

# Takaful COVID Protection Shield

Some things are worth protecting.



## Takaful COVID Protection Shield

TPL Life – Window Takaful Operations introduces Takaful COVID Protection Shield – Pakistan's first Takaful plan that provides financial assistance against coronavirus for the valuable customers of Faysal Bank.

### Presenting Takaful COVID Protection Shield

TPL Life Insurance Ltd. Window Takaful Operations is the underwriter for this plan and we believe in providing promises to deliver innovation and unmatched service to its valuable participants. This plan is created with the Shariah approved concept of Takaful. This product and the associated processes have been approved by a Shariah Advisory Board of TPL Life – Window Takaful Operator, respected scholars with impeccable credentials and international reputation.

### Special Features

- Coverage for up to 5 family members (more members can be included at an additional contribution).
- A maximum of 12 family members can be included on a single Takaful plan.
- Financial assistance for diagnosis, hospitalization and fatality.

### Enrollment Criteria & Coverage

Age	18 to 70 Years
Children's Age	6 months to 25 years
Coverage Duration	3 months or 6 months
Contribution Payment Due	On availing of the Plan
Minimum Contribution	PKR 5,999 (3 months coverage)*
Maximum Contribution	PKR 11,499 (6 months coverage)*
Initial Benefit upon Diagnosis	PKR 30,000 (per Family)
Hospital Cash Assistance (per night benefit)	PKR 5,000 (per Member)
Funeral Expenses in case of Fatality	PKR 100,000 (per Member)

\* Coverage for 5 family members including self, spouse, parents, siblings or children. For more than 5 members, an additional contribution of PKR 1,000 per person will be charged for up to 12 members.

If the test for COVID-19 is positive, please provide certification from a registered medical facility for claim processing. Please note that pre-existing conditions are not covered.

### FAQs

#### What is the enrollment age for this plan?

Minimum enrollment age is 18 years up to max 70 years and for Child 6 months to 25 years.

### **What is the duration of the cover and contribution?**

We offer two types of cover which are as follows:

- Coverage for 3 months and the contribution is PKR 5,999.
- Coverage for 6 months and the contribution is PKR 11,499.

### **Who is covered in this plan?**

The plan covers 5 family members upon purchase of the Takaful product who could be any of the following:

- Participant
- Spouse i.e. Wife or Husband
- Children
- Parents
- Siblings

### **Is there any max limit of enrollment for each Family?**

Yes, the max number of people that can be covered from each family is up to 12.

### **What if I want to add more family members in this plan?**

In case you want to add more family members or children, you may do so by paying PKR 1,000 as additional contribution per additional family member.

### **Who is covered in this plan?**

The plan provides 3 benefits which are as follows:

- A lump-sum benefit of PKR 30,000 in case of diagnosis.
- Per night Hospital cash assistance up to PKR 5,000.
- In case of death, funeral benefit of PKR 100,000 is provided to the family.

### **When can I make a claim for Coronavirus?**

If you are tested positive for COVID-19 upon diagnosis – You're eligible for 100% Takaful cover of PKR 30,000.

### **Is there any waiting period for this Takaful membership?**

No, there is no waiting period; however pre-existing conditions are not covered.

### **Who should I contact in case of emergency?**

In case of emergency please call our 24/7 call center number (021) 111 000 330.

### **How do I make a claim?**

Claims can be filed by visiting Company's website, by using TPL Life's WhatsApp services, through our 24/7 Call center or via email:

- TPL Life Website: [www.tpllife.com](http://www.tpllife.com).
- WhatsApp Number: +92 301 824 7803.
- Call our UAN #: (021) 111 000 330.
- Email us @: [info@tpllife.com](mailto:info@tpllife.com).

## Exclusions

The benefit is not payable under this Takaful membership that is caused directly or indirectly, partly or wholly by any of the following occurrences:

- Any accidental injury or sickness/illness other than a Covered Disease.
- Any Covered Disease that is not diagnosed by a Medical Practitioner who is duly registered by the Pakistan Medical and Dental Council.
- Any Pre-existing Covered diseases.

