



Soneri Bank  
Roshan Har Qadam



# EFU RAHBAR

Complete Cover Plan

Soneri Bank offers you a comprehensive plan that acts like a shield for both your health and your life. Where, in case of death due to any cause (natural or accidental) a lump sum amount will be provided to your loved ones, in case of hospitalization a daily hospital cash benefit will be provided to cover the per day expense of hospitalization and in case of ICU confinement, the daily hospital cash benefit will be doubled. This plan also features the value-added benefit of income continuation for your loved ones to keep them financially protected in case, God forbid, you are no more with them. It provides a fixed monthly income for the period of one year to the beneficiaries so they can lead their lives peacefully. This plan is underwritten by EFU Life Assurance Limited and marketed by Soneri Bank.

### What are the benefits of the plan?

Following variants of the plan are available:

Category	Term Life Benefit	Daily Hospital Cash Benefit	ICU Benefit	Income Continuation Benefit	Annual Premium
		Per Day	Per Day		
Bronze	200,000	2,000	4,000	20,000	4,000
Silver	250,000	3,000	6,000	50,000	6,000
Gold	500,000	4,000	8,000	50,000	8,000
Platinum	750,000	5,000	10,000	50,000	10,000

All amounts are in PKR

### At what age can I get enrolled in the plan?

You can enroll in the plan from the age of 18 years till you are 64 years old and this plan will keep you protected until you attain 65 years of age.

### What are the events covered under this plan?

This plan provides coverage for Death due to any cause and in the event of hospitalization due to any cause (illness and accident).

### For how long will this plan keep me protected?

This is an annually renewable plan which

provides you the full coverage for the period/term of one year.

### **What is not covered by this plan?**

Following are the exclusions for the plan which includes:

For Hospital Cash

a) Pre-existing condition which includes disease and incapacity or bodily injury which existed prior to this coverage to be covered after 90 days from the enrollment date

b) Treatment related to Dental, Pregnancy, miscarriage, childbirth, abortion or any-malignant disease occurring in or in connection with the female reproductive organs

c) Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse and treatment of any sexually transmitted diseases and Injuries as a result of an illegal act of the covered person

For Death Benefit (Term life and Income Continuation Benefit):

a) Intentional self-inflicted injury, suicide, participation in any criminal act, violation of law

b) Pre-existing condition which includes disease and incapacity or bodily injury which existed prior to this coverage to be covered after 90 days from the enrollment date

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

Sure, you must be aware of the following:

a) Elimination Period:

- i. Due to Sickness: 15 days
- ii. Due to Accident: No waiting period

b) Free Look Period: 30 days

c) Confinement Limit per year: 180 days

d) Hospitalization for 24 hours

e) Income Continuation Benefit will be paid for a consecutive period of 12 months

## **What if I feel unsatisfied with the plan?**

If you feel unsatisfied with the plan, there is a thirty (30) days free look period in which you can cancel the plan and get your paid premium back. But, remember, insurer or bank will not entertain any refund request(s) after the free look period, however plan can be cancelled at any time.

## **What does elimination period mean?**

Elimination period also called waiting period, is the amount of time after which the coverage of the policy will commence. We have embedded fifteen (15) days waiting period for hospital cash which means, your cover will start after the fifteen (15) days of your policy purchase. However, there is no elimination period in case of accidental claim.

## How to Claim?

The customer can call EFU Life directly at 111-EFU-111 (111-338-111) or call at our dedicated claim helpline: 051-8466-463 you can email at [claims@efulife.com](mailto:claims@efulife.com) or may contact Soneri Bank's helpline 021-111-766-374 to lodge and initiate the claim(s). EFU Life representative will then guide you on claim document requirements and next steps to process the claim.

## Disclaimer:

EFU Rahbar - Complete Cover Plan 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. Bank is acting as corporate insurance agent for the plans on behalf of EFU Life. Bank will not be responsible in any manner for your application(s) or claim(s) settlement.