

Income Protection Plan Policy

Terms and Conditions

Part 1 – Benefits

If during the Period of Insurance a Policyholder has an Accident within the Geographical Limit which causes them Bodily Injury, the Company will pay the Policyholder as detailed below.

1.1 Accidental Death Benefit

If whilst this insurance is in force, the Policyholder sustains Bodily Injury which results within three hundred and sixty five (365) days from the date of the Accident in his/her death, the Company will pay Rs. 1,200,000 (PKR 50,000 per month for 2 years) (the '**Benefit**') to the Beneficiary.

1.2 Permanent Total Disability

The Company shall pay the indemnity amount shown in the Schedule of Benefits below in the event that a Policyholder suffers a Permanent Total Disability as a result of an Accident covered by this Policy, within 365 days from the date of said Accident. The Disability is deemed permanent and total in circumstances where the Policyholder has a complete inability to engage in any gainful occupation or employment as a result of the Bodily Injury he or she has suffered from the Accident.

The absolute, final and Permanent Disability of a body part, limb, member, organ or part thereof to perform its function is deemed as a lost body part, limb, member or organ for the interpretation of this Policy. The Policyholder is not entitled to any amounts before providing verified proof of such Permanent Disability.

The percentages applicable to payments for Permanent Total Disability are as detailed in the Schedule of Benefits table below.

1.3 Permanent Partial Disability

The Company shall pay the Policyholder an amount equivalent to a percentage of the Permanent Total Disability indemnity amount as detailed below in the event that the Policyholder suffers a Permanent Partial Disability as a result of an Accident covered by this Policy, within 365 days from the date of said Accident. The percentages applicable to payments for Permanent Partial Disability are as detailed in the Schedule of Benefits table below.

Schedule of Benefits

	Loss Events	Maximum percentage of Benefit Amount i.e. PKR 1,200,000 (per Accident per Policyholder)	
A.	Accidental Death		100%
B.	Permanent Total Disability		100%
C.	Permanent Partial Disability:		
	1. Loss of Two Limbs		100%
	2. Loss of Sight in Both Eyes		100%
	3. Loss of One Limb and Sight in One Eye		100%
	4. Loss of One Limb or Sight in One Eye		50%
	5. Total Loss of Speech and Hearing		75%
	6. Total Loss of Speech		50%
	7. Total Loss of Hearing in:		
	(a) Both Ears		50%
	(b) One Ear		15%
		Right	Left
	8. Loss of One Thumb:		
	(a) Both Phalanges	20%	15%
	(b) One Phalanx	15%	10%
	9. Loss of any other Finger		
	(a) Three Phalanges	10%	7%
	(b) Two Phalanges	8%	6%
	(c) One Phalanx	5%	3%
	10. Loss of Toes		
	(a) Big Toe	5%	5%
	(b) Any other Toe	2%	2%
	11. Other Permanent Partial Disability (not specified above)	*	*
Mode of Payment: Annually PKR 1,500 or monthly PKR 124			

* Percentage will be calculated by the Company with reference to the medical assessment of the disability, consistent with the above scale and payable without regard to the Policyholder's occupation.

The maximum total Benefit Amount the Company will pay in the aggregate for a Policyholder for all injuries arising from any one Accident is 100% of the Benefit Amount for Permanent Total Disability. If the Death Benefit amount becomes payable, no payments for Permanent Total Disability or Permanent Partial Disability will be made in addition.

"Loss" as used above includes total and permanent "loss of use" of the affected body part, limb, member, organ or part thereof.

The above-mentioned indemnity percentages of the upper limbs for left-handed Policyholders are replaced by the indemnity percentages of the upper limbs for right-handed insured only if the Policyholder is left-handed and this is proven in the medical report.

Part 2 – Special Benefit Provision

A Policyholder shall not be covered under more than **one Income Protection Plan**. In the event that a Policyholder is covered under more than one such Plan, the Company will consider that person to be insured under the Plan which provides the highest Benefit. When the Benefit under each such Plan is identical, the Company will consider that person to be insured under the Plan first issued. The Company will refund any duplicated insurance premium payment which may have been made by or on behalf of the Policyholder.

