

# Haafiz Plus Plan

## OVERVIEW

Jazz and EFU Life have partnered together to launch Hifazat Program. Through this program, Jazz subscribers can opt for Haafiz Plans which includes low-cost nano insurance products with unique benefits including income continuation, education continuation, accidental cover and coverage for major medical illnesses. In addition, the customer's entire family can utilize virtual health care benefits. Virtual health care service is provided by Hello Doctor which is a leading Healthtech in Pakistan. Hello Doctor is also acting as the Corporate Insurance Agent of EFU Life who is responsible for enrolling and servicing the customers.

These benefits are part of the Hafiz Plus Plan which is a monthly protection bundle that is paid for by the Subscriber through daily deductions from his/her airtime balance.

### How to subscribe:

Call 042-111-333-033 or SMS to 4141 and Hello Doctor representative will call you within 24 working hours to guide and help subscribe to the Haafiz Plus Plan.

## CHARGES

Plan	**Daily	**Monthly	Monthly Education Continuation Benefit for 12 months (PKR)	Monthly Income Continuation Benefit for 12 months (PKR)	ACCIDENTAL DEATH Sum Assured (PKR)	MAJOR MEDICAL ILLNESS	Telehealth Subscription
Silver	4.4	132	2,000	10,000	250,000	25,000	Unlimited per month for family
Gold	6.2	186	3,000	15,000	350,000	35,000	Unlimited per month for family
Platinum	8.8	264	5,000	20,000	500,000	50,000	Unlimited per month for family

**Prepaid:** The monthly price is charged in installments over 30 days

\*\*Prepaid subscribers are eligible for Cover even if they are unable to pay the entire monthly price. For details please refer to the Terms & Conditions

\*\*The monthly price is divided into 30 equal installments and is charged once per day until the entire month's price is received. If your prepaid balance is low and you may not be charged for that day.

Proportionately reduced amount of insurance benefit will be provided even after one-day deduction.

**Postpaid:** Service will be launched for postpaid soon.

**How do I Claim:**

SMS 'CLAIM' to 4141 or call 042-111-333-033 and Hello Doctor representative will contact you with full information on how to process your claim.

## TERMS & CONDITIONS

Hafiz Plus Plan is underwritten by EFU Life and delivered by Hello Doctor

EFU Life is a leading life insurance company and is part of largest insurance group in Pakistan which provides insurance coverage to millions of Pakistanis.

Hello Doctor is a Healthtech Platform and is also acting as Corporate Insurance Agent for EFU Life responsible for acquiring and servicing customers.

Jazz Telecom is facilitating this offering but shall not be responsible for any grievance of the Jazz Customer relating to Hafiz Plan and EFU Life Insurance's or Hello Doctor's performance of its obligation

### 1. DEFINITIONS

In these provisions:

**HAAFIZ PLUS PLAN** means a term assurance product which provides a guaranteed level of life insurance protection against death, accidental permanent total disability or major medical illness treatment

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

**AUTHORIZED REPRESENTATIVE** means an official of the Company who has been authorized by the Company to transact business on behalf of the Company under this Policy.

**COMPANY** means EFU Life Assurance Limited

**ELIGIBLE PERSON** means customers of the Group Policy Holder, male or female Pakistani nationals, who is eligible for insurance cover under this policy in accordance with Clause 2 of these provisions and conditions.

**COMMENCEMENT DATE** means the date on which the cover becomes effective which will be from 00:01 hours on the 1st day of next month following the date on which the premium is paid after acceptance of the application by the Member.

**GROUP POLICY HOLDER** means Pakistan Mobile Communications Limited or Jazz.

**ENROLLMENT DATE** means the date on which the Member was initially enrolled under this Policy.

**ENROLLMENT MONTHIVERSARY DATE** means a period of one month of the date on which an Insured Person was initially enrolled under this Policy.

**CORPORATE INSURANCE AGENT** means Hello Doctor (Private) Limited responsible for providing Telehealth services , enrolling and servicing customers.

