jampur Chakwal Chichawatni Chiniot Dahranwala Chishtian Daska Depalpur Dera Ghazi Khan Dinga Gagoo Mandi Ghakar Mandi Gohadpur Gojra Guliyana Harifabad Haroonabad Hasilpur Jalapur Jattan Jaranwala Jaubharabad Jhelum Jhang Kachi Jamal Khanpur Kamoki Khanewal Kharian Lala Musa Layyah Lodhran Ludan Road Burewala Mouza Fadda (Malki) Mandi Bahaudin Mandi Faizabad Mian Chunnoo Mouza Gajji Hatta Shujabud Mouza Ghalwan Alipur Mouza Parhar Sharqi Muridke Muzaffargarh Nankana Sahib Narowal Nekapura Sialkot Okara Paikpattan Partokki Pir Mahal Qaboola Rabwa Mouza Chak 72 N/P Rahimyar Khan Sadiqabad Sambrial Sargodha Talagang Taxila Toba Tek Singh Ugoki Vehari Wah Cantt Wazirabad Charsadda Tausna Sharif DG Khan KPK Peshawar Dabgan Garden Fakhr-e-Alam Grain Market G.T. Road	Karkhano Market Naz Cinema University Road Wasil Colony Ring Road Paradinar Abbottabad Bafa Bannu Chakdara Chitral Darra Adam Khel (FR Kohat) D.I. Khan Dir Haripur Mansehra Mardan Matiari Changan Mingora Nowshera Saleh Khana Shaidu (NWFP), Nowshera Shakas Timergara Topi Balochistan Quetta M.A. Jinnah Road Quetta Cantt Zarghoon Road Zhob Balochistan Choharmal Turbat Dera Murad Jamali Dukki Gwadar Khanouzi Khuzdar Loralai Muslim Bagh Ormara Usta Muhammad Azad Jammu & Kashmir Bagh Chaksowari Charhoi Dadyal Dina Hattian Jattan Khul Ratta Kotli Mirpur Muzaffarabad Nasir Rawalakot Sehens Seri Gilgit Baltistan Chilas Gilgit Skardu Federal Capital Barakahu Blue Area DHA Phase 2 E-11 Markaz Falcon Complex F-10 Markaz F-7 Markaz F-8 Markaz F-11 Markaz G-11 Markaz G-13 Markaz G-15 Markaz Gulberg Green I-8 Markaz I-9 Markaz Islamabad Stock Exchange Khanna Pul NPF 0-9, PWD Road Tarlai B-17 G-8 Markaz FATA Ghlanai Mohmand Agency Bahrain Manama
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Fight COVID 19
For a Healthier, Happier Pakistan

JS Bank offers COVID 19 Tahaffuz, an insurance scheme designed to provide coverage against COVID 19. COVID 19 Tahaffuz provides an insurance plan, which focuses on your own health and well-being as well as your family's. It provides comfort, protection and financial relief in case you contract the virus. The product is underwritten by EFU Life Assurance Limited and is only available for the account holders of JS Bank.

COVID 19 Tahaffuz provides coverage for diagnostic tests, hospitalization benefits and term life protection.

The diagnostic test benefit is based on actual test costs. This allows you to get yourself examined at an early stage, allowing for rapid detection and early treatment.

Hospitalization coverage provides daily reimbursement of hospitalization cost for Covid-19 patients. Fixed daily benefit is provided as per the number of selected units, allowing you to get the best treatment without worrying about the hospital bill.

Nothing in this world can ease the pain of losing a loved one. The loss of a breadwinner can also push a family into financial crisis. To mitigate this risk, this plan also provides Term Life benefit as per the number of units selected by the insured member, and in case of demise, the beneficiaries of the insured person will be provided with the lump sum amount to ease their financial burden.

Benefits and Premium:

For complete details about the plan, please refer to the tables given below:

COVID-19 Tahaffuz-Individual				
Unit(s)	Actual Test Rembursement Benefit*	Daily Hospital Cash Benefit	Term Life Benefit**	Permium
		(Per day)		
1	5,000	1,000	25,000	550
2	5,000	2,000	50,000	1,100
3	5,000	3,000	75,000	1,650
4	5,000	4,000	100,000	2,200
5	5,000	5,000	125,000	2,750
6	5,000	6,000	150,000	3,300
7	5,000	7,000	175,000	3,850
8	5,000	8,000	200,000	4,400
9	5,000	9,000	225,000	4,950
10	5,000	10,000	250,000	5,500

COVID-19 Tahaffuz-Family				
Unit(s)	Actual Test Rembursement Benefit*	Daily Hospital Cash Benefit	Term Life Benefit**	Permium
		(Per day)		
1	30,000	1,000	25,000	2,500
2	30,000	2,000	50,000	5,000
3	30,000	3,000	75,000	7,500
4	30,000	4,000	100,000	10,000
5	30,000	5,000	125,000	12,500
6	30,000	6,000	150,000	15,000
7	30,000	7,000	175,000	17,500
8	30,000	8,000	200,000	20,000
9	30,000	9,000	225,000	22,500
10	30,000	10,000	250,000	25,000

You can avail a maximum of 10 units from either individual or family plan as per your ease.

*In case of individual plan, the maximum reimbursement benefit will be Rs. 5,000, irrespective of the number of acquired units.

*In case of family plan, the maximum reimbursement benefit will be Rs. 30,000, irrespective of the number of acquired units.

**Term Life benefit will only be provided for adult members of the family (18 years or above).

In order to further facilitate our valued customers, we have added a 7-day free look period. This means you may cancel your plan within 7 days of purchasing a policy if you are unsatisfied with it, and also receive a full refund of the paid premium.

Eligibility Criteria:

- For adults: 18 to 60 years
- For children (unmarried): Minimum age is 6 months
- Family coverage: Dependents of covered member (spouse and children).

Key Details:

- No restrictions of panel hospitals
- Coverage available for death and hospitalization in Pakistan only
- Waiting Period: 14 days
- Free look period: 7 Days
- Coverage Options: Individual and Family
- Gap between successive hospitalizations: 30 days