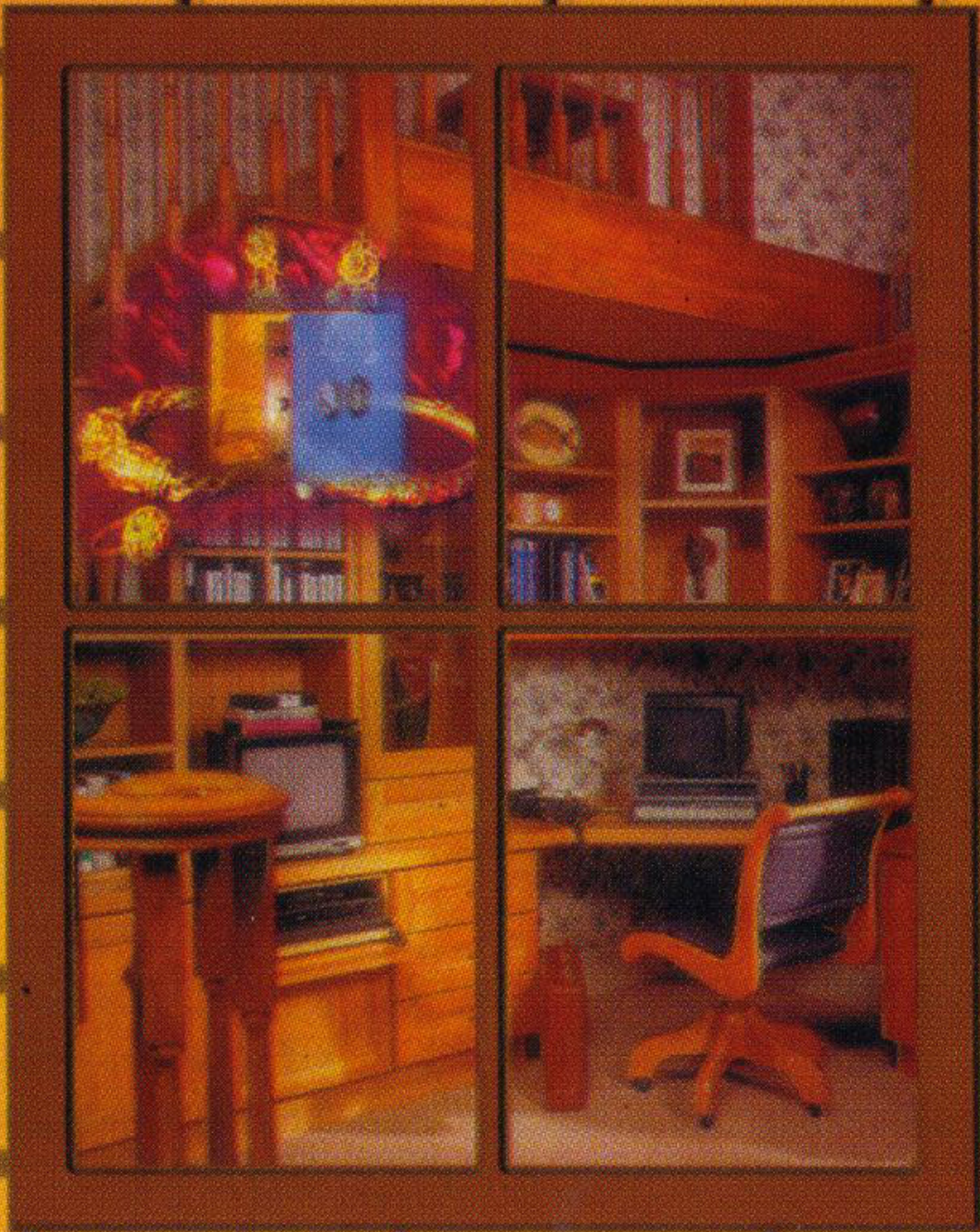


HOME INSURANCE



SPECIAL FREE OFFERS

- *Occasional increase in Cash & Jewelry*
- *Personal Accident Cover*
- *Legal Liabilities*



GENERAL

YOUR INSURANCE COMPANY

HOME INSURANCE PLUS

Safety of home is a big challenge in the present circumstances and if things go wrong, like burglary, or fire perhaps - it is important to have right insurance. With EFU'S HOME INSURANCE PLUS you can be sure that your most important insurance needs are automatically covered without any hidden notes.

