# Alfalah Insurance
# Nighaban Product


Alfalah Insurance

## Celebrate good times, while being prepared for life's uncertainties.

## With Nighaban Insurance Plan, you can enjoy complete protection against Accidental Death, Permanent Disability, Accidental Medical Expenses, ATM Theft, Fraudulent Transactions, Mobile Snatching, Home Burglary and Loss of Identity Documents. It's a better way to be planned for the unforeseen.

### How can I avail Nighaban Insurance Plan?
You can visit your nearest Alfalah Branch or call Alfalah Contact Centre at 111 225 111.

### Am I eligible for Nighaban Insurance Plan and what is the available term range?
All Bank Alfalah account holders within the age bracket of 18 to 60 years are eligible.

### What protection does Nighaban Insurance Plan offer?
The Nighaban Insurance Plan covers the following:

| Cover | Bronze | Silver | Gold | Platinum |
|---|---|---|---|---|
| Accidental Death + Permanent Disability | 500,000 | 1,000,000 | 1,500,000 | 1,750,000 |
| ATM Cash Withdrawal | 100,000 | 200,000 | 200,000 | 200,000 |
| Fraudulent Transaction | 50,000 | 75,000 | 100,000 | 100,000 |
| Accidental Medical Expenses | 10,000 | 15,000 | 20,000 | 20,000 |
| Loss of Identity Documents | 10,000 | 20,000 | 20,000 | 20,000 |
| Wallet Replacement | 3,000 | 6,000 | 6,000 | 7,500 |
| Burglary at Card Holder's Home | 35,000 | 70,000 | 70,000 | 75,000 |
| Mobile Snatching | - | - | 30,000 | 45,000 |
| Card Re-Issuance Cost | 3,000 | 6,000 | 6,000 | 6,000 |
| **Total Premium** | **5,000** | **10,000** | **15,000** | **20,000** |

### When does coverage start?*
Your coverage becomes effective from the date premium is charged to your Bank Alfalah Account.

### Is there a free look period?
You will be given a 14-day free look period during which you can avail a full refund of your premium, in case you decide to cancel your policy.

### How long will the cover last?*
Once enrolled, your coverage will continue for the period of one year.

### Who are the underwriters of Nighaban Insurance Plan?
All the benefits are underwritten by Alfalah Insurance Company. Alfalah Insurance Company is one of the latest ventures of Abu Dhabi Group in Pakistan and a sister concern of Bank Alfalah Limited. Alfalah Insurance Company started operations in 2006 and since then it has become one of the fastest growing insurance companies, achieving a milestone of Rs. 2 billion premium in just 9 years.

PACRA has rated Alfalah Insurance Co. Ltd. '**AA**'. For more information, please visit http://www.alfalahinsurance.com

### In what cases will you not be entitled to an insurance cover?*
Nighaban Insurance Plan does not cover loss resulting from or due to the following:

- War or warlike operation
- Suicide or self-inflicted injuries
- Pre-existing conditions, sickness or accidents which have occurred prior to commencement of Nighaban Insurance Plan
- Active participation in riots, strikes, civil commotions or terrorist acts
- Abuse of alcohol or drugs
- Whilst serving in the Armed Forces
- Flying as a non-fare paying passenger
- Bacterial infections except pyogenic infections which are caused by an accidental wound

*The key exclusions are stated here. For a complete list of exclusions, please refer to Nighaban Insurance Plan Terms and Conditions.

### What if there is a claim?
For claims, please contact:
Alfalah Insurance Co. Ltd.
Claims Manager at (042) 111 786 234
Email: afi@alfalahinsurance.com

You can also write to:
Claims Manager
Alfalah Insurance Company Limited
5-Saint Mary Park, Gulberg-III, Lahore

All claims will be settled within 15 business days of completion of required documentation.

### What if I want to cancel the policy?
You are entitled to a 14-day free look period from the effective date of issuance. If you cancel the policy during this period, full premium paid will be refunded to you provided no claim has been filed.

For further information, please call Alfalah Contact Centre at 111 225 111.

Bank Alfalah Limited is only acting as a distribution agent and is not liable for any loss under this product.

### Disclaimer
- Nighaban Insurance Plan is an insurance product underwritten, issued and subject to Terms and Conditions set by Alfalah Insurance Company Limited.
- It is not a Bank product that pays interest or an investment that accumulated a cash value or other obligation of, or guarantee by Bank Alfalah and/or any member of Bank Alfalah.
- Bank Alfalah will not be responsible in any manner if your application or claim for Nighaban Insurance Plan is rejected by Alfalah Insurance Company. Premium payments made by the policyholder will be paid to Alfalah Insurance Company and used to pay for insurance coverage and no amount will be returned to the policyholder at the end of the term.
- Purchase of Nighaban Insurance Plan is optional but requires a Bank Alfalah Pakistan PKR Bank account.

111 225 111
bankalfalah.com