

Disclaimer

- ▶ The product is designed, underwritten & offered by TPL Life Insurance Limited.
- ▶ The mentioned rates are subject to change without any prior notice
- ▶ Post insurance plan issuance please refer to the Participant Membership Document and other associated documentation for better understanding of the various
- ▶ Renewal of the Policy after the end of its term shall depend upon acceptance by the Applicant/Policy Holder of the terms and conditions offered by the Company at the time of renewal.
- ▶ Please refer to the Policy Documents for details & better understanding of the various terms and conditions.
- ▶ The marketing text stated above is governed by the Terms & Conditions of this product which is part of the Product Package in your hand & are to be read & understood clearly.



Frequently Asked Questions:

Why is Accidental Death Insurance important?

According to available data for 2009 to 2020, due to the accidents, 55,141 people have died while 126,144 were found injured. (road accidents only). It a leading cause of death in Pakistan. These deaths often create serious financial consequences for loved ones left behind. TPL Accidental Protection plan will help support your family in tough times.

When does my coverage begin?

Your coverage begins on the effective date of your policy Insurance.

I already have a health and life insurance cover. Why should I buy Personal Accident Insurance?

Life insurance offers a death benefit to your nominee in case you pass away. Health insurance provides a compensation and/or reimbursement of hospitalization and other medical expenses.

A Personal Accident Insurance policy, on the other hand, insures against the financial risk that could arise due to accidental permanent total disability or accidental death of an earning family member. In short, the policy is essential as it strengthens your financial portfolio securing the future of dependent family members against unforeseen events.

I am a homemaker who spends majority time at home. Do I also need a personal accident insurance?

Accidents can happen to anyone. Motor accidents, rail accidents, natural calamities, might be the main types of accidents, but burn and falls are equally dangerous. Opting for a Personal Accident Insurance helps you to meet expenses in case a crisis arises.

What will I receive as proof of my coverage and how?

As soon as you make the payment, you will receive a confirmation SMS and an e-mail containing the policy documents which will confirm your coverage.

How will I Claim?

For the claim of Accidental Medical Expense following documents will be required to submit:

- ▶ Emergency treatment receipt and
- ▶ Doctors treatment statement

Where do I need to send the above documents?

These documents will have to be submitted to the following address:

- ▶ 19-B, Lane 3, SMCHS, in the lane of Roomi Masjid, Shahrah-e-Faisal, Karachi, Pakistan.
- ▶ Or you can email them at info@tpllife.com
- ▶ Or you can share them on WhatsApp at +923018247803

Although the disbursement of claim can be made through cheques/pay orders, you have an advantage to avail the following channels for easy claim transaction:

- ▶ Through Interbank Fund Transfer
- ▶ Through Telco's (such as Easypaisa)



Accidental Protection Plan

Accidents Happen Often, But We Can Help Them Hurt a Little Less.

An accident does not come knocking at the door. It can happen anytime, anywhere and may result in minor to serious injuries, and in worst circumstances result into untimely death. Any such uncertainty may lead to financial crisis, and require lump sum financial assistance to overcome the trauma. TPL Life Accidental Death/Disability Plan is a convenient solution that will provide the necessary financial assistance to you and your family against accidental death, bodily injuries and disabilities (Partial/Permanent/Temporary).



Who is Eligible for Accidental Protection Plan?

- ▶ Minimum Age at entry 18 Years
- ▶ Maximum Age at entry 60 Years
- ▶ Single Premium
- ▶ Coverage Period is One Year

Insurance Benefits

■ Accidental Death

If the insured person passes away due to an accident, the entire Sum Insured will be paid to their nominee.

■ Permanent Total Disablement

In case the insured person is totally disabled for the rest of their life, the entire Sum Insured will be paid to them directly.

■ Permanent Partial Disablement

If the insured person is partially disabled for the rest of their life, the entire Sum Insured will be paid to them directly.

■ Accidental Medical Expense

Accidents can cause a cash crunch. We cover your accidental medical expenses in case of hospitalization/emergency.

Exclusions

- ▶ War or warlike activities, which include invasion, act of foreign enemy, hostilities (whether war declared or not), civil war rebellion, terrorist activities, revolution, insurrection, military or usurped power
- ▶ Illnesses of any kind, fits, hernia and bacterial infection except pyogenic infection which shall occur with and through an immunodeficiency syndrome (AIDS)
- ▶ Pregnancy or confinement and related complications
- ▶ Unreasonable failure to seek or follow medical advice, where aware about medical condition
- ▶ Drinking of alcohol or taking of drugs otherwise than under the direction of a registered medical practitioner
- ▶ Suicide or attempted suicide or intentional self-injury with sane or insane
- ▶ Unlawful act, the hand or justice or willful exposure to unnecessary danger except in the attempt to save human life
- ▶ State of unsound mind
- ▶ Heatstroke or sunstroke
- ▶ Exposure to or intake of poison, gas or fumes voluntary or involuntary
- ▶ Taking part in any hazardous activity
- ▶ Traveling on a non- commercial airline
- ▶ Military service
- ▶ Radiation or contaminated by radioactivity
- ▶ Assault murder/assassinations
- ▶ Physical or mental defect or infirmity existing at the membership inception/reinstatement date
- ▶ Racing of all kinds other than foot or bicycle
- ▶ Engaging in commando or bomb disposal duties/training. Active military duties such as maintenance of civil order, engagement in hostilities, whether war is declared or not and travel by military aircraft of airborne vessel

Benefits and Pricing

Risks Covered	Basic Plan	Plus Plan
Accidental Death & Disability	250,000.00	500,000.00
Funeral Expense	25,000.00	50,000.00
Accidental Medical Expense	25,000.00	50,000.00
Single Annual Premium	800.00	1,600.00

