

## Disclaimer

- EFU Life Anmol Sehat is an insurance product underwritten, issued and subject to the Terms and Conditions set by EFU Life Assurance Limited, an insurance company having its principal office in Pakistan at EFU Life House, Plot No. 112, 8th East Street, Phase 1, DHA, Karachi.
- EFU Life Anmol Sehat is not a JS Bank Limited product. JS Bank Limited is acting as the distributor of EFU Life Anmol Sehat on behalf of EFU Life Assurance Limited.
- JS Bank Limited will not be responsible in any manner if your application or claim is rejected by EFU Life Assurance Limited nor will it investigate or provide any opinion on merits of the claim.
- Service charges and taxes will be applicable as per the Bank's "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.

This brochure provides a brief description of the product. Actual coverage will be as per the Terms and Conditions of the policy document.\*

\*Terms and Conditions apply

## Branch Network

### Sindh

**Karachi**  
Abul Hasan Ispahani  
Bahadurabad  
Boat Basin  
Bohra Pir  
Chase Shaheed-e-Millat  
Clifton Block II  
Cloth Market  
Dehli Colony  
DHA 26th Street  
DHA Bokhari Commercial  
DHA Kh-e-Ittehad  
DHA Kh-e-Shahbaz  
DHA Khadda Market  
DHA Korangi Road, Phase 1  
DHA Phase VIII  
DHA Zamzama  
Dhoraji  
Electronic Market  
Federal B. Area  
Fisheries  
Garden East  
Garden West  
Gulistan-e-Jauhar  
Gulshan Chowranghi  
Gulshan-e-Hadeed  
Gulshan-e-Iqbal  
Hawkesby Road  
Hyderi Market  
IBA City Campus  
Islamia College  
Jheel Park PECHS  
Jodia Bazar  
Karachi Stock Exchange  
Korangi Industrial Area  
Landhi  
Lucky Star  
M. A. Jinnah Road  
Malir Cantt  
Marriott Road  
Nazimabad  
New Challi  
New Sabzi Mandi  
North Karachi Industrial Area  
North Nazimabad  
Ocean Mall, Clifton  
Orangi  
Paposh Nagar  
Park Towers, Clifton  
Progressive Centre, Shahrah-e-Faisal  
Regal Chowk, Saddar  
Saifora Goth  
Shah Faisal Colony  
Shaheen Complex  
Shahrah-e-Faisal  
Shershah  
S.I.T.E.  
Sohrab Goth  
Soldier Bazar  
Teen Talwar Clifton  
The Center Saddar  
Timber Market  
U.P. Morr  
Urdu Bazar

### Punjab

**Lahore**  
DHA Airport Road  
Allama Iqbal Town  
Azam Cloth Market  
Badami Bagh  
Baghbanpura  
Bahria Town  
Brandreth Road  
Cavalry Ground  
Chowburji  
Circular Road  
College Road  
Daroughawala  
DHA Phase VI  
DHA T-Block  
DHA Z-Block  
Ferozepur Road  
Gulberg  
Gulshan Ravi Road  
Ikhra Bazaar  
Johar Town  
M. M. Alam Road  
McLeod Road  
Model Town  
Mughalpur  
New Garden Town  
PCCO Road  
Raiwind Road  
Shadbagh  
Shadman Town  
Shah Alam Market  
Shahdara  
State Life Housing Society  
Sunder Industrial Estate  
The Mall Branch  
Timber Market Ravi Road  
Upper Mall  
Urdu Bazar  
Valencia Society  
Walton Road  
WAPDA Town  
Zarrar Shaheed Road

### Rawalpindi

AECIS  
Bahria Town, Phase 4  
Bahria Town, Phase 7  
Bank Road  
Chaklala Scheme 3  
Chakri Road  
Falcon Complex Khanna Road  
GHQ  
Khayaban-e-Sir Syed  
Kurri Road  
Lalazar Rawalpindi Cantt  
Peshawar Road  
Raji Bazar  
Range Road  
RCCI Industrial Estate Rawat  
Saidpur Road  
Sattelite Town  
**Faisalabad**  
Ghulam Mohammad Abad  
Grain Market  
Gulistan Colony  
Karkhana Bazar  
Liaquat Road  
Satiana Road  
**Gujranwala**  
Bark Square  
G. T. Road  
Sheikhupura Road

