



**Soneri Bank**  
Roshan Har Qadam



# **EFU RAHBAR**

## **Health Cover Plan**

A good health is always the greatest wealth. We believe, access to basic and quality health facility should not be a luxury and everyone must have access to medical attention in times of need. Keeping the view, Soneri Bank offers you EFU Rahbar - Health Cover, which provides an umbrella in the times of illness and accidental medical needs. This plan provides daily hospital cash benefit for the per day of hospitalization and in case of ICU confinement, the daily benefit is doubled automatically. Moreover, accidental medical reimbursement benefit is also added to provide actual reimbursement of medical expenses occurring due to accident up to a stated maximum annual limit. One of the key benefits of the plan is that there is no panel hospital confinement in any case, which provides greater benefit to you to access the best health care facility whenever and wherever required.

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	Daily Hospital Cash Benefit	Daily Benefit for ICU	Accidental Medical Reimbursement	Annual Premium
Silver	4,000	8,000	30,000	4,000
Gold	5,000	10,000	35,000	5,000
Platinum	7,000	14,000	40,000	7,000

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 coverages for Hospitalization, and accidental medical reimbursement needs.

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

This is an annual 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 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 Accidental Medical Reimbursement

a) Any Pre-existing Conditions contracted due to accident or bodily injury prior to commencement of cover under this policy to be covered after 90 days from the enrollment date

b) Willful self-inflicted injury while sane or insane, attempt to murder or unreasonable failure to seek

or follow medical advice, effect of alcohol or any drug, poison, gas or fumes, voluntarily or involuntarily taken

### **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

### **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 premium paid 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 the next step to process claims.

## Disclaimer:

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