**MAJOR MEDICAL ILLNESS CONDITIONS** means one or more of the following:

1. Cancer
2. Heart Attack
3. Stroke
4. Kidney & Renal Failure
5. Blindness & Deafness
6. Major Organ Transplant

**MOBILE NETWORK OPERATOR** means Pakistan Mobile Communications Limited, a company duly incorporated and registered under the Companies Ordinance 1984 of Pakistan and having its registered office at 1-A Kohistan Road, DHQ-1 F-8 Markaz, Islamabad, Pakistan.

**MEMBER** means an Eligible Person who is to be included in this policy after giving his valid documented or recorded consent to purchase this insurance and pay required premium amount.

**NOMINEE** means a person or persons appointed by the Member (under the provisions of the Insurance Ordinance 2000) to receive the benefits payable under the policy.

**POLICY TERM** means the period of one month beginning from the first day of a calendar month and ending on the last day of same calendar month.

**RENEWAL DATE** means any subsequent monthiversary of the Commencement Date.

**RENEWAL ENROLLMENT** means Re-enrolment of the Member into this Policy upon payment of premium on Renewal Date.

**SICKNESS** means sickness or disease contracted for the first time after the Commencement Date or Renewal Date.

Words importing the singular number include the plural number and vice versa and words of masculine gender shall include the feminine unless the context otherwise requires.

## **2. ELIGIBILITY**

The eligible persons for this Policy are the present and future customers of the Group Policy Holder who are within the Eligibility Age range i.e. 18 to 50 years and have given their valid consent to opt for insurance cover under this policy. Any Member shall not be eligible for multiple enrollments at a single point in time.

## **3. EFFECTIVE DATE OF INDIVIDUAL ASSURANCE**

Member will become eligible from 1st day of next calendar month following the date on which the premium is paid after acceptance of the application by the Member.

## **4. EVIDENCE OF AGE**

Evidence of age of a Member satisfactory to the Company will be required before any benefit in respect of him/her is paid under this Policy and if after commencement of the insurance cover hereunder the date of birth of any Member is found to have been incorrectly notified to the Company,

the Company shall notify the Group Policyholder of the adjustment to be made under this Policy in respect of such incorrect notification. No benefit whatsoever shall be payable under the Policy if the correct age of the Member is found to be more than maximum eligibility age of 50 years.

#### 5. AMOUNT & CALCULATION OF PREMIUM

Premiums under this Policy are payable by the Group Policy Holder at such office/ offices of the Company as the Company may designate in writing to the Group Policy Holder from time to time. The Company may authorize the Insurance Broker to collect premium from the Group Policy Holder on its behalf. Such authorization will be in writing and provided to the Group Policy Holder.

Premiums are due by the 1<sup>st</sup> of each calendar month for all such eligible Members, who are to be covered as per the terms and conditions of the Policy. At the time of initial enrollment of the Member and at each subsequent Renewal Enrollment, the Group Policy Holder will calculate the monthly premium as per the following table:

Plan Category	Monthly Premium (PKR)	Daily Premium (PKR)
Silver	132	4.4
Gold	186	6.2
Platinum	264	8.8

The coverage will start from the 1st day of the next month. Where full premium for an insured Member is not paid the Benefit amount will be adjusted on Pro rata basis as per below variant table:

#### Silver Plan:

Amount of End User Price paid in calendar month (PKR)	Education Continuation Benefit (12 Months)	Income Continuation Benefit (12 Months)	Accidental Death Benefit (Lump sum)	Major Medical Illness	Telehealth Subscription
Nil	Nil	Nil	Nil	Nil	Nil
4.4	66.67	333.33	8,333.33	833.33	Unlimited per month for family
8.8	133.33	666.67	16,666.67	1,666.67	Unlimited per month for family
13.2	200	1,000.00	25,000.00	2,500.00	Unlimited per month for family
17.6	266.67	1,333.33	33,333.33	3,333.33	Unlimited per month for family
22	333.33	1,666.67	41,666.67	4,166.67	Unlimited per month for family

