



KEY TERMS OF TAKAFUL FOR HABIBMETRO@WORK CUSTOMERS

Cash Withdrawal, Mobile Phone, Identification Documents & Accidental Death Takaful

Coverage:

ATM Cash Withdrawal: Loss of cash withdrawn by HMB's 'HABIBMETRO@WORK' Account holder from any of the ATMs across Pakistan against the risk of armed hold-up, snatching or forced deprivation through armed hold-up of cash withdrawn provided always that cash is withdrawn by using HMB's ATM/ Debit Card.

Over the Counter Cash Withdrawal: Loss of cash withdrawn by HMB's 'HABIBMETRO@WORK' Account holder from the counter of any of HMB Bank's branches in Pakistan against the risk of armed hold-up, snatching or forced deprivation through armed-holdup of cash withdrawn.

Coverage Period for Withdrawal: Maximum time of coverage is 01 hour from the time of cash withdrawal. **Maximum 03 number of claims per person in a PMD year, which is combined for ATM and Over the Counter Withdrawal.**

Mobile Phone: Loss of mobile phone against snatching, duress and forced deprivation. Maximum of one claim is payable in a takaful year.

Identification Documents: Provides coverage for re-issuance cost of lost Identification Documents i.e. CNIC, Driving License Passport due to snatching, duress and forced deprivation. Maximum of one claim is payable in a takaful year.

Accidental Death Continuation Benefit: Provides cover for accident occurring during Period of Takaful, which results in Participant accountholder's death. The Participant accountholder's legal heir (beneficiary) will receive fixed monthly compensation as per the plan upto 6 months.

Sum Takaful/ Limit of Coverage: The Takaful coverage limits vary depending on the card classification:

| For 'HABIBMETRO@WORK' Customers | | | |
|--|--------------|--------|----------|
| | Payroll Card | Gold | Platinum |
| ATM & Over the Counter Cash Withdrawal | 10,000 | 25,000 | 50,000 |
| Loss of Mobile Phone | 10,000 | 25,000 | 50,000 |
| Identification Documents | 1,500 | 2,500 | 5,000 |
| Accidental Death Continuation Benefit | 25,000 | 50,000 | |

*Upto 6 months for accidental death in payroll and gold card

Law & Jurisdiction This PMD is subject to the Laws of Islamic Republic of Pakistan with the Jurisdiction of Competent Courts in Pakistan.

Geographical Limits Pakistan

Special Conditions

- Bank will offer this product free of cost to its customers
- For other details, please refer exclusions and conditions

Claim Procedure: Claim shall be reported by the Participant Account-holder to EFU-WTO in writing, stating the account holder's information, date and cause of loss along with the name, contact number and permanent postal address of the Participant Account holder including any other information required by EFU-WTO:



Address: EFU General Insurance Limited – Window Takaful Operations -Central Division
1st Floor, Kashif Centre, Shahrah-e-Faisal, Karachi.

Contact numbers: 021-3 5640535, 021-3 5653907 or 021-3 5653909

Email Address: kausar.raza@efuinsurance.com and meher.nisa@efuinsurance.com OR
tahir.zaman@efuinsurance.com

EFU-WTO- will if necessary appoint a loss adjuster/ surveyor. EFU-WTO will send an acknowledgment letter to account holder and advising the name and contact numbers of the appointed surveyor and attaching a claim form to be filled out and given to the surveyor within 05 working days of claim intimation. The claim form should be signed by the Participant Account holder/ beneficiary.

The surveyor shall contact Participant Account holder/ beneficiary, conduct the survey and collect relevant supporting documentation from the Participant Account holder. After completion of all required documents, claim will be settled within 30 working days.

On receiving the survey report, EFU-WTO shall make claim payment to the Participant Account holder / legal heirs of the Participant Account holder, provided the surveyor's findings confirm the loss as payable in light of the Terms and Conditions of the Takaful coverage.

Documents Required for Claim Settlement.

- Claim form duly filled and signed by the ATM/ Debit Card holder.
- Copy of CNIC (Computerized National Identity Card)
- Original FIR/ Roznamcha (For all claims up to PKR 25,000, Roznamcha is required and for claims above PKR 25,000 FIR is mandatory)
- Copy of the ATM/ VISA Debit Card
- Transaction Record of the Participant's ATM Debit/ Card holder on the date of the loss
- Pictures taken from CCTV or ATM Camera
- Purchase receipts in case of mobile phone
- Relevant receipts/ copy of cheque or counter copy/ carbon copy or any other relevant document.
- Relevant Bills/ receipts for lost identification documents
- Legal Heirship Certificate issued by the court of competent authority
- Death Certificate from NADRA
- Death Certificate from Graveyard/ place of cremation
- Death Certificate from Hospital

The above list is not exhaustive and may include any other document required by EFU-WTO / loss surveyor to assess the loss.

Claim Payment: The claim shall be paid to HABIBMETRO@WORK Customer by issuance of cheque in favour of the customer name. EFU General Insurance Limited – Window Takaful Operations shall also confirm to HMB through an email and/or letter enclosing the relevant proof of payment of the claim.

