BASIC FACT SHEET
بنیادی حقائق شیٹ

1. The product you have purchased is below:

آپ نے جو پروڈکٹ خریدی ہے وہ ہے:

- **Muhaffiz Plan –** A protection plan that offers coverage in case of Death or unfortunate cases of loss sustained due to Accidental Permanent Total Disability. (Subject to exclusions)
- Enrollment Age: **18 to 64 years of age**
- Coverage Age: **18 to 65 years**
- Policy Term: Daily, Monthly, and Yearly
- The plan will be renewed for a maximum of 5 years or until the insured reaches the maximum covered age, whichever occurs first.
- Payment Mode**: Daily & Monthly (Auto Payment Deduction)**, and Yearly
- **Free Look: 30 days (Applicable for Yearly policy terms)**
- **The Company will settle the claim directly with the insured customer/ his or her legal heirs within fifteen working days from the date of receipt of complete claim documents.**
- Service will be auto unsubscribed after 90 days of continuous nonpayment.
- If the product price changes, the new rates will apply equally to all policy holders.
- By subscribing to this service, you explicitly consent to the sharing of your personal data with a third-party insurance company.

2. Auto-Renewal and Payment Terms
   - All plans shall automatically renew for a period of five (5) years (where applicable).
   - You can unsubscribe your plan anytime from the easypaisa app or by calling the Easypaisa Digital Bank helpline 3737.
   - The 6 month and annual plans can be reversed within 15 days of subscription for Health plans and 30 days for Life plans. If you unsubscribe within this period, you will get your full amount refunded.
   - Your next renewal payment will be automatically debited between the 1st-10th, 11th-20th, or 21st-30th of the month, based on your assigned billing cycle.
   - A pre-payment notification will be sent at least three (3) days prior to your next periodic deduction date on monthly basis.
   - No worries if your renewal payment gets delayed, you'll still be covered and can make a claim.

محافظ پلان پاورڈ بائی ای ایف یو لائف۔ ایک تحفظاتی پلان جو حادثاتی وفات یا حادثاتی مستقل مکمل معذوری کی صورت میں پہنچنے والے نقصان کے ناگہانی حالات میں تحفظ پیش کرتا ہے (استثنیات سے مشروط)۔

اندراج کی عمر: 18 سے 64 سال تحفظ کی

عمر: 18 سے 65 سال

پالیسی کی مدّت: ماہانہ سالانہ اور روزانہ

پلان کی تجدید زیادہ سے زیادہ 5 سال کے لیے کی جائے گی یا جب تک کہ بیمہ شدہ زیادہ سے زیادہ کور کی عمر تک نہ پہنچ جائے، (جو بھی پہلے ہو)۔

ادائیگی کا طریقہ: **یومیہ اور ماہانہ (خودکار ادائیگی کی کٹوتی)**، ششماہی اور سالانہ

غور و فکر کا دورانیہ: 30 دن (سالانہ پالیسی کی مدّتوں پر قابل اطلاق)

کمپنی براہ راست بیمہ دار/بیمہ دار کے قانونی وارثوں سے، کلیم کی مکمل دستاویزات وصول ہونے کے تاریخ سے 15 کارِ ایّام کے اندر براہ راست کلیم کا تصفیہ کرے گی.

گی جائے ہو سبسکرائب ان بخود خود سروس بعد کے دنوں 90 کے ادائیگی عدم مسلسل

اگر مصنوعات کی قیمت میں تبدیلی ہوتی ہے تو ، نئی شرحیں تمام پالیسی ہولڈرز پر یکساں طور پر الگو ہوں گی۔

اس سروس کو سبسکرائب کرنے کے ذریعے، آپ واضح طور پر اپنی ذاتی معلومات ایک تیسری پارٹی انشورنس کمپنی کے ساتھ شیئر کرنے کی اجازت دیتے ہیں۔

آٹو رینیول اور ادائیگی کی شرائط

تمام پلان (جہاں لاگو ہوں)، خود بخود 5 پانچ سال تک دوبارہ جاری ہوتے رہیں گے۔

آپ کسی بھی وقت اپنا پلان ایزی پیسہ ایپ سے یا ایزی پیسہ ہیلپ لائن 3737 پر کال کر کے ان سبسکرائب کر سکتے ہیں۔