26.4	400	2,000.00	50,000.00	5,000.00	Unlimited per month for family
30.8	466.67	2,333.33	58,333.33	5,833.33	Unlimited per month for family
35.2	533.33	2,666.67	66,666.67	6,666.67	Unlimited per month for family
39.6	600	3,000.00	75,000.00	7,500.00	Unlimited per month for family
44	666.67	3,333.33	83,333.33	8,333.33	Unlimited per month for family
48.4	733.33	3,666.67	91,666.67	9,166.67	Unlimited per month for family
52.8	800	4,000.00	100,000.00	10,000.00	Unlimited per month for family
57.2	866.67	4,333.33	108,333.33	10,833.33	Unlimited per month for family
61.6	933.33	4,666.67	116,666.67	11,666.67	Unlimited per month for family
66	1,000.00	5,000.00	125,000.00	12,500.00	Unlimited per month for family
70.4	1,066.67	5,333.33	133,333.33	13,333.33	Unlimited per month for family
74.8	1,133.33	5,666.67	141,666.67	14,166.67	Unlimited per month for family
79.2	1,200.00	6,000.00	150,000.00	15,000.00	Unlimited per month for family
83.6	1,266.67	6,333.33	158,333.33	15,833.33	Unlimited per month for family
88	1,333.33	6,666.67	166,666.67	16,666.67	Unlimited per month for family
92.4	1,400.00	7,000.00	175,000.00	17,500.00	Unlimited per month for family
96.8	1,466.67	7,333.33	183,333.33	18,333.33	Unlimited per month for family
101.2	1,533.33	7,666.67	191,666.67	19,166.67	Unlimited per month for family
105.6	1,600.00	8,000.00	200,000.00	20,000.00	Unlimited per month for family
110	1,666.67	8,333.33	208,333.33	20,833.33	Unlimited per month for family
114.4	1,733.33	8,666.67	216,666.67	21,666.67	Unlimited per month for family
118.8	1,800.00	9,000.00	225,000.00	22,500.00	Unlimited per month for family
123.2	1,866.67	9,333.33	233,333.33	23,333.33	Unlimited per month for family
127.6	1,933.33	9,666.67	241,666.67	24,166.67	Unlimited per month for family
132	2,000.00	10,000.00	250,000.00	25,000.00	Unlimited per month for family

### Gold Plan

Amount of End User Price paid in calendar month (PKR)	Education Continuation Benefit (12 Months)	Income Continuation Benefit (12 Months)	Accidental Death Benefit (Lump sum)	Major Medical Illness	Telehealth Subscription
Nil	Nil	Nil	Nil	Nil	Nil
6.2	100	500	11,666.67	1,166.67	Unlimited per month for family
12.4	200	1,000.00	23,333.33	2,333.33	Unlimited per month for family

18.6	300	1,500.00	35,000.00	3,500.00	Unlimited per month for family
24.8	400	2,000.00	46,666.67	4,666.67	Unlimited per month for family
31	500	2,500.00	58,333.33	5,833.33	Unlimited per month for family
37.2	600	3,000.00	70,000.00	7,000.00	Unlimited per month for family
43.4	700	3,500.00	81,666.67	8,166.67	Unlimited per month for family
49.6	800	4,000.00	93,333.33	9,333.33	Unlimited per month for family
55.8	900	4,500.00	105,000.00	10,500.00	Unlimited per month for family
62	1,000.00	5,000.00	116,666.67	11,666.67	Unlimited per month for family
68.2	1,100.00	5,500.00	128,333.33	12,833.33	Unlimited per month for family
74.4	1,200.00	6,000.00	140,000.00	14,000.00	Unlimited per month for family
80.6	1,300.00	6,500.00	151,666.67	15,166.67	Unlimited per month for family
86.8	1,400.00	7,000.00	163,333.33	16,333.33	Unlimited per month for family
93	1,500.00	7,500.00	175,000.00	17,500.00	Unlimited per month for family
99.2	1,600.00	8,000.00	186,666.67	18,666.67	Unlimited per month for family
105.4	1,700.00	8,500.00	198,333.33	19,833.33	Unlimited per month for family
111.6	1,800.00	9,000.00	210,000.00	21,000.00	Unlimited per month for family
117.8	1,900.00	9,500.00	221,666.67	22,166.67	Unlimited per month for family
124	2,000.00	10,000.00	233,333.33	23,333.33	Unlimited per month for family
130.2	2,100.00	10,500.00	245,000.00	24,500.00	Unlimited per month for family
136.4	2,200.00	11,000.00	256,666.67	25,666.67	Unlimited per month for family
142.6	2,300.00	11,500.00	268,333.33	26,833.33	Unlimited per month for family
148.8	2,400.00	12,000.00	280,000.00	28,000.00	Unlimited per month for family
155	2,500.00	12,500.00	291,666.67	29,166.67	Unlimited per month for family
161.2	2,600.00	13,000.00	303,333.33	30,333.33	Unlimited per month for family
167.4	2,700.00	13,500.00	315,000.00	31,500.00	Unlimited per month for family
173.6	2,800.00	14,000.00	326,666.67	32,666.67	Unlimited per month for family
179.8	2,900.00	14,500.00	338,333.33	33,833.33	Unlimited per month for family
186	3,000.00	15,000.00	350,000.00	35,000.00	Unlimited per month for family