☞ WHAT IS MY PROPERTY INSURED AGAINST?

Home Insurance Plus protects you against loss/damage cause by:

- a) Fire, Explosion (including explosion of domestic appliances like geyser, stoves) lightning, thunder bolt, earthquake.
- b) Burglary, House breaking or any attempt of threat.
- c) Riot Strike, Labour disturbance and malicious act.
- d) Aircraft and other Aerial devices or articles dropped therefrom as well as falling trees.
- e) Bursting or Overflowing of underground water or sewerage pipes (excluding damage caused thereto)
- f) Flood, Typhoon but excluding rain damage except when occurring during or immediately after typhoon.
- g) Impact by Road Vehicle.
- h) Personal Accident Cover.
- i) Loss of Rent &
- j) Terrorism.

☞ AND WHAT ABOUT MY VALUABLES?

Your Valuables like Jewelry are held covered when they are:

- a) at residence or
- b) in a specified locker or
- c) in transit between residence and the locker and vice versa (max. limit Rs. 100,000/=) or
- d) worn and robbed any-where in Pakistan (limited to 30% of the Insured Value of the jewelry. Maximum limit Rs.100,000/=)
- e) Cash on body also covered maximum upto Rs.10,000/= during transit.

☞ HOW DO I CHOOSE THE RIGHT AMOUNT? e

The Contents sum insured you choose should represent the full cost of replacing your contents as NEW with items of similar quality at today's prices.

☞ WHAT HAPPENS IF I AM UNDER-INSURED?

If your sum insured is insufficient any claim you make would be reduced in the same proportion as the amount of under-Insurance.

☞ SPECIAL OFFER, ABSOLUTELY FREE

- Personal Accident cover to the insured and family upto Rs.100,000/=
- Coverage for insured's legal liability to domestic employees and to public is also there to help you through legal difficulties.
- You can cover both your buildings and contents or just building or just contents, however loss of rent feature will only attach if you insure both the building and contents with us.

JUST FOR YOUR COMPLETE PROTECTION FOLLOWING RIDERS ARE AVAILABLE ON DISCOUNTED ADDITIONAL PREMIUM

- I. Enhancement of cash and jewelry sum insured for not more than four weeks provided the period has been disclosed and commitment granted by the Company.
- II. Enhancement of Personal Accident Limits of standard cover.

To acquire this unique offer simply fill out the attached proposal and leave the rest to us.

Note:

1. Please specify quantity, type, make and model, where applicable in items contained in Section A.
2. No one such article of Contents or Jewelry shall be deemed of a greater value than 10% of the value of Total Sum Insured in respect of contents or jewelry unless such article is specifically insured in a separate item specified in the schedule.

PROPOSAL FORM

The liability of the Company does not commence until the Proposal Form has been accepted and premium paid to the Company.

1. Proposer's Name: _____
N.I.C. No.: _____
Address: _____

2. Occupation/Business: _____

3. Address of premises to be insured: _____

4. Class of Construction, whether RCC or not ?

5. Has any application by the proposer for insurance including this proposal, being declined; or has the renewal of any such insurance been refused or increased premium demanded? _____

6. Please state whether any part of the building is let/sub-let? If so, please give full description of the other tenants.

7. Is there a watchman/caretaker or other person on the premises?

8. State values to be insured:

A. Contents

i) Furniture Rs. _____

ii) Carpets Rs. _____

iii) Electronic Equipment Rs. _____

iv) Personal Effects e.g. Linen,
Crockery etc.. Rs. _____

v) Watches & Clocks Rs. _____

vi) Wearing Apparel Rs. _____

Total Contents Rs. _____

B. Jewelry

i) Jewelry in House Rs. _____

ii) Jewelry in Locker Rs. _____

(Location of Locker)

Total Jewelry Rs. _____

C. **Building**
(Excluding Foundation, Plinth &
Pavement) Rs. _____

D. **Cash** Rs. _____

Total Sum Insured Rs. _____

DECLARATION

I do hereby declare and agree that the above answers and statement are true, and that I have withheld no information whatsoever regarding this proposal. I agree that this declaration and the answers given above, as well as any proposal or declaration of statement made in writing by me or any one acting on my behalf shall form the basis of the contract between me and the Company and I further agree to accept indemnity subject to conditions in and endorsed on the Company's Policy and to pay the Premium when called upon to do so.

Signature of Proposer _____

Date _____