

EFU Takaful Manzil Asaan

Your security is our priority.



faysalbank



EFU Takaful Manzil Asaan

It is a Shariah Compliant product in collaboration of Faysal Bank – Islamic Banking Division and EFU General Insurance Limited – Window Takaful Operations, which caters your Islamic needs and provides you comprehensive coverage.

Under this plan, loss or damage to the contents and valuables specifically, household goods and personal possessions are covered. Further, it also provides unmatched coverage for Cash & Jewelry, Personal Documents, Personal Accident and Third Party Liability.

What is EFU Takaful Manzil Asaan?

Faysal bank offers through a distribution agreement with EFU General Insurance Limited WTO – EFU Takaful Manzil Asaan which provides coverage in case of loss or damage to home structure, home contents and valuables due to any unforeseen circumstances.

What are the individual covers offered in the EFU Takaful Manzil Asaan?

Home structure as well as its contents and valuables:

Loss of or damage to the structure of your home or any of its contents and valuables (excluding cash, jewelry and mobile phones).

Cash and Jewelry:

Loss of cash and jewelry in the house, or you, in trust, or on your accompanying spouse, while in transit, PKR 50,000 is the combined cover for you and your accompanying spouse.

Personal Accident (Terrorism also):

Covers you against accidental death and disability.

Loss of Identification Documents:

Covers the replacement costs incurred due to loss or theft of personal documents issued by the Government of Pakistan (i.e. NIC / Passport / Driving License).

Product in Transit*:

Provides cover to Faysal Bank account holders/ debit card holders / credit card holders who purchased below item, through cash / FBL's debit cards / FBL's credit cards, "(ALL RISK) Road Rail Cargo Clause A perils including SRCC", within the same city where transaction took place.

- Household items
- Furniture/ Fixture

*Below Items are excluded in Product in Transit coverage:

Mobile phones	Groceries	Any kind of bond
Jewelry	Glass	Paintings

Medical Expenses:

Covers expenses incurred as a result of accident up to the specified limit.

Cash Withdrawn Through ATM:

Covers cash withdrawn by the Participant ATM / Debit Card holder from any ATM in Pakistan due to snatching, forced deprivation or armed hold-up. The cash should always be withdrawn by using FBL's ATM / Debit Card only.

Cash Withdrawal Through Counter:

Covers loss of cash withdrawn by Insured ATM / Debit Card holder from FBL's branches against snatching / armed hold up or forced deprivation.

The above cash withdrawal coverage shall be subject to the following:

- Maximum number of 03 (three) claims in a policy year.
- Coverage period for withdrawal upto One (01) hour from the time of cash withdrawal.

Loss of Identification Documents:

Covers the re-generation cost of the identification documents (CNIC, Driving License & Passport only), which are lost as a result of forced snatching and / or forced deprivation of the wallet due to armed hold-up.

Wallet Replacement:

Covers the replacement cost of new wallet in case wallet is lost, as a result of armed hold-up, snatching or forced deprivation of wallet.

EFU Takaful Manzil Asaan also provides Third Party Liability Coverage as an ADD ON Feature.

You can avail the following exclusive packages and coverage / contribution varies as per the chosen plan:

Description	Silver	Gold	Platinum
Home Structure	1,000,000	2,000,000	2,300,000
Home Contents & Valuables	80,000	100,000	120,000
Cash and Jewelry	30,000	40,000	50,000
Medical Expenses	40,000	50,000	70,000
Personal Accident (Including Terrorism)	75,000	100,000	150,000
Third Party Liability	40,000	60,000	100,000
Product in Transit	75,000	100,000	150,000
Cash Withdrawal through ATM	75,000	100,000	100,000
Cash Withdrawal through Counter	50,000	50,000	50,000
Loss of Identification documents	3,500	3,500	3,500
Wallet Replacement	2,000	3,000	5,000
Yearly Contribution	12,472	15,329	19,615

The above contributions are inclusive of all applicable Government taxes and levies i.e. 13% Sales Tax on Services (SST), 1% Federal Takaful Fees (FTF), 5% Admin Surcharge with minimum of PKR 500 and maximum of PKR 5,000/- and PKR 50 Stamp Duty.

Any change in the taxes will affect the contribution accordingly.

Free Look Period

A free look period of 15 days is available during which you can review your Takaful membership document and in case of any concerns you may cancel the plan if needed. Your contribution will be refunded on receipt of request within 15 days from the issue date of the Takaful membership

Frequently Asked Questions:

What sort of damages is my home covered against?