چھ (6)ماہ اور سالانہ پلانز کو سبسکرپشن کے بعد ہیلتھ پلانز کے لیے 15 دنوں کے اندر اور لائف پلانز کے لیے 30 دنوں کے اندر منسوخ کیا جا سکتا ہے۔ اگر آپ اس مدت کے اندر ان سبسکرائب کرتے ہیں، تو آپ کو مکمل رقم

واپس کر دی جائے گی۔

آپ کی اگلی ادائیگی آپ کے مقررہ ادائیگی کے شیڈول کے مطابق ہر ماہ 1 سے 10، 11 سے 20، یا 21 سے 30 تاریخ کے درمیان خود بخود کٹ جائے گی۔

ماہانہ بنیادوں پر اگلی قسط کی کٹوتی کی تاریخ سے کم از کم تین (3)دن پہلے پیشگی ادائیگی کا نوٹیفکیشن بھیجا جائے گا۔

اگر آپ کی رینیول کی ادائیگی میں تاخیر بھی ہو جائے تو فکر کی کوئی بات نہیں، آپ کی کوریج جاری رہے گی اور آپ کلیم بھی کر سکیں گے۔

The Provisions and Conditions Document (attached) issued by EFU Life will govern the actual coverage of the policy.

ای ایف یو لائف کی طرف سے جاری کردہ شرائط وضوابط دستاویز(منسلک) پالیسی کے اصل تحفظ کی نگرانی کریں گی۔

3. For avoidance of doubt, the Takaful product(s) being marketed and sold by Easypaisa Digital Bank hereunder are solely the products of EFU Life, and Easypaisa Digital Bank is merely acting in the capacity of a corporate insurance agent of EFU Life in connection with the offer of such products. The Plan is neither Bank deposits nor the obligations of the Bank and Easypaisa Digital Bank shall not be liable in connection with the performance of such product, or any loss suffered by the insured member resulting from EFU Life's processing and/or repudiation of any claim under the plan.

کسی شک کو رفع کرنے کے لئے ایزی پیسہ ڈیجیٹل بینک کی طرف سے مارکیٹ کی جانے والی اور فروخت کی جانے والی تکافل پروڈکٹ (پروڈکٹس) مکمل طور ای ایف یو لائف-WTO کی پروڈکٹ ہیں اور ایزی پیسہ ڈیجیٹل بینک ایسی پروڈکٹس کی پیشکش کے سلسلے میں صرف ای ایف یو لائف-WTO کے کارپوریٹ انشورنس ایجنٹ کی حیثیت میں کام کر رہا ہے۔ یہ پلان نہ ہی کوئی بینک ڈپازٹ ہے اور نہ ہی ای ایف یو لائف-WTO اور ایزی پیسہ ڈیجیٹل بینک اس طرح کی پروڈکٹ کی کارکردگی یا ای ایف یو لائف-WTO کے طریقہ کار اور/یا پلان کے تحت کسی بھی کلیم کی تردید کے نتیجے میں صارف کو ہونے والے کسی نقصان کے سلسلے میں ذمہ دار نہیں ہوگا۔

4. **Muhaffiz Plan:** is offering following benefits and premium modes:

Plan	Accidental Death & Disability Benefit	Term Takaful	Accidental Medical Reimbursement	Daily Premium (Auto Deduction)	Monthly Premium (Auto Deduction)	Yearly Premium
A	Rs 400,000	Rs 200,000	Rs 20,000	Rs 2.5	Rs 75	Rs 900
B	Rs 800,000	Rs 400,000	Rs 40,000	Rs 5	Rs 150	Rs 1,800

محافظ پلان پاورڈ بائی ای ایف یو لائف درج ذیل فوائد اور پریمیم کی ادائیگی کے طریقے پیش کر رہا ہے:

Plan	Accidental Death & Disability Benefit	Term Takaful	Accidental Medical Reimbursement	Daily Premium (Auto Deduction)	Monthly Premium (Auto Deduction)	Yearly Premium
A	Rs 400,000	Rs 200,000	Rs 20,000	Rs 2.5	Rs 75	Rs 900
B	Rs 800,000	Rs 400,000	Rs 40,000	Rs 5	Rs 150	Rs 1,800

