

**Frequently Asked Questions:**

**Q1) How long will it take for the customer to receive his policy documents?**

Ans) 10-15 working days after account debit.

**Q2) Is there any free look-in period?**

Ans) Yes. There is a free look-in period of “14 working days”. After receiving the policy documents.

**Q3) What is free look-in period?**

Ans) Free Look-In period is a 14 days grace time after receiving the policy documents, during which you can understand the terms and conditions of – EFU Business Protector Plus Insurance.

**Q4) Is the customer eligible for refund after the free look period?**

Ans) No, premium will be refunded after the Free look-in period or after the occurrence of any loss

**Q5). Who is EFU General Insurance – Central Division?**

Ans) EFU General Insurance is the underwriter of this ‘EFU Business Protector Plus’ Insurance Policy. Central Division is the branch office of EFU General Insurance that will service your queries and claims.

First Floor, Kashif center, Shahrah-e-Faisal, Karachi

**Q6). What should I do in case of claims?**

Ans) The customer will be able to make a claim under this ‘EFU Business Protector Insurance’ policy if the loss suffered falls under the scope of coverage.

In case of any loss the customer is required to immediately notify such loss within 48 hours from the happening of the loss to EFU General Insurance – Central Division on 021-35640535, 021-35653907-9, 021-35640535 or email at [banca.claims@efuinsurance.com](mailto:banca.claims@efuinsurance.com)

For any further visit or queries you can call on JS Bank call Helpline 021 - 051 (111-654-321) or contact any of Bank’s branches.

The customer shall be required to furnish following documents in order to assess the claim.

1. Copy of CNIC (Computerized National Identity Card)
  2. Duly completed, signed and stamped insurance claim form
  3. FIR brigade report (in case of fire)
  4. Heir ship certificate (in case of accidental death).
  5. Death certificate from authorized doctor / hospital (in case of accidental death)
- The above list is not exhaustive

The above list is not exhaustive and the customer may be required to provide more information in addition to the above as the case may be. No claim whatsoever shall be payable under this ‘EFU Business Protector Plus’ Insurance policy if required claim information is not furnished.

**Q7). How long does claim settlement takes?**

Ans) Upon intimating EFU General Insurance – Central Division and providing the required claim information and documents completely, your claim information and documents, your claim shall be settled within 15 working days as per the terms and conditions of ‘EFU Business Protector Plus’ policy.

**Q8). How my claim will be paid?**

Ans) Your claim will be paid through a cheque by EFU General Insurance – Central Division. You will be asked to collect the cheque from them.



**EFU BUSINESS,  
WELL PROTECTED**

EFU Business Protector Plus is a workplace insurance program to protect your work environment, ensuring nothing comes in the way of your success. The Business Cover Insurance program has been exclusively designed to prevent major losses for your business in unforeseen circumstances, giving you unmatched value and convenience. The EFU Business Protector Plus is underwritten by EFU General Insurance Limited.

## Coverage

### 1. Office Structure Contents & Valuables

Provides coverage against the loss or damage to building/office structure (excluding plinth, pavement and foundation) and contents and valuables:

- Natural disasters such as fire, lightning, earthquake
- Political calamities such as riots and strikes
- Act of malicious damage
- Explosions(excluding explosion of steam pressure plant belonging to or under control of the Insured)
- Dropping of Aircraft and other aerial devices or articles
- Impact damage resulting from any road vehicle; not belonging to or under the control of the Insured
- Atmospheric disturbances such as flood, cyclone, windstorm, typhoon, hurricane, storm
- Personal accidents cover against the accidental death

\*Riot, Strike, burglary" Malicious Damage, Atmospheric Disturbance, Earth Quake is excluded for Facial Signboard/ signage

### 2. Cash in Safe

Offers protection against armed robbery, forceful entry and break-in in case the customer loses cash or cash equivalents relating to a trade or business that are kept in a proper safe/vault and/or almirah.

### 3. Facial Signboard / Signage

Offers protection against the physical loss or damage to Facial signboard/ signage, located at the office premises of the Insured as a result of an accident or any act of terrorism, which is defined as under:

*Any structure, device or thing intended or adapted for the Display*

### 4. Personal Accident

Provides cover in respect of accident resulting in death during the insured Period

**Sum Insured for EFU Business Protector Plus**

Description	Amount
Office structures content	250,000
Cash in safe	25,000
*Facial signboard/signage	20,000
Personal Accident	200,000
Total Sum Insured	495,000

## Premium Payment for EFU Business Protector Plus

Net Premium: PKR 4,413/- per customer per annum The premium is inclusive of applicable Govt. Taxes/ Levies i.e. Admin Surcharge 5% with minimum of PKR 500 and maximum of PKR 5,000/-, Sales Tax on Service 13%, Federal Insurance Fee 1% and Stamp Duty PKR 50/-. Any changes in the applicable taxes/levies will affect the premium accordingly

## Enrollment of the product

EFU Business Protector Plus is available from JS Bank Telesales Unit. Customers have to provide their written or verbal consent to enroll for this product.

## Claim Notification and Settlement

In case of any claim, please notify EFU General Insurance Limited within 48 Hours of the incident:

- Phone Number: 021 - 051 (111-654-321)  
021-35640535 or 021-35653907-9
- Email: [ccu.helpdesk@jsbl.com](mailto:ccu.helpdesk@jsbl.com)  
[banca.claims@efuinsurance.com](mailto:banca.claims@efuinsurance.com)

The claim will be settled within 15 days subject to provision of required documents

## Disclaimer

JS Bank Limited is only acting as a Corporate Agent/ Distributor of this product "EFU Business Protector Plus" on behalf of EFU General Insurance Ltd. and is not responsible or liable for any liability arising out of the terms and conditions of this product including settlement of claims or the approval or rejection of any claim or for any act or omission on the part of EFU General Insurance Ltd.

The product brochure only gives general outline of the product features and benefits.