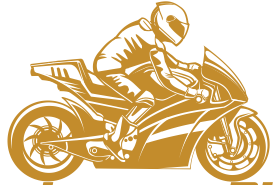


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Shehsawar Plan

شہسوار پلان

Exclusively available at Mobilink Microfinance Bank
Get Rs. 500,000 in case of Accidental Death/Disability
Get Rs. 100,000 Accidental Medical Expenses

TPL Life – Shehsawar Plan

The very thought alone is terrifying: your death or dismemberment in a serious accident that leaves your family in dire financial straits. No wonder a "personal accident" insurance policy that pays out a lump sum of up to PKR 5 lakhs is very tempting. Accidents is not a subject that bikers like to discuss, but just imagine how difficult life would become if you had a serious bike accident?

TPL Life – Shehsawar Plan can provides you with the security which gives your family a cash payment of PKR 5 lakhs in case of untimely death or disability due to a motorcycle accident while on the road. In addition to a substantial amount in case of Accidental Death, TPL Life Shehsawar Plan also offers you financial assistance in case of hospitalization due to a motor cycle accident up to PKR 100,000.

Benefits of the Plan

In case of Accidental Death or disability of a Shehsawar, the nominated Family Member will be paid a huge sum of Rs. 5 lakhs.

In case if a Shehsawar suffers Accidental injuries due to an Accident, TPL Life – Shehsawar Plan will bear all medical expenses up to Rs. 100,000 (in case of a Panel hospital) or will reimburse the incurred amount up to Rs. 100,000 to the Shehsawar.

Conditions

Accidental Death:

- Written notice of a claim must be received by the Company within ninety (90) days of occurrence of the event. Before any claim is admitted, bodily injury shall be proved to the satisfaction of the Company. The Nominee(s) shall furnish at their own expense all evidences that the Company may require.

- The Company may require the Life Assured / Policy Owner / Nominee(s) to provide a written consent to allow the Company to obtain information and receive the results of any medical examination and / or tests undergone by the Life Assured. Failure to provide the necessary consent will result in the immediate cancellation of any benefit under this Policy.

- Coverage under this Policy is valid for the Benefit Term that is stated on the Insurance Card.

- The age of the Shehsawar/policyholder at commencement must be within the age band stated on the insurance card.

- The Company reserves the right to require proof of age of the Shehsawar/Life Assured before the Benefit Assured is paid.

Accidental Hospitalization

- The Company must be intimidated about the occurrence of an event that would lead to a claim within 90 days of the event.

- Before any claim is admitted, bodily injury shall be proved to the satisfaction of the Company.

- The nominee(s) shall furnish at their own expense all evidences that the Company may require.

- Coverage under this Policy is valid for the Benefit Term that is stated on the Insurance Card.

- The age of the Shehsawar/policyholder at commencement must be within the age band stated on the insurance card.

- The Company reserves the right to require proof of age of the Shehsawar/Life Assured before the Benefit Assured is paid.

- Only medical expenses incurred within 90 days of the event will be payable.

- Benefits shall not be payable if the Shehsawar/Policyholder is entitled to and/or receiving the reimbursement of same expenses from social security and/or any other employer financed health scheme.

Exclusions

The exclusions in this section are in addition to any other exclusion that may be contained in the Benefit Assured section of the Policy Document. This product does not insure and no benefits shall be paid for expenses resulting from all and any of the following Exclusions: –

No benefit will be payable in an event caused or extended either directly or indirectly by:

- 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 while sane or insane.

- Unlawful act, the hand or justice or wilful 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 of fumes voluntary or involuntary

- Taking part in any hazardous activity

- Traveling on a non-commercial airline

- Military service, police and other law enforcement agencies to be excluded

- Radiation or contamination by radioactivity

- 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 waterborne vessel

- Shehsawar/Policyholders with political affiliations will not be covered

- Assault Murder/Assassinations or injury sustained through firearm

- Bodily injury which existed prior to issuance of policy

* As per Terms & Conditions.

FAQs

What is the Premium for TPL Life – Shehsawar Plan?

The premium of TPL Life – Shehsawar Plan is Rs. 2,000 for 12 months.

Is there any waiting period under the TPL Life – Shehsawar Plan?

The TPL Life – Shehsawar Plan cover begins after waiting period of 30 days.

Can I avail TPL Life – Shehsawar Plan, if I am more than 60 years?

No, You can only avail TPL Life – Shehsawar Plan if you are aged 18 – 60 years.

Can I get a refund of Premium in case I do not like the product?

Yes, you may return the Product package within 14 days to your Mobilink Microfinance Bank branch and may get a refund of the amount from TPL Life that you purchased the product from.

You may also visit TPL Life head Office at:

TPL Life Insurance Limited

19-B, Lane 3, SMCHS, in the lane of Roomi Masjid,

Shahrah-e-Faisal, Karachi, Pakistan.

Can I continue TPL Life – Shehsawar Plan after 12 months as well?

Yes, you have the option to renew TPL Life – Shehsawar Plan again in case you wish to. Renewal of the policy will depend on your acceptance of the Terms & conditions offered by the Company at time of renewal.

You may repurchase the TPL Life – Shehsawar Plan card from any of the assigned Microfinance Branches acting as a corporate insurance agent of this product to continue your cover/protection under this plan.

Can I avail TPL Life – Shehsawar Plan for my Spouse & Children?

Yes. You may purchase the TPL Life – Shehsawar Plan for your Spouse as well. However, the Spouse will be covered as a separate Shehsawar/Policyholder/Life Assured and a separate Insurance coverage will be required to be purchased.

Children under 18 years are not covered under this Plan.