5. You will receive SMS notification upon Enrollment & Premium Deduction.

آپ کو اندراج اور پریمیئم کی کٹوتی پر ایس ایم ایس کے ذریعے اطلاع حاصل ہوگی۔

.5 **Its hereby clarified that for any complaint related to this policy, you can contact EFU Life at** gbd@efulife.com or at **111-EFU-111** and Easypaisa Digital Bank dial **3737** or at **(92 - 42) 111-003-737** for further details you can also visit Easypaisa Digital Bank website at www.easypaisa.com.pk

اس بات کی وضاحت کی جاتی ہے کہ اس پالیسی سے متعلق کسی بھی شکایت کے لئے آپ gbd@efulife.com یا 111-EFU-111 پر ای ایف یو لائف سے اور ایزی پیسہ ڈیجیٹل بینک سے 3737 ملا کر یا 737-003-111(42-92) پر رابطہ کر سکتے ہیں۔ مزید تفصیلات کے لئے آپ ایزی پیسہ ڈیجیٹل بینک کی ویب سائٹ www.easypaisa.com.pk بھی ملاحظہ کر سکتے ہیں۔

GROUP FAMILY TAKAFUL SCHEME
Participant's Membership Document (PMD)
GENERAL PROVISIONS

Preamble:

This is to acknowledge that the applicant (hereinafter called the 'Participant'), having submitted the Application Form along with the associated documents and undertaking to pay the Takaful Contribution, as more fully described in the Participant's Specific Schedule (hereinafter referred to as the "PSS") attached hereto:

i. *is accepted, as per the PSS as a member of the Group Family Participants' Takaful Fund (hereinafter referred to as the 'GFPTF') operated by EFU Life Assurance Ltd. (hereinafter referred to as the 'Window Takaful Operator') under EFU Family Takaful Waqf Fund (hereinafter referred to as the 'Waqf Fund').*

ii. *Being a member of the GFPTF, the Participant is acknowledged as a beneficiary of the benefits declared by the GFPTF from time to time under this PMD; in accordance with the Waqf Deed and the Participant Takaful Fund (PTF) Policies. The PTF Rules are available at the Head Office of the Window Takaful Operator.*

iii. *Subject to the Participant continuing as a member of the GFPTF and complying with its undertaking and the declarations made in the Application Form, the Participant/Designated Nominee will be paid by the GFPTF as one of its beneficiaries against the Takaful Benefits, in the manner and to the extent as stated hereunder.*

iv. *No payment in respect of any Contribution shall be deemed to be payment to the Waqf Fund operated by Window Takaful Operator unless a printed form of receipt for the same, signed by an official of the Takaful Operator, shall have been given to the Participant.*

v. *Notwithstanding anything above, cover under this PMD shall not commence until the Contribution, as stated in the PSS hereof, has been paid or guaranteed to be paid in the manner as stated in the PSS or as expressly agreed and stated therein.*

Therefore, this PMD witnessed that this Membership shall at all times and under all circumstances be subject to the Conditions and Stipulations printed hereon, which Conditions and Stipulations constitute the basis of this Membership, and are to be considered as incorporated in and forming part of this PMD.

MUHAFFIZ PLAN

Terms & Conditions

1. DEFINITIONS

In these Provisions:

BANK means Easypaisa Digital Bank Limited.

MUHAFFIZ PLAN means a term takaful product which provides a guaranteed level of takaful protection against death or disability.

ACCIDENT means bodily injury which is caused solely by violent, external and accidental means and resulting directly and independently of all other causes.

ACCIDENTAL DEATH refers to a Participant dying as a result of injuries caused solely by violent, external and accidental means and there is evidence of a visible contusion or wound on exterior of the body except in the case of drowning or of an internal injury revealed by an autopsy, and that such death occurred within 90 days of the accident solely as a result of the same injury and not as an indirect result of any fit, physical defect, illness or disorder.

GROUP FAMILY PARTICIPANTS TAKAFUL FUND means the collective fund hereinafter referred as GFPTF under the Window Takaful Operator Waqf Fund into which all Group Family Takaful Contributions for Takaful Death Benefits as well as Takaful Additional Benefits (if any) are pooled. The benefits of GFPTF belong to the Participants with certain conditions for their mutual help and GFPTF is managed by the Window Takaful Operator as Wakeel under the Islamic Concept of Wakalah.

