



# EFU Mehfooz Ghar Takaful Plan

## Secure Your Home with Confidence

Faysal Bank Ltd is acting  
as a distributor on behalf  
of EFU General - WTO



faysalbank



## Secure Your Home with Confidence

Your home is more than just a structure, it's where your memories are made and cherished and that is why protecting it matters.

Introducing EFU Mehfooz Ghar Takaful Plan, a comprehensive protection solution for your Home, offered by Faysal Bank Ltd under distribution agreement with EFU General - Window Takaful Operations, a Shariah Compliant protection plan designed to ensure the safekeeping of your Home

EFU Mehfooz Ghar Takaful Plan provides robust coverage that safeguards your valuables, ensuring that your Home is shielded from unforeseen events with a solution you can trust

### About EFU General - Window Takaful Operations

EFU General Insurance Limited, established in 1932 is Pakistan's oldest and largest insurance company in Pakistan. It started its window takaful operations in 2016 and now it is a prominent provider of Shariah-compliant insurance solutions in Pakistan. With a strong focus on customer-centric products and delivering superior protection to individuals and businesses, EFU General Insurance Limited- Window Takaful Operations has earned worldwide acknowledgement as Pakistan's flagship Takaful

### Membership Cancellation Process under Free Look-In Period

Free Look-in Period is a 14 Day's grace time after receiving the membership documents during which you can understand the terms and conditions of the Plan and evaluate your eligibility to continue the takaful coverage. You may apply for cancellation within the 14 day's Free Look in Period, upon which your contribution amount will be fully refunded, provided no claim is made during the course of the Plan.

### Exclusive Coverage Option

Tailored to your needs, EFU Mehfooz Ghar Takaful plan offers flexible coverage limits ranging from 5 Million to 100 Million

Here's how the coverage is distributed:

<b>Home Structure Cover</b>	It comprises 60% of Sum Takaful Limit. Refers to the structure of home (excluding plinth, pavement and foundation)
<b>Home Contents Cover</b>	It comprises of 30% of Sum Takaful Limit. Refers to the possessions and valuables within home premises
<b>Cash and Jewelry Coverage</b>	It comprises of 10% of Sum Takaful Limit Refers to cash and jewelry within home premises or while in transit.

**Coverage Period:** 12-month protection period, starting from the date of deduction/ enrollment under EFU Mehfooz Ghar Takaful Plan.

**Territorial Scope:** EFU Mehfooz Ghar Takaful Plan offers coverage throughout Pakistan.

## Coverage Details

Our comprehensive coverage shields you against a wide range of hazards, including:

Fire & Lightning	Riots and Strikes Damage
Malicious Damage	Explosion
Earthquake	Atmospheric Disturbances (As per IAP Clause)*
Aircraft Damage	Impact Damage
Burglary (carryable items only)	

\*Atmospheric Disturbance means loss or damage to property caused by Flood, Hail, Snow, Wind, Cyclone, Tornado or Typhoon.

Rain provided only that damage made by any of the perils above and as to admit rain water to the interior of the said building

## Contribution Starting As Low As:

Gross Contribution Rate	Coverage Range
0.295%	PKR 5 Million to PKR 50 Million.
0.315%	Above PKR 50 Million

The above mentioned rates are exclusive of government taxes and levies, i.e. Administrative Surcharge of 5% with minimum of PKR 500/- and maximum of PKR 5,000/-, Sales Tax (Province wise: Sindh 15%, Punjab and Federal 16% and KPK 15%), Federal Takaful Fee of 1% and Stamp Duty of PKR 500/-

## Important Provisions:

We ensure clarity and transparency with the following special conditions:

- All terms and conditions as per EFU's Standard Household Participants Membership Document shall apply
- If there are any known or reported losses or any circumstances, which may lead to a claim, then the quoted terms and conditions may change.
- Reported losses or circumstances that could lead to a claim must be notified to EFU General - WTO Central Division within 05 working days.
- Burglary coverage is subject to forcible and violent entry, on a First Loss Basis only.
- Cash and Jewelry worn and robbed anywhere in Pakistan is limited to 25% of the Takaful value.

