

TPLLife

TPLInsurance



Bank Alfalah

**PREVENTING YOUR FUTURE DISMAY
PROTECTING HEALTH, INSURING WEALTH**

Introduction

Bank Alfalah, in collaboration with TPL Life Insurance and TPL Insurance, brings exclusively designed insurance offerings that cater to well-being and financial security of Employee Banking Customer. TPL Life insurance brings "Tele-health" for the Employee Banking Customers where insured and their dependents can avail unlimited tele-health consultations with PMD certified doctors through TPL Life's App. Moreover, TPL Insurance brings a fantastic cover where insured will be protected for cash withdrawal at (ATM/ OTC), loss of valuable documents (including wallet/purse, CNIC, driving license and keys) and theft of mobile phone.

It's a non-contributory scheme, which means, Bank Alfalah is offering both these insurance gifts to their Employee Banking Customers as a value added benefit, free of charge.

TPL Life Coverage

TPL Sahulat:

It is a one-stop instant tele-health care solution for you and your family. TPL Sahulat is power-packed with technology that connects patients and healthcare service providers in real time with quick and easy appointment scheduling, audio and video consultation with PMD certified doctors.

Some of the astounding benefits that TPL Sahulat offers to you include:

Video Consultations with certified Doctors:

- No need to go to the doctors physically. Simply Chat or Video call your doctor from the comfort of your home or anywhere, anytime. You and your family gets access to unlimited consultations.

Book Doctor's Home Appointment:

- If a visit is compulsory, TPL Sahulat is going to bring the doctor to you, instead of you visiting their clinic. You can also pre-book an appointment and save time, instead of waiting in long queues.

Get Medicines Delivered at Home:

- Simply pick up your phone and order medicines through TPL Sahulat and avail up to 12% exclusive discounts on purchase and home delivery.

Order Lab Tests at Home:

- In collaboration with our Lab partner; Karachi Laboratory and Diagnostic Center, get as much as flat 50% discount on lab tests and diagnostics. This offer is for customers in Karachi only.
- For other cities, lab test discount is 10%.
- Lab samples can also be picked up from home and results can be viewed online.

Accidental Death Coverage:

- Get financial protection of Rs. 50,000 in case of an Accidental Death

How to Use TPL Sahulat?

If you're a Bank Alfalah employee banking account holder, follow the steps listed below:

- Download TPL Life Insurance mobile app
- Login in by entering your CNIC and Mobile number
- Access the platform and enjoy holistic digital health care solution!

TPL Insurance Coverage

1: Cash withdrawal coverage (ATM/OTC)

24-hour coverage for Corporate Payroll (CPA) account holders of the bank against the risk of snatching/ armed hold up/ forced deprivation of cash whilst withdrawal from any of the I-Link/M-net ATM of any bank or over the counter withdrawal from any branch of Bank Alfalah Limited, as more specifically defined under the Company's Money Insurance Policy. This coverage will be applicable for 12 months (from the date to be advised) and within the territory of The Islamic Republic of Pakistan

Cash withdrawal coverage shall commence from the moment an Individual account holder withdraws cash from any ATM and shall be valid up to 45 minutes or within the radius/area of 1.5 Kilometers from such withdrawal, whichever occurs first.

2: Loss of valuable documents

The loss of valuables (including wallet/purse, CNIC, driving license and keys) directly because of robbery, armed hold-up and/or forced snatching as a consequence of insured event and within prescribed time and radius across Pakistan.

3: Mobile phone

The loss of Mobile phone directly because of robbery, armed hold-up and/or forced snatching as a consequence of insured event across Pakistan.

Maximum Sum Insured

| | Any one event | Aggregate |
|-------------------------------|---------------|--------------|
| Cash Withdrawal (ATM/COUNTER) | Rs. 25,000/- | Rs. 50,000/- |
| Loss of Valuables Documents | - | Rs. 5,000/- |
| Mobile Phone | - | Rs. 15,000/- |

Terms & Conditions:

- Standard terms, conditions and exclusions stated in our Money Insurance, Mobile Insurance.
- Maximum time of coverage is up to 01 hours from the time of cash withdrawal
- The risk of Riots, Strikes, Civil Commotion, Terrorism, and sabotage is specifically excluded herein.
- Maximum number of claims lodged by any one account holder for cash withdrawal should not to exceed (2) claims during the year.
- Maximum of one (01) claim is payable in a policy year for Mobile phone regardless sum insured is consumed or not due to loss.
- The cash withdrawal coverage offered herein shall only be applicable if the account holder suffers loss of cash whilst personally withdrawing the amount from the ATM or over the counter and limited for The Islamic Republic of Pakistan.

- All claim intimation and correspondence will be carried out directly between Bank and Insurance Company. Claims, if any shall be settled upon provisioning of complete requisite documentation.
- Joint accountholder details shall be facilitated upon prior declaration by the Bank.
- Cash withdrawal made by any person other than insured cardholder is not covered

How to Claim:

TPL Life (For Accidental Death)

If an event occurs where the accidental death coverage under this policy becomes payable, then the following will have to be submitted to TPL Life:

- Dully filled claim form (available at www.tpllife.com)
- Roznamcha / NC / Police report
- Death certificate by hospital and NADRA
- Any other documents as required by the company

TPL Insurance in Case of Theft

- Notice of claim of an occurrence must be given to the company within 3 working days together with claim form.
- The company, upon receipt of claim notice will furnish various requirements for filing the proof of loss.
- FIR to be book immediately after his/her cash snatched.
- Claim Form dully filled and signed

Disclaimer:

The products are underwritten by TPL Life and TPL Insurance respectively. These are not guaranteed or insured by Bank Alfalah and are not Bank Alfalah's products.

TPL Life and TPL Insurance are the underwriters of the respective insurance coverages and shall be responsible for servicing, lodging, processing and settlement of the claims of the insured or beneficiaries.

Contact Details:

In case of complaint or any further details, you may contact:

TPL Life Insurance Limited

19-B, Lane 3, SMCHS, in the lane of Roomi Masjid,
Shahrah-e-Faisal, Karachi, Pakistan.

Email: info@tpllife.com

Website: www.tpllife.com

TPL Insurance Limited

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