



## CLAIM INITIATION PROCESS

In case of any claims irrespective of death, accidental death, hospitalization, ICU confinement, fraudulent transactions or micro critical illness covers, the customer can reach out to EFU Life/WTO from any of the below three channels. After the intimation is written/verbal, EFU Life/WTO will lock the request, and the dedicated claims coordinator will get in touch with the claimant for the collection of the relevant documents:

The nominee/customer can notify us of any existing or previous claims, by:

- contacting on helpline at [021-111-338-111](tel:021-111-338-111)
- or by dropping the text on WhatsApp number [0323-5545581](tel:0323-5545581)
- or can email at [claims@efulife.com](mailto:claims@efulife.com). A dedicated claims coordinator will then get in touch to collect all necessary documents via WhatsApp for further ease and simplification.

### Documents Required for the Claims

#### **For Death and Accidental Death Claims:**

- CNIC copy of deceased and beneficiary
- Death Certificate (copy)
- Copy of PayPak card or bank-issued verification
- FIR in case of accidental death

#### **For Daily Hospital Cash and ICU Confinement Claims:**

- CNIC of the cardholder
- Hospital Admission & Discharge Reports
- ICU admission proof (for ICU benefit)
- Copy of PayPak card or bank-issued verification

#### **For Fraudulent Transaction Claims:**

- Claim form duly filled by the cardholder
- Complaint received from the customer along with the cur card and CNIC copy
- Account statement showing the account is open and active and in good standing at the time of making claims
- Copy of the decline attempt details (if any)
- Copy of the CCTV footage of the incident (if any)
- Any other document required
- Card blocking report

- FIR and final chalan proving the occurrence of crime and identifying the criminals
- Bank's final investigation report
- Any other document/evidence if proof that unauthorized transactions were performed on customer account.

#### **Female Critical Illness Claims:**

- CNIC of the cardholder
- Diagnosis reports
- Medical history (if any)
- Hospitalization records (if any)
- Copy of PayPak card or bank-issued verification

*\*any other document deemed necessary by the company (only on a case-to-case basis, where necessary)*

### **Claim Processing Mechanism**

- **Step 1:** Submission of complete documents by nominee/beneficiary to EFU Life/WTO.
- **Step 2:** EFU Life/WTO verifies the claim, investigates if needed, and confirms eligibility.
- **Step 3:** Upon approval, the claim amount is disbursed via selected channel as per the nominee's preference.

#### **Disbursement options:**

- IBFT (Inter-Bank Funds Transfer) to the beneficiary's account.
- Cheque issuance in the name of the claimant/beneficiary.
- Wallet transfer to the claimant/beneficiary.
- CNIC payment to the claimant/beneficiary.

\*TAT (Turnaround Time): Generally, maximum 5 working days after complete document submission.

#### **Disclaimer:**

The insurance/ Takaful coverage available on PayPak cards is solely provided by EFU Life Assurance Ltd. and EFU General Insurance Ltd. PayPak and 1LINK act only as facilitators and shall bear no responsibility or liability for the underwriting, administration, claims handling, or performance of any insurance policy. All rights, obligations, and liabilities arising from the insurance coverage rest exclusively with the respective insurers. Coverage is subject to the terms, conditions, and exclusions specified by the insurers.