**Platinum Plan**

<b>Amount of End User Price paid in calendar month (PKR)</b>	<b>Education Continuation Benefit (12 Months)</b>	<b>Income Continuation Benefit (12 Months)</b>	<b>Accidental Death Benefit (Lump sum)</b>	<b>Major Medical Illness</b>	<b>Telehealth Subscription</b>
--	---	--	--	------------------------------	--------------------------------

Nil	Nil	Nil	Nil	Nil	Nil
8.8	166.67	666.67	16,666.67	1,666.67	Unlimited per month for family
17.6	333.33	1,333.33	33,333.33	3,333.33	Unlimited per month for family
26.4	500	2,000.00	50,000.00	5,000.00	Unlimited per month for family
35.2	666.67	2,666.67	66,666.67	6,666.67	Unlimited per month for family
44	833.33	3,333.33	83,333.33	8,333.33	Unlimited per month for family
52.8	1,000.00	4,000.00	100,000.00	10,000.00	Unlimited per month for family
61.6	1,166.67	4,666.67	116,666.67	11,666.67	Unlimited per month for family
70.4	1,333.33	5,333.33	133,333.33	13,333.33	Unlimited per month for family
79.2	1,500.00	6,000.00	150,000.00	15,000.00	Unlimited per month for family
88	1,666.67	6,666.67	166,666.67	16,666.67	Unlimited per month for family
96.8	1,833.33	7,333.33	183,333.33	18,333.33	Unlimited per month for family
105.6	2,000.00	8,000.00	200,000.00	20,000.00	Unlimited per month for family
114.4	2,166.67	8,666.67	216,666.67	21,666.67	Unlimited per month for family
123.2	2,333.33	9,333.33	233,333.33	23,333.33	Unlimited per month for family
132	2,500.00	10,000.00	250,000.00	25,000.00	Unlimited per month for family
140.8	2,666.67	10,666.67	266,666.67	26,666.67	Unlimited per month for family
149.6	2,833.33	11,333.33	283,333.33	28,333.33	Unlimited per month for family
158.4	3,000.00	12,000.00	300,000.00	30,000.00	Unlimited per month for family
167.2	3,166.67	12,666.67	316,666.67	31,666.67	Unlimited per month for family
176	3,333.33	13,333.33	333,333.33	33,333.33	Unlimited per month for family
184.8	3,500.00	14,000.00	350,000.00	35,000.00	Unlimited per month for family
193.6	3,666.67	14,666.67	366,666.67	36,666.67	Unlimited per month for family
202.4	3,833.33	15,333.33	383,333.33	38,333.33	Unlimited per month for family
211.2	4,000.00	16,000.00	400,000.00	40,000.00	Unlimited per month for family
220	4,166.67	16,666.67	416,666.67	41,666.67	Unlimited per month for family
228.8	4,333.33	17,333.33	433,333.33	43,333.33	Unlimited per month for family
237.6	4,500.00	18,000.00	450,000.00	45,000.00	Unlimited per month for family
246.4	4,666.67	18,666.67	466,666.67	46,666.67	Unlimited per month for family
255.2	4,833.33	19,333.33	483,333.33	48,333.33	Unlimited per month for family
264	5,000.00	20,000.00	500,000.00	50,000.00	Unlimited per month for family

## 6. BENEFITS

Upon receipt of due proof in writing that the Member has, whilst the Policy is in full force and effect, suffered any of the event(s) set out below, the Company, subject to the exclusions set out below and the terms and conditions contained herein, shall pay the following Benefits.