Part 3 – Definitions

'Accident or Accidental' means an act, accident, event or all acts, accidents, events of a series consequent on or attributable to one source or original cause which during the Period of Insurance that results in Bodily Injury or death which is neither expected nor intended by the Policyholder.

'Anniversary Date' means the anniversary of the Effective Date of Insurance.

'Beneficiary' means:

1. in the case of an Accident Permanent Total Disability or Accident Permanent Partial Disability claim, the Policyholder; or
2. in the case of an Accidental death claim: (a) the Policyholder's legal heir or estate

'Bodily Injury' means injury sustained by the Policyholder which is caused (solely and independently of any other cause) by an Accident and which, within 365 days from the date of the Accident, results in the Policyholder's death or Permanent Total Disability as specified in this Policy.

'Company' means Chubb Insurance Pakistan Limited

'Disability' means a Bodily Injury that prevents the Policyholder from attending work and requires the Policyholder to be under the care of and acting in accordance with the instructions or professional advice of a qualified medical practitioner.

'Effective Date of Insurance' means the day, month and year when the Premium is deducted from the JazzCash Account Holder's JazzCash Account.

'JazzCash Account Holder' means the owner of the relevant JazzCash Account who has elected to subscribe for this insurance and from whose JazzCash Account the premium has been deducted.

'JazzCash Account' means an account operated by JazzCash through which JazzCash Account Holders can elect to subscribe to this Plan.

'Loss of Hearing' means permanent profound deafness, which means the quietest sound the Policyholder can hear is louder than 90 decibels when tested by a qualified audiologist.

'Loss of Limb', with reference to (a) an arm means amputation or complete and permanent loss of all functional use at or above the wrist joint; and (b) a leg means amputation or complete and permanent loss of all functional use at or above the ankle (talo-tibia joint).

'Loss of Sight' of an eye means the total and irrecoverable loss of sight of an eye, rendering the Policyholder absolutely blind in that eye beyond remedy by surgical or other treatment.

'Loss of Speech' means permanent and total loss of speech as confirmed by a Physician.

'Medically Necessary' means a medical service which is:

- a. Consistent with the diagnosis and customary western medical treatment for the condition.
- b. In accordance with standards of good medical practice.
- c. Not for the convenience of the Policyholder or the Physician.
- d. Performed in the most cost efficient and economical manner and "Setting" which can safely be provided.
- e. Not experimental in nature.

'Period of Insurance' means the time from 00.01am Pakistan time on the Effective Date of Insurance to midnight on the day when premium is due depending on the Mode of Payment specified on the Schedule of Benefits

'Permanent' means lasting in excess of 12 calendar months from the commencement of the Disability and/or at the end of that period that a certified independent medical practitioner considered unlikely to improve with the Disability likely to continue for an indefinite period.

'Permanent Partial Disability' means a Disability which is a Permanent Bodily Injury listed in the Schedule of Benefits above.

'Permanent Total Disability' means a form of Disability which is Permanent and calculated on a medical assessment by an independent medical expert appointed by the Company, which results in the Policyholder's inability to perform, without assistance from another person, at least two (2) of the following activities of daily living:

- eating
- getting in and out of bed
- dressing and undressing
- toileting
- walking 200 metres on ground level.

'Physician' means a legally licensed physician or surgeon duly registered and practising within the scope of their license and pursuant to the laws of the country in which such practice is maintained and does not include the Policyholder or Policyholder or members of his or her immediate family unless approved by the Company.

'Plan' means a Income Protection Plan insurance policy issued by the Company.

'Policyholder' means the relevant JazzCash Account Holder.

‘**Premium**’ shall mean the amount as specified by the Mode of Payment on the Schedule of Benefits in respect of the specified Period of Insurance or any amount which subsequently becomes due as a result of alteration, adjustment or renewal of the Policy.

Part 4 – Exposure and Disappearance

1. Exposure

When by reason of Bodily Injury, a Policyholder is directly and unavoidably exposed to violent and severe or prolonged weather conditions and, as a direct result of such exposure, suffers death, such death shall be covered hereunder subject to the definitions and all other terms and conditions of this Policy.