The PMD covers any damage to the house and its contents and valuables occurring due to:

- Fire, explosion (including explosion of domestic appliances i.e. stoves, Lightning, Thunderbolt, Earthquake).
- Riot, Strike, labor disturbances and malicious act (burglary, theft etc.)
- Aircraft and other aerial devices or other droppings (as well as falling trees).
- Bursting and over-flowing of underground water or sewerage pipes.
- Flood, typhoon.

Covers property for 'First Class' construction only.

What will not be covered in the house, against this PMD?

Below are not covered in this PMD:

- The wear and tear of home structure, its contents and valuables.
- Burglary/ theft carried out by the servants or by house members.

How can I get enrolled for this cover?

You shall receive a call from Faysal Bank Business Development Unit (BDU) for an enrollment and you will be enrolled upon receipt of your acceptance or you can call our helpline i.e. 111 06 06 06.

How will I get confirmation of my enrollment?

Upon deduction of contribution amount from your account, your bank statement will serve as a proof of your enrollment.

When will I receive my PMD documents?

You will receive your on-line PMD documents via Email as well as originals of the same on your correspondence address from EFU General Insurance Limited – Window Takaful Operations within 05 working days from your enrollment date.

Who is EFU General Insurance Limited – Window Takaful Operations?

EFU General Insurance Limited – Window Takaful Operations is the Underwriter of this PMD and Central Division is the branch office of EFU General Insurance that will service your queries and claims. Address: 1st Floor, Kashif Center, Shahrah-e-Faisal, Karachi.

Can this PMD be bought directly from EFU - Window Takaful Operations?

This product has been designed especially for Faysal Bank customers and can only be availed through Faysal Bank at the stated price and coverage.

What should I do in case of a claim?

You simply need to notify EFU General Insurance – Window Takaful Operations within 30 days of the incident Phone: 021 35640535 or 35653907-9. EFU's Central Division will further guide you regarding the documents necessary to process the claim.

How long does claim settlement take?

The expected time for settlement of claim under this PMD may extend up to 30 working days considering that all required documents have been submitted to EFU General Insurance – Window Takaful Operations and all the necessary terms and conditions have been followed.

How will I receive my claim amount?

Your claim will be paid through a cheque by EFU General Insurance – Window Takaful Operations. You will be asked to collect the cheque from them.

What is Free look-in Period?

Free Look-in Period is a 15 days grace time after receiving the PMD documents during which you can understand the terms and conditions of EFU Takaful Manzil Asaan and develop your suitability in continuing this takaful coverage.

What is the procedure in case I want to cancel PMD?

You may either call Customer Interaction Centre at 111 06 06 06 or provide a written cancellation notice by visiting any Faysal Bank branch. Contribution will only be refunded if the request has been submitted within 15 days (free look-in period) after receiving the PMD documents provided that there is no claim.

Will I be refunded the contribution if I cancel the PMD after Free Look in Period?

No contribution will be refunded after the Free Look-in Period.

Whom should I contact if I have query & Complaints regarding EFU Takaful Manzil Asaan?

You can either contact your Branch or call our Customer Interaction Centre at 111 06 06 06 or contact EFU General at 021-3-5640535, 021-5640534, 021-5653907-9.

DISCLAIMER

- Faysal Bank Limited (“Bank”) – Islamic Banking Division is acting as a distributor of the Takaful PMD on behalf of the EFU General Insurance Limited WTO (“Insurance Company”) and shall not be held responsible / liable in any manner whatsoever to any person, including, but not limited to the Participant customer or any third party.
- The Participant’s statement of account / application form or recorded verbal statement will act as his/her enrollment under the program and will be given the determination of the rightful beneficiary under this Takaful Coverage.
- It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the EFU General Insurance Limited – Window Takaful Operations as the Takaful Operator. The Bank is only acting as an agent in providing this facility and cannot be held Takaful responsible for settling claims emanating from this Scheme or for the approval or rejection of any claim or for any act or omission on part of the Takaful Provider.
- Further, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Takaful Provider in respect of any other PMD.
- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Participant Customer towards the Takaful Provider in respect of the business or any PMD offered to the Participant Customer. These PMD documents shall constitute as independent contract between the EFU General Insurance Limited – Window Takaful Operations and the Participant Customer.
- If you have any grievances regarding your Takaful Cover, you may contact EFU General - Window Takaful Operations on (021) 3231 3471-90 or for any service related complaints, you may call our Contact Centre at (021) 111 06 06 06 or the nearest branch.

EFU General — Window Takaful Operations
5th Floor WTO, EFU House,
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UAN: (+92) 21 3231 3471 – 90

E-mail: info@efuinsurance.com

Website: www.efuinsurance.com/takaful

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, Liaqut 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, Sheikhupura, Shujaabad, Sialkot, Talagang, Taxila Taunsa, Toba Tek Singh, Vehari, 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

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