



Soneri Bank
Roshan Har Qadam



RAHBAR

Covid-19 Assure

The pandemic crisis of Covid-19 has gripped the world unexpectedly and has affected millions around the world and Pakistan's situation is no exception. Therefore, Soneri Bank offers you a complete umbrella of coverage with Rahbar - Covid-19 Assure, starting from the reimbursement of diagnosis test in case of positive test and hospitalization due to disease. Moreover, if God forbid the assured person passes away from the disease, the family will be provided with a lump sum amount as per the selected unit. This plan is available for both, individual and family coverage to add more value in your life.

What are the benefits of the plan?

Following variants of the plan are available:

Units	Actual Diagnostic Test Benefit	Daily Hospital Benefit	Term Life benefit**	Premium (3 months)	
		Per Day		Individual	Family
Silver	5,000*	5,000	125,000	3,000	12,500
Gold	5,000*	7000	175,000	4,000	17,500
Platinum	5,000*	10,000	250,000	5,500	25,000

*5,000 per person (in case of individual cover) up to maximum of 30,000 per family

**This benefit will be payable to members above 18 years of age.

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 60 years old. For children (unmarried) under Family Cover minimum applicable age is 6 months.

What are the events covered under this plan?

This plan provides coverages for diagnostic test (positive for Covid-19), hospitalization and death due to Covid-19.

Till when will this plan keep me protected?

This is a 3-month plan which provides you the coverage for the period/term of 3 months.

What is not covered by this plan?

Following are the exclusions:

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

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

Sure, you must be aware of the following:

- a) Actual test reimbursement benefit is Rs. 5,000 per person (in case of individual cover) up to maximum of Rs. 30,000 per family
- b) Term Life benefit will be payable to members above 18 years of age.
- c) No restrictions of panel hospitals
- d) Coverage available for death and hospitalization in Pakistan only
- e) Waiting Period: 14 days
- f) Coverage Term: 3 months
- g) Coverage Options: Individual and Family

What if I feel unsatisfied with the plan?

If you feel unsatisfied with the plan, there is a seven (7) 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 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.

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 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 step to process claim.

Disclaimer:

Rahbar - Covid-19 Assure 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).