

## EFU Life Assurance Ltd -Window Takaful Operations

### Claims Settlement Process

#### **In case of a Claim:**

1. Claimant, Participant, HMB and any representative of HMB can inform EFU Life - WTO 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 - WTO will establish initial contact with beneficiary or claimant for collecting claim related information via WhatsApp.
3. For all valid claims EFU Life - WTO will send the claim form and call relevant information from the beneficiary.
4. The beneficiary will forward the required documents.
5. EFU Life - WTO will then examine the validity of the claim and process it accordingly.

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

EFU Life - WTO 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 - WTO will process the Claim.

#### **To Whom the claim amount to be paid?**

EFU Life - WTO 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 - WTO And the Authorized Representative of EFU Life - WTO.

#### **Timelines:**

1. EFU Life - WTO will respond to all claim intimations/ queries within two business working days.
2. EFU Life - WTO 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 - WTO 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 - WTO 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 Participant
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 - WTO

**Contact details:**

**Email:** [claims@efulife.com](mailto:claims@efulife.com), [nomanarif@efulife.com](mailto:nomanarif@efulife.com) & [salmanmubeen@efulife.com](mailto:salmanmubeen@efulife.com) & [HamidAli@efulife.com](mailto: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.

**UAN: 021-111-338-111**