### DEATH BENEFIT:

On death of the Member, whilst the Policy is in full force and effect, the amount of benefit payable shall be determined according to the Plan Category chosen by the Member from the table given hereunder:

<b>Plan Category</b>	<b>Monthly Education Continuation Benefit for 12 months (PKR)</b>	<b>Monthly Income Continuation Benefit for 12 months (PKR)</b>
Silver	2,000	10,000
Gold	3,000	15,000
Platinum	5,000	20,000

**ADDITIONAL ACCIDENTAL DEATH BENEFIT:**

If the Member dies 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 Company, upon receipt of and due investigation of the claim, will pay an amount shown in the Table of Death Risk below, in addition to any benefits under the Policy.

**TABLE OF ACCIDENTAL DEATH RISK**

<b>Plan Category</b>	<b>Sum Assured (PKR)</b>
Silver	250,000
Gold	350,000
Platinum	500,000

**ACCIDENTAL PERMANENT TOTAL DISABILITY BENEFIT:**

If the Member whilst the Policy is in full force has sustained injuries caused solely by violent external and accidental means and within 90 days of the accident suffers the losses set out in the Table of Benefits of Accidental Disability solely as a result of the same injuries, the Company, upon receipt of and due investigation of the claim, will pay an amount depending on the type of loss as provided in the Table of benefits of Accidental Disability below.

<b>Permanent Total Disability due to Accident</b>		
<b>S. No.</b>	<b>Description of Injuries</b>	<b>Percentage of Sum Covered</b>
1.	Loss of both hands or amputation at higher sites	100%
2.	Loss of hand and a foot	100%
3.	Double amputation through leg or thigh; or amputation through leg or thigh on one side and loss of other foot	100%



4.	Loss of sight to such an extent as to render the claimant unable to perform any work for which eye-sight is essential	100%
5.	Absolute deafness	100%

**MAJOR MEDICAL ILLNESS REIMBURSEMENT BENEFIT:**

If the Member is diagnosed with any of the critical illnesses defined in this Policy under this benefit and has incurred medical expenses on account of treatment of the same illness, the Company, upon receipt of and due investigation of the claim, will pay an actual reimbursement amount up to the limit assigned as per the selected category to Member in addition to any benefit under the policy.

Plan Category	Maximum Reimbursement Amount Limit (PKR)
Silver	25,000
Gold	35,000
Platinum	50,000

There will only be one treatment allowed on the life of a Member in his lifetime.

The coverage will start from the 1st day of the next month. Where full premium for an insured Member is not paid any benefit amount will be adjusted on Pro rata basis as per above variant wise tables.

**7. CESSATION OF MEMBERSHIP**

Insurance Cover shall cease on any of the following:

- a) Member's death or total disability.
- b) Member having attained the age of 51 years.
- c) Non-payment of premium by the Member when due.
- d) Any other date on which the Member ceases to be eligible for insurance cover for any fraudulent or criminal reason affecting the insurance cover hereunder. Decision of the court shall be final in such cases.

**8. EXCLUSIONS**

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

- a) Intentional self-inflicted injury or its attempt, murder, suicide and violation of law;
- b) War, strikes, riots, civil commotion and any natural or man-made perils (including chemical, nuclear, biological, and radiological) that results in the declaration of a state of emergency on a local or national level;

No benefit will be paid if the illness of the Member results directly, wholly or partly, as a result of or related to:

- a) Any major medical illness that was diagnosed prior to the commencement of the coverage (within three months from the enrollment/ re-enrollment date);

#### **9. ASSIGNMENT**

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

#### **10. CLAIMS**

In case of any claim under the benefit(s) covered against in this policy, the same shall be notified to the Company. The Member or the Nominee at its own expense, shall furnish all information necessary to determine whether the Benefit Claimed is payable or not to the Member or the Nominee.

