

KEY TERMS OF INSURANCE FOR HABIBMETRO@WORK CUSTOMERS

Coverage Terms, Eligibility Criteria & Benefits:

TPL Life is providing dedicated and exclusive coverages to HMB's HabibMetro@Work customers across Pakistan on the basis of the following terms & conditions based on the below mentioned coverages.

The customers will also be entitled to avail discounts from TPL Life discount centres upon showing their respective debit cards. Discount limits can be viewed in the TPL Life Discount Centre List.

Limits for "HabibMetro@Work Payroll Card" Customers:

Natural & Accidental Death Coverage	PKR 100,000
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For "HabibMetro@Work Gold" Customers:

Natural & Accidental Death Coverage	PKR 1,000,000
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KEY TERMS OF Natural & Accidental Death Coverage	
Type of Cover	Natural & Accidental Death insurance coverage for HabibMetro@Work customers
Eligibility Criteria:	All HabibMetro@Work customers, from age (at entry) 18 years to 64 years
Interest Covered:	Natural & Accidental Death Coverage Benefit: In case of death of the insured customer; TPL Life will provide the nominee the Sum Assured according to the limits the customer is entitled for.
Frequency of Losses:	Each Insured shall be entitled up to the defined insurance benefit amount during the tenure of the insurance/policy effective date
Coverage Period	Till the effective date of the Policy.
Geographical Limits	Pakistan
Law & Jurisdiction:	The policy is subject to the Laws of Islamic Republic of Pakistan with the Courts of Karachi shall have exclusive jurisdiction to entertain any disputes arising out with subject to this document/policy.
Exclusions:	For Death Benefit: 1. There are no exclusions for Life Cover

Claim Procedure

The nominee will be able to make a claim under this Insurance Policy if the insured customer expires due to death which falls under the scope of coverage & group policy document. In case of any loss the nominee is required to immediately notify such loss to TPL Life or notify within 48 hours from the happening of the loss on the contact details given below:

TPL Life Insurance Limited
12th Floor, Centerpoint, Off Shaheed-e-Millat Expressway,
Near KPT Interchange Flyover, Karachi 74900.
UAN #: 021 111 – 000 – 330
Email: info@tpllife.com or claims@tpllife.com

If any statement in the Claim Notification by the Nominee is found to be false, incorrect or fraudulent or not made in accordance with the terms and conditions herein, Insurer shall be absolved of any liability under this Insurance Policy and will not be held responsible.

Documents Required for Claim Settlement

Set of the following documents will constitute "Claim Documentation" for a valid claim:

1. Claim form duly filled and signed by the Nominee.
2. Death certificate by hospital and NADRA
4. FIR (Police report) for Accidental death claim cases
5. Any other documents as required by the company

The above list is not exhaustive and the nominee may be required to provide more information in addition to the above as the case may be. No claim whatsoever shall be payable under the Insurance Policy if required claim information is not furnished by the nominee in respect of the claim.

Claim Payment & Settlement

1. The claim shall be settled through a cheque in favor of the Nominee by the Insurer and it will be mailed to the Nominee on the last known address of Insured or as per the address mentioned in the claim form. Also TPL Life Insurance Limited shall also confirm to HMB through an email and/or letter enclosing the relevant proof of payment of the claim.
2. All the claims will be directly settled between the Nominee and the Insurer.

General Conditions

1. This Insurance Coverage may be terminated at any time by Habib Metropolitan Bank or the Insurer without giving any prior notification to the insured and after termination no claim shall be payable under this Insurance Coverage to customer provided the same was intimated before termination.
2. The above criteria may be revised / changed anytime at the HMB's discretion. HMB is not liable to inform its customer about the change through any separate communication medium.

Note: This product is not guaranteed or insured by Bank or its affiliates and is not a Bank's product. Bank is only acting as a facilitator in providing this facility and cannot be held responsible for setting claims emanating from this product or for the approval or rejection of any claim or for any act or omission on the part of the customer