PARTICIPANT means the Eligible Person who consents to opt Muhaffiz Plan.

ELIGIBLE PERSON means the customer of Easypaisa Digital Bank who is eligible for takaful cover under this policy in accordance with Clause 4 of these Provisions and Conditions.

BENEFICIARY means the next of kin designated by the Participant who can be the spouse, or any other close blood relative.

COVERAGE EFFECTIVE DATE means the date and time on which the cover becomes effective which will be from 00:01 hours on the Commencement Date or the date following the date on which the takaful contribution is paid.

POLICY YEAR means the period of one year beginning from the Commencement Date or any Renewal Date.

RENEWAL DATE means the date one year after Commencement and each subsequent date on which contribution for renewal is paid.

TAKAFUL CONTRIBUTION means periodic contributions paid into the Group Family Participants Takaful Fund for Takaful Death Benefit as well as Takaful Supplementary Benefits (if any).

WAQF DEED means the Deed of Waqf Settlement establishing the irrevocable Waqf Fund called EFU Family Takaful Waqf Fund.

WAQF RULES means the Rules made under Waqf Deed related to the GFPTF. The Waqf Deed and the Waqf Rules shall collectively be called, in this document, as Waqf Rules. The Waqf Rules are available at the Head Office of the Window Takaful Operator.

WINDOW TAKAFUL OPERATOR'S FEES means the fees required to cover expenses of underwriting, administration and general management of the GFPTF.

WINDOW TAKAFUL OPERATOR means EFU Life Assurance Ltd.

2. MASTER CONTRACT

This document, the Takaful Supplementary Benefit document(s), the Application Form (including the Proposal Form), the PSS and any endorsements and documents that evidence the basis for, and any future changes in, the aforesaid document(s) executed between the Participant and the Window Takaful Operator, together constitute the Contract. All statements and declarations made by the Participant or Bank shall in the absence of fraud, be deemed representations and not warranties and no such statement shall void the Policy or be issued in defense of a claim hereunder unless it is contained in the Proposal and Declaration thereof.

No one except an Authorized Signatory is authorized to extend the time for Contribution payment, to waive any lapse or forfeiture, to waive any of the Window Takaful Operator's rights or requirements or to bind the Window Takaful Operator by making any promise or by accepting any representation or information not contained in the Proposal and Declaration for this Policy. The Window Takaful Operator shall not be bound by any promise or representation heretofore or hereafter given by any person other than the authorized representative and such approval be endorsed hereon.

3. AMENDMENT OF THIS POLICY

This Policy may be amended or changed at any time, without the consent of the Participants covered hereunder, on written request made by the Bank and agreement by the Window Takaful Operator. Any amendment or change to this Policy shall be binding on all Participants whether covered under this Policy prior to or on or after the date such amendment becomes effective.

4. ELIGIBILITY

The Eligible Persons shall be those depositors or customers of the Bank who are within the eligibility age range between 18 and 64 years and who have provided valid consent to purchase Muhaffiz Plan via approved distribution means deployed by the Bank. Any participant shall not be eligible for multiple enrollments at a single point of time.

5. PARTICULARS TO BE FURNISHED

The Bank shall furnish the Window Takaful Operator with all the necessary information on "client wise basis". Such particulars shall, unless otherwise agreed by the Window Takaful Operator in writing, be furnished on the Commencement date and daily thereafter in the format to be specified by the Window Takaful Operator.

6. EVIDENCE OF AGE

Evidence of Age of the Participant, satisfactory to the Window Takaful Operator, will be required before any benefit is paid. A copy of Computerized National Identity Card (CNIC) of the Participant shall be deemed satisfactory proof of Evidence of Age. In the absence of the CNIC and birth certificate, the matriculation Certificate or any other satisfactory evidence which the Window Takaful Operator may specify will be considered as acceptable proof of age.

7. AMOUNT AND CALCULATION OF TAKAFUL CONTRIBUTION

Annual Takaful Contribution shall be payable in respect of the coverage provided. The amount of contribution for each participant shall be according to the following schedule based on the variants of the plan.