## Deductible:

- The loss of Cash and Jewelry is subject 10% deductible at the time of loss.
- 10% of loss amount minimum PKR 250,000 each and every loss in Basement only.

## Major Exclusions

- War, Terrorism and any other political risk unless otherwise specifically covered.
- Nuclear Risks
- Cyber Risks
- Sanction Limitation
- Communicable Disease
- The risk of Atmospheric disturbance is excluded in 2nd class and in open sided shed.

\*For further details on exclusions, kindly refer to Participant Membership Document

## Claim Process: From Notification Till Settlement

- Submit filled claim form and supporting documents.
- EFU General-WTO will scrutinize claim documents.
- Registered claim and appoint loss adjuster.
- Loss adjuster will acquire documents/ information.
- Loss adjuster will submit report to EFU General-WTO.
- Claim declined/ settled as per case scenario.

In case of any loss, please notify immediately to Faysal Bank or EFU General-WTO but not later than 5 days from the happening of the loss on below contact points:

### **EFU General Insurance Limited - Window Takaful Operations**

Address: Kashif Center, 1st Floor, Shahrah-e-Faisal, Karachi

Tel: 021-35640535, 021-35653907, Ext: 214, 257

Fax: 021-35653909

Email: banca.claims@efuinsurance.com

\*Upon receipt of complete documentation, our TAT is 30 working days

## Disclaimer

1. Faysal Bank Limited ("FBL") is acting as a distributor/ facilitator of the EFU's Mehfooz Ghar Takaful Plan, on behalf of the EFU General Insurance Limited - WTO ("Takaful Operator") and shall not be held responsible/liable in any manner for settling claims emanating from this Scheme or for the approval or rejection of any claim by EFU General Insurance Limited – WTO.

2. EFU's Mehfooz Ghar Takaful Plan is designed, underwritten and issued by EFU General - WTO. It is not guaranteed or issued by "Bank" or its affiliates and is not a product of the Bank.

3. All EFU's Mehfooz Ghar Takaful Plan applications are processed and approved by EFU General Insurance Ltd - WTO, as per their underwriting guidelines. "Bank" is not responsible for processing and approval of these applications in any way, whatsoever.

4. The Covered Person's statement of account/application form or recorded verbal statement and Declarations will act as their enrollment under the program (if their account is charged under the program) and will govern the determination of the rightful beneficiary under this Takaful coverage.

5. It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the Takaful Company, with respect to any coverage offered to the customer under Participant

Membership Document. The Participant Membership Document shall constitute as an individual contract between the Takaful Provider and the customer.

6. This product brochure only gives a general outline and introduction of the benefits available under the Participant Membership Document. For exact terms and conditions, please refer to the PMD (Participation Membership Document).

7. EFU's Mehfooz Ghar Takaful is issued and subject to terms and conditions set by EFU General - WTO. The bank acts as a Corporate Takaful/Distribution Agent of EFU General - WTO and will not be responsible for any application or claim rejections nor investigate or provide opinions on the merits of claims.

8. For any service-related complaints, you may contact FBL Contact Centre at (021) 111 06 06 06 or visit any nearest FBL Branch.

9. If you have any grievances regarding your Takaful Cover, you may contact EFU General - WTO on the below contact information:

EFU General Insurance Limited - Window Takaful Operations  
Kashif Centre, 1st Floor, Shahrah-e-Faisal, Karachi  
Tel: 021-35640535, 021-35653907, Ext: 214, 257  
Fax: 021-35653909  
Email: banca.claims@efuinsurance.com

Call 24/7

**021 11106 06 06**

or visit [www.faysalbank.com/en/islamic](http://www.faysalbank.com/en/islamic) for details.