



TPL Life - Takaful Dental Plan

Here's Something to Smile about!

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Window Takaful Operations
Formerly Dar-Es-Salaam Textile Mills Ltd.

Your smile is priceless, and everyone deserves access to quality dental care. That's why TPL Life - Window Takaful Operations is excited to present a comprehensive dental takaful plan.

A solution designed to protect your oral health and your wallet.

TPL Life – Takaful Dental Plan

Maintaining a healthy smile is not just about regular brushing and flossing. Dental care plays a vital role in your overall well-being, and unexpected oral health issues can take a toll on your dental hygiene and savings. This is where TPL Life - Window Takaful Operations comes in and provides the best solution designed to protect you from high dental costs and keeps a smile on your face

Free Look Period

The Participant may cancel Membership of the Plan and apply for a refund of Contribution paid if he is not satisfied with any terms and conditions of the Plan. The Takaful Operator will refund the Contribution if the Participant has submitted a written request within fourteen (14) days of issue of the Membership.

Furthermore, we reserve the right to deduct expenses incurred on medical examination of the Participant in connection with the issuance of the Membership. Takaful Contribution would be credited to AHFTPF after fourteen days of membership commencement. The participant will however be covered for the purpose of Takaful during these fourteen days against the covered events.

Coverage That Keeps You Smiling

Our dental takaful plan covers a wide range of essential dental services, ensuring that your teeth remain healthy and beautiful. With TPL Life - Takaful Dental Plan you can say goodbye to your worries of unexpected dental expenses and say hello to a confident healthy smile.

Why TPL Life – Takaful Dental Plan?

- Unmatched dental coverage from the age of 06 - 75 years old.
- Gain access to a network of top-notch dentists in your area.
- Unmatched Takaful Dental cover with an affordable Takaful contribution.
- Our user-friendly TPL Life App lets you easily submit and track your claims.
- Flexible plans to suit your specific requirements and budget.

Simple Claim Process

With our user-friendly TPL Life App, you can easily submit and track your claims, saving your time and effort. You may also reach out at claims@tpllife.com.

TPL Life is dedicated in making your dental experience seamless and stress-free.

Benefits and Contributions

Plan	Silver	Gold
Annual Dental Coverage	30,000	75,000
Dental Treatment & Prostheses	Covered	
Cosmetic Treatments	Only Braces Covered	
Coverage Eligibility age: 06-75 years old Braces Covered from the age of 21 Years to 75 Years		
Waiting Period	30 Days	
Plan Term	12 Months	
Annual Contribution	10,000 Per Person	15,000 Per Person

Don't let dental expenses stand in the way of your smile. TPL comprehensive dental takaful plan provides the coverage you need and the peace of mind you deserve. Take the first step towards a healthier, happier smile - Enroll in our dental takaful plan today!

Affordable Contributions, No Compromises

We believe that dental care should be accessible to everyone. Our plans offer affordable contributions without compromising on coverage or quality. We understand that every individual's dental needs are unique, so we offer flexible plans to suit your specific requirements and budget. Take control of your oral health without worrying about the expenses that come along with it.

Frequently Asked Questions (FAQs)

What is the minimum and maximum age at entry for TPL Life – Takaful Dental Plan?

The minimum age at entry is 06 years while the maximum age at entry is 75 years.

What is the minimum and maximum for Braces Procedures (Cosmetic Treatments)?

The minimum age for cosmetic treatment is 21 years with the maximum coverage age of 75.

Are Pre – Existing conditions covered in this plan?

No, pre-existing conditions are not covered.

Is there a waiting period associated with TPL Life – Takaful Dental Plan?

Yes, there is a 30-day waiting period for all treatments

Is there a free look period in the membership?

Yes, there is a free look period of 14 days. During this period, you can review the membership terms and conditions and cancel the membership if needed. A full refund of contribution paid (Subject to Free Look Period Clause in the PMD) will be provided upon receipt of the cancellation request within 14 days from the issue date of the Participant's Membership Document.

Can I purchase both options at the same time?

No, only one plan can be availed at a time.

Disclaimer

- This Dental Takaful Coverage is specially designed, underwritten, issued, and subject to the terms and conditions set by TPL Life - Window Takaful Operations for the customers of Faysal Bank only
- Faysal Bank Limited (“Bank”) is only acting as the corporate agent on behalf of TPL Life – Window Takaful Operations (“Takaful Operator”) 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 the business or any cover offered to the Covered Customer. These PMDs shall constitute as independent contracts between the Takaful Provider and the Covered Customer.
- The Membership will be underwritten and issued by TPL Life - Window Takaful Operations, Faysal Bank Limited is acting as a distributor under the Bancatakaful Corporate Agency Agreement
- The Covered Person's statement of account/application form or recorded verbal statement and declarations will act as their enrollment under the program (if their account is charged under the program) and will govern the determination of the rightful beneficiary under this Takaful Coverage

- Furthermore, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Takaful Operator in respect of any PMD
- All contribution rates are subject to change without any prior notice.
- All contribution rates are inclusive of government taxes.
- This Dental Takaful Coverage is not guaranteed or covered by any of the other group companies of TPL Corp and they are not liable in any context.
- This product brochure only gives a general outline and introduction of the benefits. For the exact terms and conditions, please refer to the PMD (Participant Membership Document)
- If you have any grievances regarding your Dental Takaful Coverage, you may contact to TPL Life - Window Takaful Operations at (021) 111-000-330, or for any service-related complaints, you may contact FBL Contact Centre at (021) 111 06 06 06 or visit any nearest FBL Branch. You can also visit TPL Life Head Office at:

TPL Life - Window Takaful Operations

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

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or visit www.faysalbank.com