Plan Category	Annual Contribution per person (PKR)	Daily Contribution per person (PKR)	Monthly Contribution per person (PKR)
A	900	2.5	75
B	1,800	5	150

The coverage will start from the 1st of the next month (for daily & monthly plans only). Where full takaful contribution for a Participant is not paid the benefit amount will be adjusted on Pro-rata basis.

The Window Takaful Operator may however, by giving written notice to and taking consent of the Participant, modify rates for future Policy Period as it thinks fit.

The Window Takaful Operator reserves the right to charge any extra Contribution in respect of any Member who engages in hazardous activities.

The Takaful Contributions would be deposited into a pool called the GFPTF.

Window Takaful Operator's Fee: The Window Takaful Operator's fee would be taken out by the Window Takaful Operator from the GFPTF to cover for its expenses in underwriting, administering and general management of the GFPTF.

8. BENEFITS

a) Basic Death Benefit

In the event of death of the covered Participant, whilst this policy is in full force, the GFPTF managed by the Window Takaful Operator will, subject to exclusions, terms and conditions, upon receipt of due proof and investigation of the Claim, arrange to pay the amount of benefit according to following table:

Plan Category	Sum Covered (PKR)
A	200,000
B	400,000

b) Additional Accidental Death Benefit

In the event of death of the covered Participant as a result of injuries caused solely by violent, external and accidental means and there is evidence of a visible contusion or wound on exterior of the body except in the case of drowning or of an internal injury revealed by an autopsy, and that such death occurred within 90 days of the accident solely as a result of the same injury and not as an indirect result of any fit, physical defect, illness or disorder, the GFPTF managed by the Window Takaful Operator, upon receipt of and due investigation of the Claim, will to pay an amount shown in below table, in addition to Basic Death Benefit under the Policy.

Plan Category	Sum Covered (PKR)
A	200,000
B	400,000

c) Permanent Total Disability Benefit

If the Participant has, whilst the Policy is in full force and effect, sustained injuries caused solely by violent and accidental means and within 90 days of the accident suffers the losses set out in the Table of Benefits of Accidental Disability given below solely as a result of same injuries, the GFPTF managed by the Window Takaful Operator will pay an amount depending on the type of loss as provided in the table blow.

TABLE OF BENEFITS OF ACCIDENTAL DISABILITY	
S. No.	**Description of Injuries**
1.	Loss of both hands or amputation at higher sites
2.	Loss of hand and or/a foot
3.	Double amputation through leg or thigh; or amputation through leg or thigh on one side and loss of other foot
4.	Loss of sight to such an extent as to render the claimant unable to perform any work for which eye-sight is essential
5.	Very severe facial disfigurement
6.	Absolute deafness

**If the Participant suffers more than one of the losses shown in the Table of Benefits of Accidental Disability arising out of same accident, only one claim shall be settled.

d) Accidental Medical Expense Benefit

In the event where the covered Participant has, whilst the Policy is in full force and effect, incurred hospital expenses on account of treatment of injuries caused solely by violent, external and accidental means and not as an indirect result of any fit, physical defect, illness or disorder, the GFPTF managed by the Window Takaful Operator, upon receipt of and due investigation of the Claim, shall pay an amount equal to the actual expenses incurred but not exceeding the maximum limit shown in below table under the Policy.

Plan Category	Accidental Medical Reimbursement Benefit (PKR)
A	20,000
B	40,000

9. CESSATION OF MEMBERSHIP

Family takaful cover shall cease for the Participant on:

- Participant's death.
- Cancellation of this Policy by the Participant.
- The Participant having attained the age of 65 years;
- Non-payment of takaful contribution by the Participant when due;
- Any other date on which the Participant ceases to be eligible for family takaful cover for any fraudulent or criminal reason affecting the takaful cover hereunder. Decision of the court shall be final in such cases.

10. EXCLUSIONS

This policy does not provide any coverage and no benefits shall be paid for death from all or any of the following corresponding Exclusions:

- Pre-existing conditions which include disease and incapacity or bodily injury which existed prior to this coverage.
- Suicide and attempt to suicide, self-inflicted injury, and illegal act of the covered member.
- Participating in exercises or operations while serving with either the armed or paramilitary forces or while performing any form of police duty.
- Failure to seek or follow medical advice, taking of alcohol or drugs.

