



Habib Bank Limited Product Training



Major Banking Partners (20+ BP's)



The First MicroFinanceBank Ltd

HBL Sahara Plans A, B, & C

Sahara Plan A

- Scope: A protection based benefit (Term Takaful) affordable plan to provide coverage in case of death due to all causes including terrorism. This is a small ticket product which is simple to understand and can be availed with simple application process.
- Enrollment Age: 18-65 years
- Term: 1 year
- Free look period: 30 days

Sahara Plan A

Product	Term Takaful (Coverage)	Annual Contribution
Options	Natural & Accidental Death Benefit	
A1	Rs 125,000	Rs 500
A2	Rs 500,000	Rs 2,000
A3	Rs 1,000,000	Rs 3,750
A4	Rs 2,000,000	Rs 7,500

Sahara Plan B

- Scope: A protection based benefit (Term Takaful) affordable plan to provide coverage in case of death due to all causes additionally it also offers hospitalization coverage benefit or Hospital Cash Benefit, to the Participants. It is a health coverage product with affordable cost to provide hospitalization reimbursement in case the Participant, as result of Accident or Sickness, is necessarily confined as an inpatient within a hospital, for at least twenty-four (24) consecutive hours.
- Enrollment Age: 18-64 years
- Term: 1 year
- Free look period: 30 days
- Elimination Period:
 - For Sickness: 30 Days
 - Between Successive Hospitalizations: 30 days
 - Confinement Limit per year: 180 days
 - For Accidental Benefit: No waiting period

Sahara Plan B

Product	Term Takaful	Income Benefit	Hospital Cash – Individual		Annual Contribution
			Daily Cash Benefit	Daily ICU Benefit	
Options	Natural & Accidental Death Benefit	Natural & Accidental Death Benefit			
B1	Rs 640,000	N/A	Rs 2,000	Rs 4,000	Rs 4,300
B2	Rs 1,360,000	Rs 600,000 (Rs 50,000 per month)	Rs 3,000	Rs 6,000	Rs 10,000

Sahara Plan C

- Scope: A dedicated women protection plan that offers a protection based product - Term Takaful or Income benefit for the period of 12 months in case of spouse death whichever occurs earlier bundled with the additional benefit of hospitalization coverage benefit which also covers Caesarean Section Surgery for child birth to Participants at an affordable cost. Enrollment Age: 18-65 years
- Enrolment Age: 18 to 65 years
- Term: 1 year
- Free Look Period: 30 days
- **Elimination Period:**
 - For Sickness: 30 Days
 - For Accidental Benefit: No waiting period

Sahara Plan C

Product	Term Takaful	Income Benefit	Hospitalization			Annual Contribution
	Natural & Accidental Death	Natural & Accidental Death (Spouse)	Daily Hospital Cash Benefit Non ICU confinement	Daily Hospital Cash Benefit ICU Confinement	C- Section Benefit	
Plan C	Rs 960,000	Rs 480,000 (Rs 40,000 per month)	Rs 3,000	Rs 6,000	Rs 20,000	Rs 7,600

What is not covered?

- **Term Takaful:**

- All pre-existing conditions are covered to be covered after 30 days from the enrollment date.
- Suicide, self-inflicted injury and illegal act of the member
- Failure to seek or follow medical advice, taking of alcohol or drugs.
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty.
- For non-resident Pakistani's, death claim arising due to an act of 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, an industrial dispute, or death at a place declared as active and declared war zone or where UN has active peacekeeping operations.

What is not covered?

- For Hospital Cash:

- Hospitalization for diagnostic purpose only or failure to seek medical advice.
- Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse, treatment of any sexually transmitted disease and Injuries as a result of an illegal act of the Insured Member
- Injury or Illness due to Natural Catastrophes, Epidemic, including, but not limited to, flood, earthquake, avalanche and cyclone

- For C-Section:

- Any Pre-existing condition

Policy Documents

- Terms and Conditions
- Welcome Letter

Claims Documentation

- **For Term Life:**

- Copy of death certificate issued by NADRA or union council
- Copy of CNIC of deceased and claimant
- Claimant's statement
- Succession certificate & original guardianship certificate (Incase beneficiary is minor)
- Claim form with signature
- Any other document deemed necessary by EFU Life

Claims Documentation

- **For Hospital Cash:**

- Treatment record of hospital which includes dates of admission and discharge, medical diagnosis and treatment
- Customer's CNIC copy
- Police and medico legal reports are required in case of hospitalization due to accident, violence and attempted suicide
- In case of accident, receipts of treatment expenses and prescriptions issued by doctor and the hospital
- Attending Physician's report
- Copies of all medical records
- Any other document deemed necessary by EFU Life

- **For C Section:**

- Receipts of C section expenses and prescriptions issued by doctor and the hospital
- Customer's CNIC copy
- Treatment record of hospital which includes dates of admission and discharge, medical diagnosis and treatment
- Any other document deemed necessary by EFU Life

Questions and Answers!

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