## Disclaimer

- This Takaful Health product is specially designed, underwritten, issued and subject to the terms and conditions set by TPL Life Insurance Ltd. – Window Takaful Operations for the customers of Faysal Bank.
- Faysal Bank Limited is only acting as the corporate agent on behalf of TPL Life Insurance Ltd. - WTO and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the participant/customer(s), beneficiary(ies) or any third party.
- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Covered Customer towards the Takaful Operator in respect of these business or any cover offered to the Covered Customer. PMDs shall constitute as independent contracts between the Takaful Provider and the Covered Customer.
- All contribution rates are subject to change without any prior notice.
- All contribution rates are inclusive of government taxes.
- This plan is not guaranteed or covered by any of the other group companies of TPL Corp and they are not liable in any context.
- Please refer to the participant membership documents for Terms and Conditions.
- This product brochure only gives a general outline and introduction of the benefits available under the PMD. For exact terms and conditions, please refer to the PMD (Participation Membership Document).
- If you have any grievances regarding your Takaful Cover, you may contact TPL Life Insurance - Window Takaful Operations on (021) 111 000 330 or for any service related complaints, you may call our Contact Centre at (021) 111 060 606 or visit the nearest branch.

## TPL Life Insurance Ltd.

12th Floor, Centrepont Building,  
Off Shaheed-e-Millat Expressway,  
Near KPT Interchange, Karachi,  
UAN # (021) 111 – 000 – 330.

## Branch Network

### Azad Jammu & Kashmir

Bagh, Mirpur, Kotli, Muzaffarabad

### Balochistan

Chaghi, Chaman, Dera Murad Jamali, Gwadar, Huramzai, Hub, Khuzdar, Loralai, Muslim Bagh, Panjgur, Pasni, Quetta, Sibi, Turbat, Zhob

### Federal Capital

Islamabad

### Punjab

Adda Talaab Sarai, Ali Pur, Alipur Chatha, Attock, Bahawalnagar, Bahawalpur, Bhakkar, Bhalwal, Bunja Hayat, Chak Jhumra, Chaksawari, Chakwal, Chichawatni, Chiniot, Chunain, Depalpur, Dera Ghazi Khan, Dina, Dinga, Dudial, Dunyapur, Faisalabad, G.T Area, Gojra, Gujranwala, Gujrat, Hafizabad, Hasilpur, Haveli Lakkha, Jahanian, Jalalpur Pirwala, Jampur, Jaranwala, Jhang, Kabirwala, Kallar Syedan, Kamalia, Kamoki, Kasur, Kharian, Khanewal, Khanpur, Khurrianwala, Kot Addu, Kot Chutta, Kot Radha Kishan, Kotla Jam, Lahore, Lalamusa, Layyah, Liaqaut Pur, Lodhran, Mailsi, Malakwal Mandi Faizbad, Mian Channu, Mianwali, Multan, Muzaffargarh, M-B-Din, Nalka Kohala, Narowal, Nokhar Mandi, Okara, Pasrur, Patoki, Phalia, Pir Mahal, Rahim Yar Khan, Rawalakot, Rawalpindi, Rawat, Raiwand, Rajanpur, Saddar Goggera, Sadiqabad, Sahiwal, Samundri, Sargodha, Shahkot, Shakargarh, Sharqpur, Sheikhpura, Shujaabad, Sialkot, Talagang, Taxila Taunsa, Vehari, Toba Tek Singh, Wazirabad, Yazman Mandi, Zafarwal

### Gilgit Baltistan

Bajaur, Batkheka, Buner, Chilas, Danyore, Dassu, Gilgit, Mingora, Skardu, Swat, Timergara

### Khyber Pakhtunkhwa

Abbottabad, Bannu, Charsadda, Dera Ismail Khan, Hangu, Haripur, Hattar, Kohat, Mansehra, Mardan, Nowshera, Oghi, Panachinar, Peshawar, Swabi, Topi

### Sindh

Dadu, Daharki, Hyderabad, Jacobabad, Karachi, Khairpur Mir, Khipro, Matiari, Mirpurkhas, Nawabshah, Sanghar, Shahdadpur, Sukkar, Tando Adam, Tando Allahyar, Tando Muhammad Khan