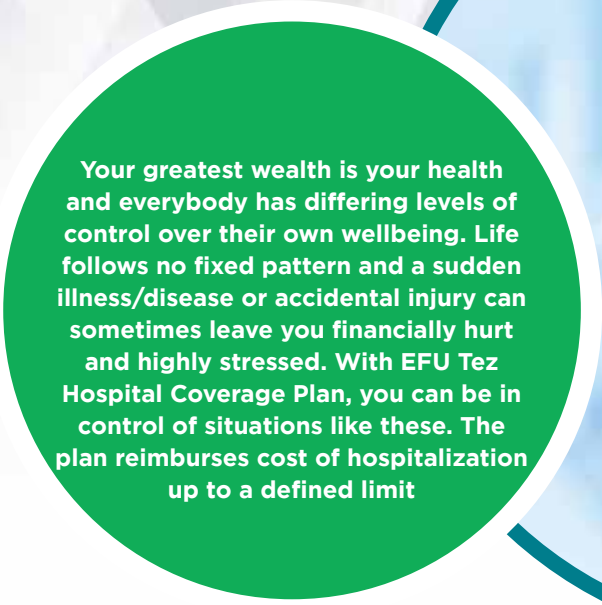




# EFU TEZ HOSPITAL COVERAGE PLAN



**Your greatest wealth is your health and everybody has differing levels of control over their own wellbeing. Life follows no fixed pattern and a sudden illness/disease or accidental injury can sometimes leave you financially hurt and highly stressed. With EFU Tez Hospital Coverage Plan, you can be in control of situations like these. The plan reimburses cost of hospitalization up to a defined limit**



## **About Tez Financial Services**

Tez Financial Services is the first of its kind, fully-digital financial institution in Pakistan providing frictionless financial access to the unbanked and under-banked. Tez offers credit, savings, insurance and investments via a single platform. As the name implies in Urdu, Tez provides Fast and Smart financial services in a convenient, transparent and safe manner.

## **About EFU Life Assurance Ltd.**

EFU Life is the leading life insurer and family takaful operator in the private sector of Pakistan. Having started operations in 1992 as the first private sector life insurance company, over the years EFU Life has established itself as a trusted brand name in providing all types of financial planning solutions and possesses a diversified portfolio with the most comprehensive product range.

## **What is EFU Tez Hospital Coverage Plan?**

EFU Tez Hospital Coverage Plan is a health plan that provides a daily financial benefit to the insured person if an injury or illness results in hospitalization for more than 24 hours in any hospital of Pakistan. This fixed amount will help them to pay for any kind of hospitalization expenses regardless of the actual hospital bill.

If the insured person has become eligible for the main benefit as mentioned above and is confined to Intensive Care Unit (ICU), then an additional amount equal to 100% of his/her daily benefit would be paid by EFU Life.

## Premium & Benefits:

Tez Hospital Coverage Plan comes in the following plan variants to select as per your need and affordability.

| Plan Variant | Hospital Cash Benefit | Daily ICU Benefit | Monthly Premium | Quarterly Premium | Semi-annual Premium | Annual Premium |
|--------------|-----------------------|-------------------|-----------------|-------------------|---------------------|----------------|
| Silver       | PKR 1,000/day         | PKR 2,000/day     | 75              | 210               | 400                 | 765            |
| Gold         | PKR 2,000/day         | PKR 4,000/day     | 155             | 415               | 800                 | 1,525          |
| Platinum     | PKR 3,000/day         | PKR 6,000/day     | 230             | 630               | 1,200               | 2,300          |

\*All amounts are in PKR

## Eligibility Criteria & Coverage Details:

**Enrollment age:** 18 to 60 years

**Coverage Term:** Monthly / Quarterly / Semi-annually / Annually

**Coverage Event:** Hospitalization due to illness or accident

## Other Key Details:

**Elimination Period for Sickness:** The Elimination Period for this Plan, which is the time period which must pass before your health coverage can begin, is 15 days, after which the coverage will be for the tenure selected. This means that any hospitalization expense due to illness or injury within the first 15 days from the date of commencement of the Plan is not covered but after 15 days, the member will be covered for the number of days in the selected tenure. However, hospitalization due to 'accident' is covered from the very first day.

**Gap Between Successive Hospitalization:** 30 days

**Maximum Hospitalization in a Year:** 180 days

**Maximum Consecutive Hospitalization Days in a Year:** 15 days

**Free-look Period:** 14 Days from the date of premium deduction to review the terms and conditions of the Plan and to cancel the Coverage

**Grace Period for Re-enrollment:** 7 days from policy expiration date

## What is not covered?

No benefit will be paid if the hospitalization of the life assured results directly or indirectly, wholly or partly, as a result of or related to the following exclusions:

- Any pre-existing conditions
- 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.
- Claim during the elimination period

## How to Subscribe?

1. Download the Tez Financial Services App from Google Play.
2. Sign up for Tez Account with your mobile number.
3. Click on Tez Bima from your dashboard and select EFU Tez Hospital Coverage Plan.
4. Select coverage and duration.
5. Fill in all the required information.
6. Review information and pay premium online.

## How to Claim?

You can file a digital claim by logging in to the Tez Financial Services App and following a few simple steps:

1. Click on Tez Bima from your dashboard and select EFU Tez Hospital Coverage Plan.
2. Click on “Lodge Claim” button under your policy details.
3. Enter claim amount and relevant details of hospitalization.
4. Upload claim documents.
5. Review summary and click on “Continue” to submit your claim instantly!

### Documents Required for Hospital Coverage Plan:

- Treatment record of hospital including dates of admission and discharge, all diagnostic reports, treatment receipts & prescriptions
- Medical Certificate issued by treating doctor
- Any other document deemed necessary for claim assessment and finalization

#### Disclaimer:

Tez Financial Services is acting as a Corporate Insurance Agent (authorized online distributor) of EFU Life for this product. The issuance of insurance policy and claim settlement are responsibilities of EFU Life and Tez shall not be liable in any manner whatsoever in this regard.

EFU Tez Hospital Coverage Plan is a product underwritten, issued and subject to the terms and conditions set by EFU Life Assurance Ltd., an insurance provider having its principal office in Pakistan at EFU Life House, Plot# 112, 8th East Street, DHA Phase 1, Karachi. EFU Tez Hospital Coverage Plan is only the name of the product and does not, in any way, indicate the quality of the product. Tez will not be responsible in any manner if your application or claim is rejected by EFU Life Assurance Ltd., nor will investigate or provide any opinion on merits of the claims.

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