2. Disappearance

In the event a Policyholder disappears and after three hundred and sixty five (365) days it is reasonable to believe that such Policyholder has died as a result of Bodily Injury, the Benefit shall become payable subject to a signed undertaking and guarantee that if the belief is subsequently found to be wrong, such benefit shall be refunded immediately to the Company.

Part 5 – Effective Date of Insurance and Terminations

Effective Date

This policy shall become effective and commence at 12.01 A.M. Pakistan Time on the Effective Date.

Right to Return Policy

In the event the Policyholder is not satisfied with this Policy for any reason, it may be returned to the Company within fifteen (15) days after receipt for annulment.

In such event, this Policy shall be deemed to have been void from the effective date of insurance and the Company shall not be liable for any Bodily Injury occurring prior to said return.

If any Premium has been paid, such Premium shall be refunded to the Policyholder by the Company.

Terminations

1. Termination by the Policyholder

If the Policyholder subsequently gives notice in writing to the Company to terminate cover, such termination shall become effective on the date notice is received or on the date specified in such notice, whichever is later.

2. Termination by the Company

The Company may give notice of termination hereof by registered letter to the Policyholder at his/her last known address. Such termination shall become effective seven (7) days following the date of such notice.

3. Automatic Termination

This Policy shall terminate immediately on the earlier of the following events:

- i. Upon the death of the Policyholder.
- ii. The policy shall cease to exist upon the Policyholder attaining 70 years of age
- iii. The decline of authorization, for any reason whatsoever, to charge the Policyholder JazzCash Account through which the premiums are being charged.

4. Termination For Non-Payment Of Premium

1. In the event initial premium charged to the Policyholder is not paid, this Policy shall be deemed to have been void from the intended Effective Date of Insurance.
2. Provided one or more premiums charged to the Policyholder have been paid, non-payment of any subsequent premium, for any reason whatsoever, shall terminate insurance under this Policy as of the due date of such premium

5. Effective Time of Termination

This Policy, and all insurance hereunder, shall terminate at 12.01 A.M. Pakistan Time, on the relevant termination date specified above.

6. Position of Claims upon Termination

Such termination shall be without prejudice to any claims with a date of event prior to the effective date of cancellation.

7. Premium Position upon Termination

In the event Premium has been paid for any period beyond the date of termination of this Policy, the relevant proportion thereof shall be refunded to the Policyholder by the Company.

No refund of Premium will be payable to the Policyholder if Policy is cancelled, terminated, expired, or if the Policyholder withdraw from the cover provided by this Policy. There will not be any accumulation of premiums

Part 6 – Premium

Premium Payment and Due Dates

Premium shall be due on the Effective Date of Insurance and on the Effective Date of any renewal of this Policy.

Part 7 – Exclusions

The Policy does not cover, and no Benefit shall be paid for anything resulting from:

1. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
2. Engaging in military duty with any Armed Forces of any country or international authority.
3. Suicide, or any attempt thereat, suicide pact or agreement, while sane or insane, self-inflicted injury.
4. Engaging in or practising for or taking part in training peculiar to aqualung or scuba diving, climbing or mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, hanggliding, winter sports, professional sports or racing other than on foot.
5. Engaging in aviation other than as a fare-paying passenger in a fixed-wing aircraft provided and operated by a regularly scheduled airline or air charter company, which is duly licensed for the regular transportation of fare-paying passengers or in a helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare paying passengers provided such helicopter is operated only between established commercial airports and /or licensed heliports.
6. Illegal acts of a Policyholder or the Policyholder's executors, administrators, legal or personal representatives.
7. The Policyholder driving any kind of vehicle/craft while the alcohol content of his/her blood exceeds the legally permitted level raising a legal presumption that he/she is incapable of having proper control of the motor vehicle/craft.
8. The Policyholder having taken a drug unless it is proved that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction.
9. Illness, disease, bacterial or viral infection even if contracted by accident. This does not exclude bacterial infection that is the direct result of an accidental cut or wound or accidental food poisoning.
10. Pregnancy (including childbirth, miscarriage or abortion) and complications arising therefrom.
11. Nuclear reaction, radiation or radioactive contamination.
12. Venereal disease, AIDS and AIDS Related Complications.
13. Provoked homicide.
14. Death or Disability due to any pre-existing disease
15. Natural Death
16. Any claim arising out of an epidemic or pandemic
17. Mentally challenged person