### Kotri

**Kunri**  
**Larkana**  
**Matli**  
**Mehar**  
**Mirpurkhas**  
**Mitthi**  
**Naushehro Feroz**  
**Moro**  
**Nawabshah**  
**Pano Aqi**  
**Sanghar**  
**Sehwan Shareef**  
**Shahdadkot**  
**Shahdadpur**  
**Sheikh Biirkio**  
**Shikarpur**  
**Sultanabad**  
**Tando Adam**  
**Tando Allahyar**  
**Tando Jam**  
**Tando Muhammad Khan**  
**Thatta**  
**Umerkot**

### Punjab

**Lahore**  
DHA Airport Road  
Allama Iqbal Town  
Azam Cloth Market  
Badami Bagh  
Baghbanpura  
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State Life Housing Society  
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### Rawalpindi

AECIS  
Bahria Town, Phase 4  
Bahria Town, Phase 7  
Bank Road  
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Peshawar Road  
Raji Bazar  
Range Road  
RCCI Industrial Estate Rawat  
Saidpur Road  
Sattelite Town  
**Faisalabad**  
Ghulam Mohammad Abad  
Grain Market  
Gulistan Colony  
Karkhana Bazar  
Liaquat Road  
Satiana Road  
**Gujranwala**  
Bark Square  
G. T. Road  
Sheikhupura Road

### Multan

Abdali Road  
Bosan Road  
Vehari Road  
WAPDA Town Phase 1  
**Gujrat**  
G. T. Road  
Kacheri Chowk  
**Kasur**  
Agrow Kasur  
Chandni Chowk  
**Pakpattan**  
Agrow Pakpattan  
Pakpattan  
**Sialkot**  
Shahabpura  
Sialkot Cantt  
Paris Road  
**Sheikhupura**  
Agrow Sheikhupura  
Sheikhupura Branch  
**Pattoki**  
Agrow Allahabad Theeng Morr  
Agrow Warbutton  
**Ali Pur Chatta**  
**Arifwala**  
**Attock**  
**Bahawalpur**  
**Bhakkar**  
**Bhalwal**  
**Bhawalnagar**  
**Burewala**  
**Chah Chand Wala Jampur**  
**Chakwal**  
**Chichawatni**  
**Chiniot**  
**Daska**  
**Dera Ghazi Khan**  
**Depalpur**  
**Dinga**  
**Gagoo Mandi**  
**Ghalkhar Mandi**  
**Gohadpur**  
**Gojra**  
**Gulyana**  
**Harifabad**  
**Haroonabad**  
**Hasilpur**  
**Jalalpur Jattan**  
**Jaranwala**  
**Jauharabad**  
**Jhelum**  
**Jhang**  
**Kachi Jamal Khanpur**  
**Kamoki**  
**Khanewal**  
**Kharian**  
**Lalamusa**  
**Layyah**  
**Lodhran**  
**Mandi Bahauddin**  
**Mandi Faizabad**  
**Mian Chunnoo**  
**Mouza Fadda Maitsi**  
**Mouza Gajju Hatta Shujabad**  
**Mouza Ghalwan Alipuri**  
**Mouza Parhar Sharqi**  
**Muridke**  
**Muzaffargarh**  
**Nankana Sahib**  
**Narowal**  
**Nekapura Sialkot**  
**Okara**  
**Pir Mahal**  
**Qaboola**  
**Rabwa**  
**Rahim Yar Khan**  
Mouza chak 72 N/P Rahim Yar Khan  
**Sadiqabad**  
**Sahiwal**  
Chak 89 Dist. Sahiwal  
**Sambrial**  
**Sargodha**  
**Talangan**  
**Taxila**  
**Toba Tek Singh**  
**Ugoki**  
**Vehari**  
**Wazirabad**  
**Wah Cantt**  
Agrow Chishtian  
**Khyber Pakhtunkhwa**  
**Peshawar**  
Dabgari Gardens  
G.T. Road  
Grain Market

Islamia Road  
Karkhana Hayatabad  
Naz Cinema  
University Road  
**Dara Adam Khel (FR Kohat)**  
**Abbottabad**  
**Bafa**  
**Bannu**  
**Chakdara**  
**Chitral**  
**DI. Khan**  
**Ditri Upper**  
**Haripur**  
**Mansehra**  
**Mardan**  
**Mattni Changan**  
**Mingora**  
**Nowshera**  
**Shaidu (KPK)**  
**Saleh Khana**  
**Shahkas Khyber Agency**  
**Timergara**  
**Topi**  
**Balochistan**  
**Quetta**  
M.A. Jinnah Road  
Quetta Cantt  
Zarghoom Road  
**Ormara**  
**Dera Murad Jamali**  
**Duki Harnai**  
**Gawadar**  
**Khanozai Pishin**  
**Khuzdar**  
**Loralai**  
**Muslim Bagh**  
**Usta Muhammad**