Written notice of claim must be presented to and received at the Main Office of the Company within three-hundred and sixty-five days (365) days after the date of event giving rise to the claim. Otherwise the claim shall be invalid.

Company, upon receipt of such notice, will furnish forms for filing proof of Claim. The forms along with standard claim requirements quoted by the Company must be completed and returned to within fifteen (15) days from claim notification date for which the claim is made. Such forms may include, but not limited to, the following documents.

- a) Copy of Death certificate issued by NADRA / Union Council
- b) Copy of CNIC of claimant and nominee and deceased member
- c) Claimant Statement Form
- d) Attending Physician's Statement Form/Report
- e) Police & MLO Report (in case of accidental causes)
- f) Hospital Death Certificate
- g) Past Medical records
- h) Disability claim forms
- i) Past medical records
- j) Treatment record giving dates of admission and discharge, diagnosis and treatment given
- k) Medical Certificate issued by treating doctor
- l) Any other document deemed to be necessary for claim assessment and finalization

The insurance cover effected hereunder shall carry no paid-up or surrender value.

Claim will be processed by the Company following the submission of the claim documents to the Company or an entity authorized by the Company.

#### **11. RENEWAL PRIVILEGE**

This Policy is issued for the period shown in the Policy Schedule and may be renewed by the Member on subsequent Renewal Date subject to the conditions hereof. Renewal will be effected by the payment of the required premium when due.

#### **12. CHANGE OF OWNERSHIP**

If the business of the Group Policy Holder is transferred to or succeeded by any person or corporation then, subject to the consent of the Company, the payment of premium under this Policy may at the option of such person or corporation be continued in which case such person or corporation shall as from the date of such transfer or succession take the place of and be treated for all purposes of this Policy as being the Group Policy Holder hereof.

### **13. TERMINATION OF THIS POLICY**

The Company reserves the right to terminate the Policy by giving 90 days' notice. It is clarified that any termination shall not affect the obligations of Group Policy Holder and Company assumed at any time prior to the effective date of termination. Further, the Company reserves the right to give the Group Policy Holder three months' written notice to add, alter or repeal the terms and conditions of the Policy hereof.

Notwithstanding anything to the contrary in this Policy, the termination of this Policy shall have the following effect:

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

### **14. LAW**

The policy is governed by and interpreted according to the laws of Islamic Republic of Pakistan.

### **15. STATUTORY FUND**

Under the provisions of the Insurance Ordinance 2000 this policy and any additional benefits shall be referable to the Conventional Business Statutory Fund of the Company. The Company may by endorsement to the Policy change the Statutory Fund(s) to which the policy and any additional benefits are referable.

## **DISCLAIMER/ TERMS OF USE OF HELLO DOCTOR CONSULTATIONS**

### **TERMS OF USE**

#### **1. Services Provided:**

- Video/Audio primary care medical consultations from PMC certified general practitioner.
- Appointment booking for in-house primary care consultation by PMC certified general practitioner.
- Access to HD electronic medical records for HD application users.
- Provisional access to awareness/preventive care recorded medical sessions by PMC-certified doctors. (as and when available)
- Provisional access to fitness-related workout sessions by certified HD fitness trainers. (as and when available)

- Provisional access to healthy culinary sessions (as and when available)

## **2. Use of Hello Doctor health Services is NOT FOR EMERGENCIES:**

Hello Doctor services are primary care services and will only be used for non-emergency conditions.

## **3. Privacy:**

Hello Doctor is HIPAA compliant and maintain privacy as per the standards of Health Insurance Portability and Accountability Act.