Part 8 – Claims Provisions

1. Claims Procedure

On the happening of any occurrence likely to give rise to a claim under this Policy, written notice shall be given to the Company's Claims Department, 6th Floor, NIC Building, Abbasi Shaheed Road, Karachi, as soon as possible and, in any event, within thirty (30) days after the date of occurrence. Claim notification could also be provided to Company by calling 0800 54321 or (021) 111 789 789 or through email: pakistan@chubb.com. The Company will then provide the relevant Beneficiary with forms for filing proof of claim.

Any documents or evidence required by the Company to verify the claim shall be provided by the relevant Beneficiary at his/her own expense. Any medical examination required by the Company to verify the claim will be at the Company's expense.

The Company shall, in the event of the death of a Policyholder, be entitled to have a post-mortem examination performed at its own expense where it is not prohibited by law. Failure to notify the Company within the time limit prescribed shall not invalidate the claim if it can be shown, to the Company's satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

Following are the required documents for filing claim:

- Claim Form duly filled/completed
- Copy of Policyholder's CNIC
- Copy of Beneficiary's CNIC (if different)
- Death Certificate from Union Council (in case of Accidental death claim)
- Copy of Succession Certificate from the Honorable Court which has jurisdiction to entertain the succession application of the Policyholder (in case of Accidental death claim)
- Evidence of Injury (in case of Permanent Total Disability claim)
- Details of treatment provided (in case of Permanent Total Disability claim)
- Copy of hospital record
- Copy of FIR (in case of police involvement)
- Any other documents to support your claim (If any)

2. Payment Of Benefits

All Benefits payable under this Policy shall be paid to the Policyholder and, in the event of death of the Policyholder, to his/her estate subject to completion of such formalities as may be prescribed from time to time.

3. Terms And Conditions

The due observance and fulfilment of the terms, provisions and conditions of this Policy in so far as they relate to any thing to be done or complied with by the Policyholder shall be conditions precedent to the liability of the Company to make any payment under this Policy.

4. Fraudulent Claims

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by the Policyholder or anyone acting on his/her behalf to obtain benefit under this Policy, the Company shall be under no liability in respect of such claim and shall be entitled to terminate this Policy immediately.

Part 9 – General Policy Provisions

1. Consideration

This Policy is issued in consideration of the Policyholder's payment of the Premium.

2. Geographical Limits

Such insurance as is afforded under this Policy shall apply 24 hours a day, anywhere in the world unless otherwise endorsed or amended.

3. Terms And Conditions

Payment of any Benefit under this Policy is subject to the Definitions, Exclusions and all other terms and conditions pertinent to the Benefit.

4. Interpretation

This Policy, including the endorsements and amendments, if any, shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.

5. Entire Contract Changes

This Policy, including the endorsements and amendments, if any, will constitute the entire contract between the parties. No change in the Policy shall be valid unless approved by the Company and evidenced by endorsement or amendment.

6. Notice Of Trust Or Assignment

The Company shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

7. Arbitration

If any dispute or difference arises between the Company and the Policyholder concerning any matter arising out of this Policy, such dispute or difference shall be referred to arbitration in accordance with the provisions of the Pakistan Arbitration Act 1940 and any statutory modification or re-enactment thereof then in force.

8. Governing Law

This Policy shall be governed by and interpreted in accordance with Pakistan Law.

9. Fraud

Any statement made by the Policyholder which is an intentional misstatement of fact and constitutes a fraud, shall result in the Company's right to terminate this Policy immediately.

10. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the requirements of this Policy.

11. Interest

No amount payable under this Policy shall carry interest.

12. Currency

Premiums and Benefits payable under this policy shall be in Pakistan Rupee.

