



Dear Customer,

Buying an insurance plan is an important decision and we thank you for your purchase. As part of our commitment to ensure that you fully understand the risks and the benefits of your purchase, please note the following details for your understanding;

1. **"Hospital Cash Assist by TPL Life"** is an insurance product; which guards you against the trauma that you face because of increased financial burden during hospitalization. The cover provides you with a fixed benefit for each day of hospitalization irrespective of the actual medical cost.
2. This is an annual/monthly renewable plan and policy will automatically continue until the age of 55 years and will discontinue once you cross the age of 55 years.
3. The premium paid by you shall only be refunded within the free look period as mentioned below;
 - a) Free Look Period of Annual plan is 14 days from premium deduction
 - b) Free Look Period of Monthly plan is 07 days from premium deduction
4. No premium shall be refunded after free look period; cancellation facility is available within Alfa App.
5. Kindly note that **Bank Alfalah Limited** is only a distributor of this product and **TPL Life Insurance Limited** is the underwriter of this product.
6. **Hospital Cash Assist by TPL Life Insurance** is an annual/monthly renewal Insurance product; therefore, maintaining a sufficient balance in your corresponding bank account at the time of next due premium is your responsibility. Due to non-availability of funds, your policy will not be renewed and insurance coverage will be discontinued.
7. All liabilities arising out of this product i.e. claims is a responsibility of **TPL Life Insurance Limited** and the Bank has no obligation or liability in this regard, however the Bank will act as a facilitator and distributor of TPL Life's Product through its distribution channel.
8. You hereby consent and authorize **Bank Alfalah Limited** to share your personal information and all other information necessary for your coverage under this product to be activated including your account(s) maintained with Bank Alfalah Limited to **TPL Life Insurance Limited**.
9. **TPL Life Insurance Limited** will provide you the policy document within 07 working days.
10. Please note the below exclusions and review your Policy Document/T&C in order to fully understand your policy and its benefits.

Daily Cash Benefit Exclusions:

No benefit will be payable in the event of any Hospitalization caused or extended either directly or indirectly by:

1. Intemperance, illegal drug-taking, any crime committed by the life Assured, willful self-inflicted injury while sane or insane or unreasonable failure to seek or follow medical advice, effect of alcohol or any drug, poison, gas or fumes, voluntarily or involuntarily taken.
2. Aviation, except as a passenger in a commercially licensed passenger aircraft.
3. Any form of war, invasion, hostilities (whether war be declared or undeclared) civil war, rebellion, riots, insurrection, military or usurped power, terrorism or willful participation in acts of violence.
4. Participation in sports or pastimes of a hazardous nature including but not limited to parachuting, parascending, potholing, mountaineering and hot air ballooning.
5. Congenital anomalies and conditions arising out of or resulting therefrom.
6. Pregnancy, childbirth, abortion and any complication thereof.
7. General check-ups.
8. Cosmetic or plastic surgery, except as a result of any injury.
9. Any mental or nervous disorder or rest cures.
10. Stay in sanatoriums for whatever reason and whatever treatment.
11. Engaging in any type of racing, except athletics or swimming.

12. Infection with the Human Immunodeficiency Virus (HIV) or variants (including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
13. Organ or tissue transplantation when the life Assured is a donor.
14. Sexually transmitted diseases.
15. Any pre-existing conditions.

Accidental Disability (Permanent and Total) Exclusions:

The Accidental Disability (Permanent and Total) benefit does not cover any loss resulting from or caused directly or indirectly, wholly or partly, by:

1. Attempted suicide, self-destruction or self-inflicted injury, while sane or insane, or any attempt thereof; or
2. Disease or bodily or mental infirmity, or medical or surgical treatment thereof, or hernia, ptomaine or bacterial infections except pyogenic infections of and through a visible wound accidentally sustained; or
3. Aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline or charter service; or
4. Being under the influence of alcohol, intoxicants or drugs other than in accordance with the directions of a registered medical practitioner; or
5. Involvement in any underwater activity.
6. Participation in or training for any dangerous or hazardous sport of competition or riding or driving in any form of race or competition or
7. Any breach of law by the Insured Person or assault provoked by him; or
8. Injury (ies) caused by nuclear fission, nuclear fusion or radioactive contamination; or
9. While engaging in or taking part in any naval, military or air force operation; or
10. Pregnancy, abortion or childbirth; or
11. Nuclear, Chemical or Biological (something); or
12. Any disease or medical condition from which the Insured/Covered was suffering or had a past history at the commencement of the cover or his date of entry, if later; or
13. War, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), including civil war, mutiny, riot, civil commotion assuming the proportions or amounting to a popular rising, military rising, insurrection, revolution, rebellion, conspiracy, military usurped power, martial law or state of siege, or any acts of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.

In case of any grievances or complaint related to this product, you can either lodge it with **Bank Alfalah Limited** by calling at 111 225 111 or visiting any of Bank Alfalah Limited branches; or you may lodge it directly with **TPL Life Insurance Limited** by calling at 111 000 330, via email at info@tpllife.com or via mail by Mailing at Address: 19-B, Lane 3, SMCHS, in the lane of Roomi Masjid, Shahrah-e-Faisal, Karachi, Pakistan., Karachi 75500. After the complaint is lodged, you will be informed about the resolution accordingly.

If you are not satisfied with our response, you may contact:

Banking Mohtasib Pakistan: Karachi Secretariat, Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M R Kiyani Road, Karachi.

Telephone: +9221-99217334

Facsimile: +9221-99217375

Email: info@bankingmohtasib.gov.pk

*Terms & Conditions apply.

“Customers may register their complaint through SBP’s customer complaint management service ‘Sunwai’ (<https://sunwai.sbp.org.pk/>)”

Note:

1. The bank will consider you educationally qualified on the fact that you logged in the application and are familiar with technology to operate your account.
2. For your convenience the bank has provided the document in Urdu & English. Kindly read and share your consent on the document which will ensure that you are medically sound to purchase the policy.
3. Once you have purchased the policy, kindly review the policy document thoroughly available in Policy Briefcase.