### Azad Jammu & Kashmir.

**Bagh**  
**Chaksawari**  
**Charhoi**  
**Dadyal**  
**Dina**  
**Hattian**  
**Jatljan**  
**Khui Ratta**  
**Kotli**  
**Mirpur**  
**Muzaffarabad**  
**Naamr**  
**Rawalakot**  
**Sehnsa**  
**Seri**

### Gilgit-Baltistan

**Chilas**  
**Gilgit**  
**Skardu**

### Federal Capital.

B-17  
Bera Kahu  
Blue Area  
DHA Phase 2  
E-11  
F-7  
F-8  
F-11 Markaz  
F-10  
G-11  
G-13  
G-15  
Gulberg Green  
I-8  
I-9  
Islamabad Stock Exchange  
Khanna Pul  
NPF 0-9, PWD Road  
Tarlai

### Bahrain

**Manama**



EFU Life Anmol Sehat



# Your Life, Our Priority

Get accidental insurance for when you need it the most.

## Group Accidental Insurance

EFU Life Anmol Sehat is an accidental insurance scheme exclusively designed to provide you with a simple and affordable way of protecting yourself from any unforeseen circumstances leading to death or disability due to an accident. EFU Life Anmol Sehat is a voluntary cover that is provided on a 24 hour basis, underwritten by EFU Life Assurance Limited. This offer is only available for our JS Elite & JS Elite Plus Customers.

### Benefits of EFU Life Anmol Sehat

EFU Life Anmol Sehat emphasizes on confidently enjoying your life, while silently protecting your happiness, in case you face the unforeseen situation of an accidental death or a disability.

To meet the basic life expenses, EFU Life Anmol Sehat entitles you to:

- **Accidental Death Benefit:** On death due to an accident the nominated beneficiary will be paid as per the following categories:
  - **Category A:** PKR 3,000,000
  - **Category B:** PKR 1,000,000
- **Permanent Total Disability Benefit:** If the Insured Member becomes permanently and totally disabled due to accidental causes, EFU Life Assurance Limited will pay the sum assured as per the following categories:
  - **Category A:** PKR 3,000,000
  - **Category B:** PKR 1,000,000

### Premium Payment for EFU Life Anmol Sehat

To avail this insurance coverage, you need to pay monthly premium payment for Accidental Insurance Cover as per the following categories:

- **Category A:** PKR 600
- **Category B:** PKR 200

## Insurance Coverage Period

This scheme will cover your life for one complete month and is renewable monthly.

### Free Look Period

It is a period of 15 days from the receipt date of the membership documents after issuance, in which Participant can review the terms and conditions. In case Participant decides to cancel his membership within a free look period of 15 days from the receipt of the documents, he will be entitled to a full refund of contribution.

### Enrollment, Eligibility & Term

- To enroll for EFU Life Anmol Sehat, you may contact your designated relationship manager or call the UAN number 0800-011-22 to get complete details of enrollment.
- EFU Life Anmol Sehat is available to anyone between 18 and 59 years of age. However, once enrolled the coverage continues till the age of 60 years upon regular payment of due premiums.
- In case of joint accounts, only the principal account holder will be entitled under this plan.

### Exclusions

No benefit will be paid if the death/disability of the Insured Member results directly or indirectly, wholly or partly, as a result of or related to:

- Suicide.
- Intentional self-inflicted injury.
- Participation in any criminal act or violation of law.
- Failure to seek or follow medical advice, taking of alcohol or drugs.
- Heatstroke or sunstroke, poison, gas or fumes.

- Disease and incapacity or bodily injury which existed prior to this insurance.
- Atomic energy explosions of any nature whatsoever.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization or an industrial dispute.
- Participating or practicing a dangerous sport, including big game shooting, hang-gliding, hot air ballooning, parascending, steeple chasing, polo playing, horse racing, underwater diving, power boat racing, mountaineering, rock climbing, caving, pot holing and all forms of motor sports & motor cycle sports, including time trials and hill climbs.
- Participating in exercises or operations while serving with either the armed or paramilitary forces or while performing any form of police duty.
- Entering, servicing, operating, traveling in or ascending into or descending from any aircraft or aerial device except as a fare paying passenger on a licensed commercial airline flying on a regular scheduled flight.
- Pregnancy, miscarriage, childbirth or any malignant disease occurring in or related to the female reproductive organs.
- Mental or psychosomatic disorder which is not caused by a physical disease.
- Catastrophes such as floods, epidemics, etc. resulting in 250 or more deaths.
- Human Immunodeficiency Virus (HIV).