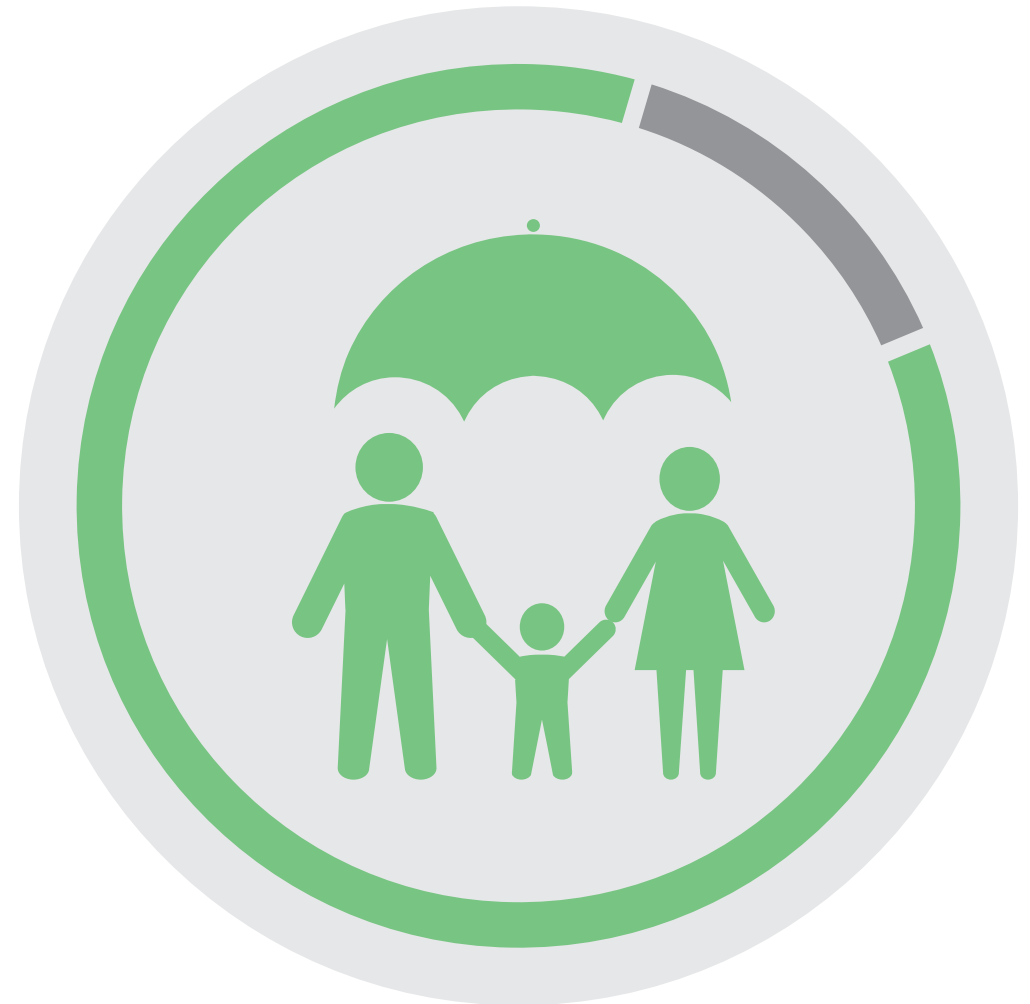


Term Life Products





6 Months
Cover



TPL Life & TMFB

Natural, Accidental Death & Acc. Medical – Product Details

Benefits	Coverage	Premium
Natural Death	PKR 100,000	PKR 500 (Semi-Annual)
Accidental Death	PKR 300,000	
Accidental Medical	PKR 5,000	
Age Criteria	18 to 64 years	
Units	Single Unit (Minimum 1 Unit & Max 2 Units)	

Important Notes:

- No Declaration of Good Health (DGH) will be required
- Pre-Existing Conditions are not covered
- Waiting period of 30 days will be applicable for Natural Death Benefit
- No exclusions for Natural Death Benefit



12 Months
Cover



TPL Life & TMFB

Natural, Accidental Death & Acc. Medical – Product Details

Benefits	Coverage	Premium
Natural Death	PKR 100,000	PKR 800 (Annual)
Accidental Death	PKR 300,000	
Accidental Medical	PKR 5,000	
Age Criteria	18 to 64 years	
Units	Single Unit (Minimum 1 Unit & Max 2 Units)	

Important Notes:

- No Declaration of Good Health (DGH) will be required
- Pre-Existing Conditions are not covered
- Waiting period of 30 days will be applicable for Natural Death Benefit
- No exclusions for Natural Death Benefit



6 & 12

Months



TPL Life & TMFB

Natural, Accidental Death & Acc. Medical – Exclusions

Important Notes:

1. War or warlike activities, which include invasion, act of foreign enemy, hostilities (whether war declared or not), civil war rebellion, revolution, insurrection, military or usurped power
2. Illnesses of any kind, fits, hernia and bacterial infection except pyogenic infection which shall occur with and through an immunodeficiency syndrome (AIDS)
3. Pregnancy or confinement and related complications
4. Unreasonable failure to seek or follow medical advice, where aware about medical condition
5. Drinking of alcohol or taking of drugs otherwise than under the direction of a registered medical practitioner
6. Suicide or attempted suicide or intentional self-injury while sane or insane.
7. Unlawful act, the hand or justice or willful exposure to unnecessary danger except in the attempt to save human life
8. State of unsound mind
9. Heatstroke or sunstroke
10. Exposure to or intake of poison, gas or fumes voluntary or involuntary
11. Taking part in any hazardous activity
12. Traveling on a non- commercial airline
13. Military service, police and other law enforcement agencies to be excluded
14. Radiation or contaminated by radioactivity
15. Physical or mental defect or infirmity existing at the membership inception/reinstatement date
16. Racing of all kinds other than foot or bicycle
17. 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 or waterborne vessel
18. Bodily injury which existed prior to issuance of policy



TPL Life Insurance Limited

12th Floor, Centrepont, Off Shaheed-e-Millat Expressway,
Adjacent KPT Interchange, Karachi-74900

☎ +92 21 111-000-330 📞 +92 301 – 824 7803

✉ info@tpllife.com 🌐 www.tpllife.com

 TPLLife  tpllife