13. Clerical Error

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

14. Jurisdiction

It is hereby declared and agreed that in case of any claim or dispute arising hereunder the same shall be decided in Karachi and further that legal proceeding in respect of any such claim or dispute shall be instituted in a competent court in the city of Karachi only and the courts of law at Karachi shall have exclusive Jurisdiction to which the parties submit.

15. Sanction Clause

The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company or its parent, to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, the United Kingdom, Pakistan or United States of America

Sanction Notice

Chubb Insurance Pakistan Limited is a subsidiary of a US parent and Chubb Limited (a NYSE listed company) and part of the Chubb Group of companies. Consequently, Chubb Insurance Pakistan Limited is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.

FREQUENTLY ASKED QUESTIONS

Q: What is Income Protection Plan

Ans: Income Protection Plan provides 24 hour Worldwide Accidental Death and Accidental Permanent Disability cover.

Q Who are eligible for this Plan?

Ans: Jazz Cash Account holders aged 18 to 70 are eligible for this Plan

Q: What are the Benenfits and Premium of Income Protection Plan:

Cash Benefit in case of Accidental Death or Accidental Permanent Partial Disability	PKR
Benefit Amount – Monthly Income Stream for 2 years	50,000 per month for 2 years
Annual premium	1,500
Monthly Premium	124

Q: What are the benefits in case of Accidental Permanent Partial Disability

Ans: Following is the Permanent Partial Disability Scale:

<u>Loss Events</u>	<u>Maximum percentage of Benefit Amount i.e. PKR 1,200,000 (per Accident per Policyholder)</u>	
Permanent Partial Disability:		
1. Loss of Two Limbs		100%
2. Loss of Sight in Both Eyes		100%
3. Loss of One Limb and Sight in One Eye		100%
4. Loss of One Limb or Sight in One Eye		50%
5. Total Loss of Speech and Hearing		75%
6. Total Loss of Speech		50%
7. Total Loss of Hearing in:		
8. Both Ears		50%
9. One Ear		15%
10.	Right	Left
11. Loss of One Thumb:		
12. Both Phalanges	20%	15%
13. One Phalanx	15%	10%
14. Loss of any other Finger		
15. Three Phalanges	10%	7%
16. Two Phalanges	8%	6%
17. One Phalanx	5%	3%
18. Loss of Toes		
19. Big Toe	5%	5%
20. Any other Toe	2%	2%
21. Other Permanent Partial Disability (not specified above)	*	*

* Percentage will be calculated by the Company with reference to the medical assessment of the disability, consistent with the above scale and payable without regard to the Policyholder's occupation.

Q: When will the Policy be effective and for how long?

Ans: The Policy will be effective once Chubb Insurance Pakistan Limited receives your premium and your Jazz Cash Account is deducted accordingly. The Policy remains effective until you are 70 years old and as long as the premium is duly paid.

Q: Does Income Protection Plan covers Natural Death?

Ans: No, it does not cover Natural Death

Q: Does this Policy mature at any stage?

Ans: No, this Policy does not mature at any stage as this is not a Life Policy.

Q: If I pay 1 month premium, how long will I be covered?

Ans: You will be covered for 1 month only.

Q: What will happen to my premiums if I continue the Policy for 10 years.

Ans: Since it is not a Life Policy, the premium does not accumulate or mature at any stage. Premiums are the charges to provide worldwide accidental Death and Permanent Disability Cover for the policy period only

بکثرت پوچھے جانے والے سوالات

سوال انکم پروٹیکشن پلان کیا ہے؟

جواب انکم پروٹیکشن پلان آپ کو دنیا بھر میں کسی بھی جگہ 24 گھنٹے حادثاتی موت اور حادثاتی مستقل معذوری کا تحفظ فراہم کرتا ہے۔

سوال اس پلان کے لئے کون لوگ اہل ہیں؟

جواب Jazz Cash کے کھاتے دار جن کی عمر 18 سے 70 سال ہے وہ اس پلان کے اہل ہیں۔

سوال انکم پروٹیکشن پلان کے فوائد اور پریمیم

PKR	حادثاتی موت یا حادثاتی مستقل معذوری کی صورت میں نقد فوائد
50,000	فوائد کی رقم - ماہانہ آمدنی برائے 2 سال
1,500	سالانہ پریمیم
124	ماہانہ پریمیم

