



Soneri Bank  
Roshan Har Qadam



# EFU RAHBAR

Term Life Plus

In these unpredictable and challenging times, everyone's priority is to provide the best for their family. In order to do so, a good financial protection will always help you to continue the support for your loved ones in difficult times. Soneri Bank offers you EFU Rahbar - Term Life Plus a protection plan, which provides a lump sum amount to your loved ones in case God forbid you are no more with them. It is aimed to support your family and save them from being pushed into financial crises and to help them carry on with their lives. As an added benefit, if the death occurs due to accidental causes, the term life benefit is automatically doubled.

This plan is underwritten by EFU Life and marketed by Soneri Bank.

### What are the benefits of the plan?

Following variants of the plan are available:

Category	Death Benefit (Natural)	Death Benefit (Accidental)	Annual Premium
Silver	500,000	1,000,000	4,000
Gold	750,000	1,500,000	5,500
Platinum	1,000,000	2,000,000	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 Death due to all causes.

### Till when 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

- 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

## 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.

## How to Claim?

The beneficiary can call EFU Life directly at 111-EFU-111 (111-338-111), 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 the beneficiary on claim document requirements and next steps to process the claim.

## **Disclaimer:**

EFU Rahbar - Term Life Plus 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).