

EFU Life Assurance Ltd

Claims Settlement Process

In case of a Claim:

1. Claimant, policy holder, HMB and any representative of HMB can inform EFU Life - via call or email regarding the claim within 30 Days along with the member's name, CNIC and date of event (if available).
2. EFU Life will establish initial contact with beneficiary or claimant for collecting claim related information via WhatsApp.
3. For all valid claims EFU Life will send the claim form and call relevant information from the beneficiary.
4. The beneficiary will forward the required documents.
5. EFU Life will then examine the validity of the claim and process it accordingly.

***In case of any incomplete/ additional requirements**

EFU Life will inform the beneficiary about any further requirements (if any).

** This process will continue if additional information is required.*

Upon completion of claim requirements:

EFU Life will process the Claim.

To Whom the claim amount to be paid?

EFU Life will pay the claim amount through cheque or in any other medium in the name of beneficiary or as per the agreed arrangement with HMB.

Claims Correspondence

All correspondence regarding the claims will be with the 'Claims Department' of EFU Life and the Authorized Representative of EFU Life.

Timelines:

1. EFU Life will respond to all claim intimations/ queries within two business working days.
2. EFU Life will respond to all claim requirements within three business working days.
3. Claim Documents must be completed and submitted to EFU Life within 90 Days after intimation of the incident.
4. EFU Life will settle all claims (after completion of all required documentation) within five business working days.

Claim Documentation:

Claim settlement shall be made by the EFU Life upon submission of the following documents by the beneficiary:

1. Claimant's Statement. (In case of death benefit products)

2. NADRA death certificate (in case of death benefit products)
3. All original treatment invoices and bills (in case of AMR benefit)
4. Hospitalization and treatment record giving dates of admission and discharge, diagnosis and treatment given. (In case of hospitalization products)
5. Physician's Statement. (In case of death benefit products)
6. Copy of CNIC of Policyholder.
8. Police FIR and Medico Legal as result of Accident, violence, attempted self-destruction (if required)
9. Any other document deemed necessary by EFU Life.

Contact details:

Email: claims@efulife.com, nomanarif@efulife.com & salmanmubeen@efulife.com & HamidAli@efulife.com

WhatsApp: 0304-4091140 (for document collection only, the respective correspondence will be done by the inclusive claims team directly with the customer).

Postal Address: Plot # 112, 8th East Street, Phase 1 DHA, Karachi.

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