سوال مستقل جزوی معذوری کی صورت میں انکم پروٹیکشن پلان کیا تحفظ فراہم کرتا ہے؟

جواب : مستقل جزوی معذوری کا گوشوارہ

مستقل جزوی معذوری	حادثہ کی زیادہ سے زیادہ شرح	100 فیصد (یعنی 1,200,000 روپے) ہے
دو اعضاء کا نقصان	100 فیصد	
دونوں آنکھوں کی بینائی چلی جائے	100 فیصد	
ایک عضو اور ایک آنکھ کی بینائی چلے جانا	50 فیصد	
بولنے اور سننے سے مکمل معذوری	75 فیصد	
سننے سے مکمل معذوری		
دونوں کان	50 فیصد	
ایک کان	15 فیصد	
ایک انگوٹھے کا نقصان	سیدھا ہاتھ	الٹا ہاتھ
دو ہڈیاں	20 فیصد	15 فیصد
ایک ہڈی	15 فیصد	10 فیصد
دوسری انگلیوں کا نقصان		
تین ہڈیاں	10 فیصد	7 فیصد
دو ہڈیاں	8 فیصد	6 فیصد
ایک ہڈی	5 فیصد	3 فیصد
پائوں کی انگلیاں		
انگوٹھا	5 فیصد	5 فیصد
کوئی دیگر انگلی	2 فیصد	2 فیصد
دیگر کوئی مستقل جزوی معذوری (جسے اوپر بیان نہ کیا گیا ہو)	**	**

**بیمہ کار معذوری سے متعلق طبی تشخیص کے بعد شرح فیصد کا تخمینہ لگایا جائے گا جو کہ مندرجہ ذیل اسکیل کے مطابق اور اس کا تعلق بیمہ شدہ فرد (افراد) کے پیشہ سے نہ ہوگا۔

”نقصان“ سے مراد جسم کے کسی بھی حصے، بازو، جزو یا عضو کو مکمل اور مستقل استعمال کرنے سے قاصر رہے

سوال: پالیسی کب سے موثر ہوگی اور کب تک جاری رہے گی؟
جواب پالیسی اس وقت سے موثر ہوگی جب جب انشورنس پاکستان لمیٹڈ کو آپ سے پریمیم موصول ہو جائے اور اسی کے مطابق آپ کے Jazz اکاؤنٹ سے کٹوتی ہو جائے۔ پالیسی اس وقت تک موثر رہے گی جب تک آپ کی عمر 70 سال نہیں ہو جاتی اور اس وقت تک جب تک پریمیم باضابطہ ادا کیا جاتا رہے گا۔

سوال اگر میں ایک ماہ کا پریمیم ادا کروں تو کتنے عرصہ تک مجھے بیمہ سے تحفظ ملے گا؟
جواب آپ کو ایک ماہ تک بیمہ کا تحفظ ملے گا۔

سوال کیا انکم پروٹیکشن پلان قدرتی موت کا تحفظ فراہم کرتا ہے؟
جواب نہیں، یہ قدرتی موت کا تحفظ فراہم نہیں کرتا۔

سوال اگر میں دس (10) سال تک پالیسی جاری رکھتا ہوں تو میرے پریمیم کا کیا ہوگا؟
جواب کیونکہ یہ ایک لائف پالیسی نہیں ہے لہذا پریمیم کسی بھی مرحلے پر جمع نہیں ہوتا۔ پریمیم وہ اخراجات ہوتے ہیں جو کہ آپ کو صرف پالیسی کی مدت کے دوران حادثاتی موت اور مستقل معذوری کا تحفظ فراہم کرتے ہیں۔

Chubb Insurance Pakistan Limited

CUSTOMER COMPLAINTS LEAFLET بیمہ پالیسی کے متعلق شکایات

Chubb is committed to providing high quality service and the way in which we handle complaints is an integral part of our service to customers.

