



Secure your family's future by subscribing to EFU Hospital Plan and EFU Zindagi Plan. These plans provide a simple and affordable way to protect your family against any financial risks associated with life as death and hospitalization, keeping your loved ones safe from any financial uncertainty.

These plans are underwritten by EFU Life Assurance Ltd and marketed by Waada Digital.

Product Features:

- Financial protection in case of Hospitalization and Death
- Visit any registered medical facility of your choice in Pakistan as there is no condition for panel hospitals
- Simple and easy to understand coverage
- Digital and efficient claim processing
- 14 Day Free Look/Refund Period

EFU ZINDAGI PLAN

Coverage & Premium:

Unit	Lump Sum Death Benefit	Annual Premium
1	100,000	500
2	200,000	1,000
3	300,000	1,500
4	400,000	2,500
5	500,000	3,000
6	600,000	3,500
7	700,000	4,500
8	800,000	5,000
9	900,000	5,500
10	1,000,000	6,000

All amounts in PKR

- **Eligibility Criteria:**
 - Eligible Age: 18 – 60
 - Coverage Age: 18 – 61
- **Plan Term:** 1 Year
- **Covered Event:** Death
- **Waiting/No claim Period:** 30 days
- **Free Look/Refund Period:** 14 Days

EFU HOSPITAL PLAN

Coverage & Premium:

Unit	Daily Hospitalization Allowance	Daily ICU Allowance	Annual Premium
1	1,000	2,000	500
2	2,000	4,000	1,000
3	3,000	6,000	1,500
4	4,000	8,000	2,500
5	5,000	10,000	3,000
6	6,000	12,000	3,500
7	7,000	14,000	4,500
8	8,000	16,000	5,000
9	9,000	18,000	5,500
10	10,000	20,000	6,000

All amounts in PKR

- **Eligibility Criteria:**
 - Eligible Age: 18 – 60
 - Coverage Age: 18 – 61
- **Plan Term:** 1 Year
- **Maximum hospitalization days covered in a Year:** 30 days.
- **Maximum consecutive hospitalization Days in a Year:** 15 days.
- **Elimination Period for Sickness:** 30 days.
- **Gap Between Successive Hospitalization:** 30 days

What is not Covered?

For Death Benefit:

- Suicide or Self-Inflicted Injury
- Death due to any pre-existing conditions
- Death during the waiting Period

For Hospital Cash Benefit:

- Any Pre-existing Conditions
- Claim during the waiting period
- Pregnancy, childbirth, abortion and any complication thereof
- Willful self-inflicted injury while sane or insane or unreasonable failure to seek or follow medical advice, effect of alcohol or any drug, poison, gas or fumes, voluntarily or involuntarily taken.

How to Claim?

Waada

To intimate claim, the assured or beneficiary can contact Waada Digital at **042-33339292** or Email at **claims@waada.pk** to lodge and initiate the claim(s). Waada representative will then guide the claimant on claim document requirements and next steps to process claim.

EFU Life Assurance

The assured or beneficiary can also directly contact EFU Life at **021-111-338-111** or Email at **claims@efulife.com** to lodge and intimate the claim.

Disclaimer: EFU Hospital plan and EFU Zindagi plan are 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, EFU Hospital plan and EFU Zindagi plan are only the name of the products and does not, in any way, indicate the quality of the products. Waada Digital is acting as corporate insurance agent for the plans on behalf of EFU Life. Waada Digital 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.