11. CANCELLATIONS

The Policy shall have a free look period of thirty days from the Commencement date during which the Participant may cancel the takaful cover for a full refund of takaful contribution paid by him.

12. PAYMENT OF TAKAFUL CONTRIBUTION

All takaful contributions, including taxes, etc., shall be payable at the office of the Window Takaful Operator issuing the policy.

13. ASSIGNMENT

The takaful cover provided for under this Policy and the benefits payable hereunder are not assignable.

14. RECORDS

The Bank shall keep a record of all participants containing, for each member, the essential particulars of the takaful cover. This Policy gives the Window Takaful Operator, by its duly authorized representative, the right at reasonable times to inspect all books and records of the Bank relating to the takaful cover effected hereunder.

15. CLAIMS

Easypaisa Digital Bank is offering this takaful policy as a selling channel and is not responsible for any claim under it. All the claims under the takaful Policy are liability of the Window Takaful Operator for which Written notice of claim must be presented to and received at the office of the Window Takaful Operator issuing the policy. The Bank OR Participant will provide, at their own expense, all certificates, information and evidence required by the Window Takaful Operator in respect of claims. All claims will require evidence of claim and proof of age of the Participant. The Beneficiary / Claimant can call at 111-338-111 (help line of Window Takaful Operator) to lodge the claim or approach their respective bank branch to fill out and submit necessary claim forms along with following documents. The submission of claim forms along with documents must not take more than 90 days after the occurrence of Event.

Documents required for Accidental Death and Accidental Permanent Total Disability:

- Copy of death certificate issued by NADRA / Union Council
- Copy of CNIC of claimant and deceased
- Claimant's Statement
- Attending Physician's Statement
- Heir-Ship Certificate to establish claimant title
- FIR and Postmortem report in case of Accidental Death
- Medical record confirming disability or dismemberment
- Succession Certificate & Original Guardianship Certificate (incase the beneficiary is a minor)
- Any other document which may be deemed necessary by the Window Takaful Operator

Documents required for Accidental Medical Reimbursement Benefit:

- Claimant's Statement signed by the Participant
- Copy of CNIC of the Participant
- Physician's Statement
- All original treatment invoices and bills
- Any other document which may be deemed necessary by the Window Takaful Operator

The takaful cover effected hereunder shall carry no paid up value.

16. CHANGE OF OWNERSHIP

If the business of the Bank shall be transferred to or succeeded by any person or corporation then, subject to the consent of the Window Takaful Operator, the payment of takaful contribution under this Policy may at the option of such person or corporation be continued in which case such person or corporation shall afro the date of such transfer or succession take the place of and be treated for all purposes of this Policy as being the Bank hereof.

17. TERMINATION OF THE POLICY

It is clarified that any termination shall not affect the obligations of the Bank and Window Takaful Operator assumed at the time prior to the effective date of termination. Further, the Window Takaful Operator reserves the right to give the Bank three months' written notice to add, alter or repeal the terms and conditions of the Agreement Hereof Notwithstanding anything contrary in this Policy, the termination of this Policy shall have the following effects:

a) No individual enrollment shall be permissible under this Policy after the time of termination.

18. LAW

This Policy shall be governed by the Laws of Islamic Republic of Pakistan.

19. STATUTORY FUND

Under the provisions of the Insurance Ordinance 2000 and Takaful Rules 2012 this policy and any additional benefits shall be referable to the Family Takaful Protection Business Statutory Fund of the Window Takaful Operator. The Window Takaful Operator may by endorsement to the Policy change the Statutory Fund(s) to which the policy and any additional benefits are referable.

End of Provisions and Conditions

DISCLAIMER:

Muhaffiz Plan is underwritten, issued and subject to the terms and conditions set by EFU Life Assurance, a Window Takaful Operator having its principal office at Plot 112, 8th East Street, DHA Phase I, Karachi, Pakistan - 75500. Muhaffiz Plan is only the name of the products and does not, in any way, indicate the quality of the product. Easypaisa Digital bank is acting as the corporate takaful agent of the product on behalf of EFU Life Assurance. 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.