This guide will help you inform us of your concerns so we can try to resolve them.

How to Complain

You may contact our office to complain in one of the following ways:

- By email at pakistan@Chubb.com
- By telephone on + 92 21 111789 789 / 0800 54321
- By letter to:

The Executive Secretary
Chubb Insurance Pakistan Limited
6th Floor, NIC Building
Abbasi Shaheed Road
Off Shahrea Faisal
Karachi 74400

Please quote policy details on any correspondence.

It may be that we can resolve your complaint over the phone. We will endeavour to do this for any urgent issues. However, your complaint may require further investigation. If so, we will send you a written acknowledgement within 3 working days of receipt of your complaint stating:

- How we will handle it;
- Who will handle it;
- What you need to do, if anything;

Your complaint will be investigated by a senior member of our team.

You will be sent a detailed response within 1 working week of receiving your complaint. If we cannot respond in this time, we will write to you to explain and let you know when you should expect to receive a response.

If you have any concerns in the meantime, you can contact the person identified on the acknowledgement letter.

Our response will either:

- Accept your complaint and offer some form of redress, if necessary
- Reject the complaint giving full reasons for doing so

Not satisfied with our response?

If you have received a final response to your complaint from us and you are not satisfied, you may refer your complaint to the Chief Executive of Chubb Insurance Pakistan Limited for a second review, at the following address:

The Chief Executive
Chubb Insurance Pakistan Limited
6th Floor, NIC Building
Abbasi Shaheed Road
Off Shahrea Faisal
Karachi

Any referral to the Chief Executive should be made within 30 days from your receipt of our response.

If you are not satisfied with the response you receive from the Chief Executive, you may refer your complaint to the Federal Insurance Ombudsman's Secretariat. Any referral must be made within 30 days from your receipt of our response.

اگر آپ کو اپنی بیمہ پالیسی کے متعلق انشورنس کمپنی، بروکر، ایجنٹ، سروئیر یا بینک نمائندے کے خلاف کوئی شکایت ہو تو آپ درج ذیل دفاتر میں رابطہ کر سکتے ہیں:-

The referral should be in writing to:

Federal Insurance Ombudsman
2nd Floor, Pakistan Red Crescent Society
Annexe Building, Plot # 197/5
Dr. Doud Pota Road, Karachi
Phone: 021-99207761-62
Website: www.fio.gov.pk

وفاقی انشورنس محتسب
سیکٹ فلور، پاکستان ریڈ کریسنٹ سوسائٹی، انیکسی بلڈنگ،
پلاٹ نمبر 197/5، ڈاکٹر داؤد پوتا روڈ، کراچی
فون: 021-99207761-62
www.fio.gov.pk

We look forward to assisting you in the resolution of any complaints you may have in respect of our services. We therefore hope you will contact us in the first instance, prior to making any referral to the Federal Insurance Ombudsman in order to give us the best opportunity to do so.

Complaints in respect of Insurance Policy

“If you have any complaint or grievance against the insurance company, agent, or bank representative in respect of your insurance policy, you may file your complaint directly with the insurance company at the following address:

Mr. Syed Hasan Mahmood
Company Secretary and Compliance and Risk Manager
Chubb Insurance Pakistan Limited
6th Floor, NIC Building,
Abbasi Shaheed Road,
Off Shahrah e Faisal
Karachi 74400
Phone: 021-111-789-789/ 0800-54321
Email: pakistan@chubb.com

However, in case if the insurance company fails to address your grievance, you may file your complaint with other external independent forums at the following addresses: -

(1) FEDERAL INSURANCE OMBUDSMAN

2nd Floor, Pakistan Red Crescent Society
Annexe Building, Plot # 197/5
Dr. Doud Pota Road
Karachi
Phone: 021-99207761-62
Website: www.fio.gov.pk/

Note: Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach FIO

(2) Official Coordinator, Small Disputes Resolution Committee -Karachi

Specialized Companies Division, 5th Floor, State Life Building No. 2,
Wallace Road, Off. I. I. Chundrigar Road, Karachi.
Phone: 021-32414204
Email: sdrc.khi@secp.gov.pk