## **8. Limitations of Tele-Health:**

Tele health is limited to the consultation where physical examination through touching can be bypassed (in case of non-emergency conditions)

## **9. Complaints and Disputes:**

Complaints and disputes can be highlighted via UAN number (042 111 333 033) or contacting via email address [complaint@hellodoctor.com.pk](mailto:complaint@hellodoctor.com.pk) turnaround time would be 48 working hours

## **10. Requirements:**

Apart from registration and mobile application, user would require.

- High speed uninterrupted internet for video calling.
- GSM/Landline number to call on UAN for consultation.
- Internet and customer availability at booked time to avail appointed consultation.

# **ACKNOWLEDGEMENT**

## **Acknowledgement of the Customer**

### **(Policy Terms and Conditions shall remain subject to the following)**

- Hello Doctor is the Corporate Insurance Agent who has been authorized by EFU Life to bind cover on behalf of Insurer within the terms and conditions of this Insurance Policy. To cease daily deductions, the Subscriber must deregister the Subscriber's HAAFIZ PLUS Plan by contacting Hello Doctor or EFU Life. Otherwise, Jazz will continue making daily deductions for so long as the Subscriber's prepaid account has a positive credit balance.
- In the event that the Subscriber, as an Insured Member, subscribe to more than one (1) HAAFIZ PLUS Plan under the Insurance Policy (including through different Jazz mobile accounts):
  - The Subscriber's maximum benefit shall be the maximum benefit offered by only one of the HAAFIZ PLUS Plans that the Subscriber has subscribed to;

- Our maximum liability to the Subscriber or the Subscriber's beneficiary shall be the higher of the two HAAFIZ PLUS Plans that the Subscriber subscribed to;
- After becoming the Subscriber in the Insurance Service, Jazz Subscriber permits Jazz to share his details and information available with Jazz and as sought by EFU Life or any other entity authorized by EFU Life in this regard, for inter alia processing of the Policy, storing and processing data, and more effectively providing the Insurance Service and payment of Insurance Cover; Jazz Customer/Subscriber agrees and acknowledges that he or his legal heirs shall not hold Jazz responsible for any consequences of sharing such information;
- Fraud or abuse relating to Re-Load/Re-Charge may result in forfeiture/cancellation of the Policy, suspension of Jazz Services of the Customer/Subscriber and termination of his Connection; and
- While availing the Insurance Service the Subscriber shall not respond to any calls/SMSs directing to make/send calls/SMSs to any other number/short code or which are regarding award of any prize (whether money or in kind) in lieu of balance transfer or any call. Ignorance of this clause by Jazz Customer/Subscriber shall not accrue any liabilities/responsibilities on EFU Life Insurance or Jazz including but not limited to liability/responsibility towards any loss occurred to the Jazz Customer/Subscriber
- Jazz or EFU Life may amend these Terms and Conditions at any time. The Subscriber shall be informed through an SMS or any other manner in accordance with the relevant laws that these Terms and Conditions are amended. Such SMS or information through any other manner (as mentioned above) shall contain a link to such amended Terms and Conditions, and if the Subscriber shall continue to pay for the Insurance Cover it shall be the acceptance of the Subscriber to the amended Terms and Conditions.
- Jazz, and EFU Life may jointly amend the Service Charges from time to time at their discretion in accordance with the applicable laws and regulations of Pakistan Telecommunication Authority ("PTA"). The acceptance of these Terms and Conditions of the Subscriber shall also be the acceptance with the End User Price to be charged to provide the Insurance Policy;
- Jazz and EFU Life have the complete authority to stop offering HAAFIZ PLUS Plan or Policy at any time at their discretion.
- The Subscriber acknowledges that these Terms and Conditions are in addition to the terms and conditions accepted by the Subscriber at the time of availing Jazz's cellular services (which includes the terms and conditions of CSAF and the terms and conditions received in the SIM Jacket). However, in case of conflict between these Terms and Conditions and terms and conditions of CSAF, these Terms and Conditions shall prevail to the extent of subject matter of these Terms and Conditions.
- The domestic laws of the Islamic Republic of Pakistan shall govern the Insurance Policy and the Courts of the Islamic Republic of Pakistan shall have jurisdiction in any dispute arising hereunder.
- If any provision of the Insurance policy is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of the Insurance policy which will remain in full force and effect.
- This policy has been especially created to provide protection for those Jazz Customers who successfully apply for that protection and who pay the appropriate Premium. Accordingly, notices to the Subscriber may be provided by:

- SMS to the Subscriber’s prepaid mobile service (from which daily deductions are made); If a notice is made by SMS, the notice is deemed to be received on the day the SMS is sent. If a notice is placed on a website, the notice is deemed to be received on the day the notice is placed
- Notification placed on [Jazz.com.pk](http://jazz.com.pk) or on the Insurer’s website at <http://www.efulife.com/> ; or on <https://hellodoctor.com.pk/>
- By publication in a major newspaper in the Islamic Republic of Pakistan

## FREQUENTLY ASKED QUESTIONS

### Who can avail Haafiz Plus Plan?

For Haafiz Plus Plan subscribers of Jazz who are Pakistani nationals and aged a minimum of eighteen (18) years and under fifty years (50) can avail of Haafiz Plus plan upon payment of the applicable subscription fee. The registration under Haafiz Plus plan will expire when a subscriber reaches the age of fifty-one (51) years.

### Can I avail more than one Haafiz Plus Plans?

No, you can only avail for one variant at a time i.e., either silver or gold or platinum.

### What are the benefits provided against Hafiz Plus Plan?

Haafiz Plus Plan			
Benefits	Silver	Gold	Platinum
Education Continuation Benefit (12 Months)	2,000	3,000	5,000
Income Continuation Benefit (12 Months)	10,000	15,000	20,000
Accidental Death Benefit (Lump sum)	250,000	350,000	500,000
*Major Medical illness	25,000	35,000	50,000
**Telehealth Subscription	Unlimited per month for family		

### Can I enroll for both Hafiz and Hafiz Plus plan simultaneously?

Yes, you can enroll for one variant each of both the plans.

### What is not covered by this plan?

For Education Continuation Plan, Income Continuation Plan & Personal Accident Plan, no benefit will be payable in case of:

- Intentional self-inflicted injury or its attempt, murder, suicide and violation of law.

- War, strikes, riots, civil commotion and any natural or man-made perils (including chemical, nuclear, biological, and radiological) that results in the declaration of a state of emergency on a local or national level.

For Major Medical Illness Reimbursement benefit, no benefit will be payable in case of:

- Any major medical illness that was diagnosed prior to the commencement of the coverage (within three months from the enrollment/ re-enrollment date)

Other conditions:

- Filing of a fake claim
- In the event of non-payment of premium and non-availability of cover in the month when the loss has occurred
- when the loss has occurred

### **How to claim?**

In case the beneficiary wants to intimate a claim, you or any of your family members can notify us through one of these methods:

- 1- SMS 'Claim' at 4141
- 2- Call at Hello Doctor helpline 042-111-333-033
- 3- Call EFU Helpline help line 021-111-338-111
- 4- Send an email at [claims@efulife.com](mailto:claims@efulife.com)

---

### **What are the documents required for claim?**

#### **For Education and Income Continuation:**

#### **In case of Disability claim:**

- Claimant's Statement Form
- Attending Physician's Report
- Police and medico legal Report in case of hospitalization due to accident and violence
- CNIC copy of claimant
- Any other document deemed necessary for claim assessment and finalization

#### **In case of Death claim:**

- All the above-mentioned documents
- CNIC copy of claimant and deceased
- Hospital Death Certificate & all medical records
- NADRA/Union Council Death Certificate

#### **For Personal Accident:**

- Claimant's Statement Form

- Hospital Death Certificate & All Medical Records
- NADRA/Union Council Death Certificate
- Copies of CNIC of Claimant & Deceased
- FIR/Police Report and Post Mortem Report
- Any other document deemed to be necessary for claim assessment and finalization

**For Major Medical Illness:**

- Treatment record of hospital which including dates of admission and discharge, diagnostic report, treatment receipts & prescriptions
  - Copy of customer's CNIC
  - Claim Form with signature
  - Medical Certificate issued by treating doctor
  - Any other document deemed to be necessary for claim assessment and finalization
-