

FINCA MICROFINANCE BANK

Your family looks towards you for support and strength. You have given them a lot and you would want them to get the best in future. However, life is unpredictable and no one can have control over future uncertainties. Life is challenging, and for a secured and protected life we must take safety measures for our loved ones so they do not compromise on their living standards after the demise of the breadwinner.

To deal with your concerns and to give your family a secure future, EFU Life introduces Finca Term Life Plan, a unique insurance plan marketed through SimSim.

This Term Life plan provides protection in case of death due to any cause (subject to exclusions). In case of covered member's death the beneficiary will get the lumpsum amount.

The amount of Sum Assured will be paid by EFU Life, without causing any inconvenience to your loved ones.



Key Details

- **Enrollment Age:** 18 to 64 years.
- **Coverage Age:** 18 to 65 years.
- **Term:** 1 year
- **Covered Event:** Death due to any reason (subject to exclusions)
- **Free Look Period:** 30 days from the date of Commencement to review the terms and conditions of the Plan and to cancel the Coverage.

What are the Benefits Offered - Unit 1 & 2:

Finca offers Term Life insurance plan with following options for Sum Assured and premium amount as chosen by the assured.

Options	Sum Assured	Premium
Unit 1	Rs. 100,000	Rs. 400
Unit 2	Rs. 200,000	Rs. 840

What is not Covered?

This policy does not provide coverage and no benefits shall be paid if claim occur from all or any of the following conditions:

- All pre-existing conditions.
- Suicide, self-Inflicted injury and illegal act of the member.
- Failure to seek or follow medical advice, taking of alcohol or drugs.

How to Claim?

Written notice of claim must be given to EFU Life immediately but in any case, not later than 90 days after occurrence of event.

All claims will require evidence of claim and proof of age of the insured member. The customer can call EFU Life directly at 111-338-111 to lodge the claims from along with the following documents: (which must be submitted within 180 days of the incident):

- Copy of death certificate issued by NADRA/ Union Council.
- Copy of CNIC of claimant and deceased. Claimant's Statement.
- Succession of certificate & original guardian-ship certificate (in case the beneficiary is a minor).
- Attending physicians report, post mortem/FIR.
- Any other document which may be deemed necessary by the company.

The assurance effected hereunder shall carry no paid up value.

Disclaimer

Finca Term Life Insurance plans are insurance products underwritten, issued and subject to the terms and conditions set by EFU Life Assurance, an insurance company having its principal office at Plot 112, 8th East Street, DHA Phase I, Karachi, Pakistan - 75500. Finca Term Life Plan is only the name of the products and does not, in any way, indicate the quality of the product. SimSim is a brand of Finca Microfinance Bank and bank is acting as the corporate agent of the product on behalf of EFU Life Assurance. Bank will not be responsible in any manner if your application or claim is rejected by EFU Life nor will investigate or provide any opinion on merits of the claim.

EFU LIFE ASSURANCE LTD

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