Exclusions: EFU General Insurance Limited, Window Takaful Operations (EFU - WTO) shall not be liable to pay claim in respect of the following:

1. Cash withdrawals made by any person other than the ATM/ Debit Card holder him/ herself both in case of ATM Cash Withdrawal and Over the Counter Withdrawal.
2. Occurrence of Loss after one hour from the time of cash withdrawal.
3. Loss of personal cash not withdrawn from ATM or HMB's branches and any other personal belongings.
4. If the investigation reveals that the covered occurrence was planned by the Participant's ATM/ Debit Cardholder to obtain the benefits under this PMD.
5. Incomplete claim documents.

6. War, Strike, Riot, Civil Commotion, Terrorism, Sabotage and related acts.
7. Cyber risks, cyber-attacks, cybercrime and related losses
8. Nuclear Risks exclusion
9. Sanction Limitation Exclusion
10. An event of Force Majeure
11. Natural Death of the participant ATM/ Debit Cardholder.
12. No cover for mobile phone accessories and screen protectors.
13. Any loss due to wear and tear, depreciation and gradual deterioration of the mobile phone.
14. Loss due to governmental confiscation of the mobile phone.
15. No cover for any loss due to mysterious disappearance and/ or left unattended.
16. No cover in case of loss to the mobile phone due to short circuit/ excess voltage related damages.
17. No cover for any unpaid PTA registration charges, taxes, custom duty etc. in case of a loss of mobile phone
18. Any loss while the mobile phone, identification documents and withdrawn cash is in the care custody and control of any other person other than the Participant.
19. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury
20. No cover for any kind of medical expenses
21. Accidental Death due to any other reasons not covered under this Policy.
22. Bodily injury leading to death if willfully incurred
23. Accidental Death, bodily injury due to or resulting from or happening during intoxication, insanity, fighting or unlawful act on part of the insured or surgical or medical treatment.
24. Accidental Death and / or bodily injury resulting from participating in Football, polo, motorcycling, hunting, steeple chasing, mountaineering (involving the use of ropes or guides), racing of any kind, winter sports and hang-gliding or any kind of hazardous sports.
25. Death or bodily injury resulting from service on duty with armed/ security forces
26. Cancellation of the ATM/ Debit Card.
27. Any other reason due to which the participant's ATM/ Debit Cardholder ceases to be eligible for this Takaful PMD for any fraudulent, dishonest or criminal reason(s).
28. Mid-Term Cancellation or Termination of this Takaful Agreement/ Arrangement either by HMB or EFU - WTO.
29. If the participant's ATM/ Debit Cardholder is also covered under any similar takaful PMD
30. Any kind of losses directly and or indirectly related to communicable diseases are excluded.
31. No cover for any kind of costs incurred to report the loss to the law enforcement agencies including any kind of traveling costs.
32. No cover for any costs incurred in obtaining loss/ claim evidences from the government or any entity for the purpose of substantiating the claim to the Takaful Operator.

General Conditions:

1. This Takaful Coverage may be terminated at any time by Habib Metropolitan Bank or EFU General Insurance Limited – Window Takaful Operations without giving any prior notification to the Participant and after termination no claim shall be payable under this Takaful Coverage to any account holder provided the same was intimated before termination. Those claims notified occurred and notified prior to the termination shall be entertained as per the terms and conditions of PMD.
2. HMB shall not be responsible or liable for settling claims emanating from this Takaful Coverage or for the approval or rejection of any claim. HMB has the right to decline this Takaful Coverage to any account holder without assigning any reason.
3. This Takaful Coverage may be amended or changed at any time, without the consent of the Participant's ATM/ Debit Cardholder but upon the written request made by the HMB and agreement by the Takaful Operator. Any amendment or change to this Takaful Coverage shall be binding on the covered account holder and same shall be reviewed and approved by the Shariah board of HMB and EFU -WTO.
4. The Participant shall on the happening of any loss covered give immediate notice thereof in writing to the EFU-WTO and shall at his own expense within thirty days after the happening of such loss deliver to EFU- WTO proofs of the loss as may be reasonably required. The Participant should also take all practicable steps to trace and recover the loss of subject matter of coverage and shall immediately upon the discovery notify to the Police Authorities.
5. The coverage is only available to HABIBMETRO@WORK accountholders and will not be provided to corporations / entities / organizations or any other customers of Habib Metropolitan Bank.



6. HMB is only acting as facilitator for promotion of this product to its Employee Banking Segment, but is solely the product of **EFU General Insurance Limited-Window Takaful Operations**. This is not a banking product and HMB shall not be held liable in connection with the performance of such product(s) or any loss suffered by the customer resulting from EFU General Insurance Limited-Window Takaful Operations processing and/or repudiation of any claim under the plan.

Motor Takaful- Standard Private Comprehensive Cover

Being HABIBMETRO@WORK Customer, you can acquire Comprehensive Motor Insurance Cover on preferred rates of **1.95% Net**. To avail this insurance, please refer your concerned HMB's branch.

After initial screening of the required KYC documents by EFU General Insurance Limited – Window Takaful Operations followed by pre-takaful inspection of your car, you will be issued PMD Documentation detailing terms of your takaful cover.

For Further details regarding coverage, claims process and policy terms, please contact EFU General Insurance Limited-Window Takaful Operations, contact details as under:

Address: EFU General Insurance Limited – Central Division
1st Floor, Kashif Centre, Shahrah-e-Faisal, Karachi.

Contact numbers: 021-35640501, 021-35653907-9

Email Address: faisal.gulzar@efuinsurance.com, khurram.sheikh@efuinsurance.com, OR
central@efuinsurance.com