Note: Policyholders belonging to provinces of Sindh and Baluchistan may approach this Committee

(3) Official Coordinator, Small Disputes Resolution Committee -Lahore

Company Registration Office – Lahore, Associate House, 3rd & 4th Floor, 7-Egerton Road, Lahore.
Phone: 042-99204962-66
Email: sdrc.lhr@secp.gov.pk

Note: Policyholders from all districts of Punjab except Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock may approach this Committee

(4) Official Coordinator, Small Disputes Resolution Committee-Islamabad

Insurance Division, 3rd Floor, NIC Building, 63-Jinnah Avenue,
Blue Area, Islamabad.

Phone: 051-9207091-4

Email: sdrc.isb@secp.gov.pk

Note: Policyholders belonging to Islamabad Capital Territory, Khyber Pakhtunkhwa, Gilgit Baltistan, Azad Jammu & Kashmir and the western side of the province of Punjab (i.e. Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock districts) may approach this Committee

Complaint against an insurance company may also be filed with Securities and Exchange Commission of Pakistan (insurance regulator in Pakistan) at the following address:

Securities and Exchange Commission of Pakistan (SECP)

NIC Building, 63-Jinnah Avenue,
Blue Area, Islamabad.

Phone: Toll free 080088008 / 051-9207091-4

Email: complaints@secp.gov.pk

<https://sdms.secp.gov.pk/> (for online filing of complaints)

Note: Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach SECP

بیہ پالیسی کے متعلق شکایات

اگر آپ کو اپنی بیہ پالیسی کے حوالے سے متعلقہ انشورنس کمپنی، ایجنٹ، یا بینک کے نمائندے سے کوئی شکایت ہو تو، سب سے پہلے متعلقہ انشورنس کمپنی کو براہ راست اپنی شکایت درج ذیل پتہ پر بھیجوائیں۔

اجنباب سید حسن محمود

کمپنی سگریٹری، کمپلائنس اور رسک منیجر

چب انشورنس پاکستان لمیٹڈ

6th فلور۔ این آئی سی بلڈنگ، عباسی شہید روڈ

آف شاہراہ فیصل، کراچی 74400

فون: 0800-54321/ 92-21-111-789-789

فیکس: 92-21- 3568 3935

ای میل: pakistan@chubb.com

اگر انشورنس کمپنی آپ کی شکایات کا ازالہ کرنے میں ناکام رہے یا آپ کمپنی کے جواب سے مطمئن نہ ہو تو، آپ مندرجہ ذیل ایکسٹرنل انڈیپنڈنٹ فورم کے ساتھ اپنی شکایت کا اندراج کروا سکتے ہیں:

(1) وفاقی انشورنس محتسب

سیکنڈ فلور، ریڈ کریسنٹ سوسائٹی

انٹیکسی بلڈنگ، پلاٹ نمبر 197/5، ڈاکٹر داؤد پوتا روڈ، کراچی

فون نمبر: 021-9920771-62

ویب سائٹ: www.fio.gov.pk/

نوٹ: پاکستان کے کسی بھی علاقے سے تعلق رکھنے والے پالیسی ہولڈر، آزاد جموں کشمیر/ گلگت بلتستان وفاقی انشورنس محتسب (ایف آئی او) سے رجوع کر سکتے ہیں۔

(2) دفتری رابطہ کار - کراچی

سمال ڈسپوٹس ریگولیشن کمیٹی

پیشلائزڈ کمپنیز ڈویژن، 5th فلور، سٹیٹ لائف بلڈنگ نمبر 2

ولاس روڈ، آف آئی آئی چندریگرہ روڈ، کراچی

فون نمبر: 021-32414204

ای میل: sdrc.khi@secp.gov.pk

نوٹ: صوبہ سندھ اور بلوچستان سے تعلق رکھنے والے پالیسی ہولڈر کراچی میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

(3) دفتری رابطہ کار- لاہور

سال ڈسپوٹس ریزولوشن کمیٹی

کمپنی رجسٹریشن آفس- لاہور، ایسوسی ایٹ ہاؤس، 3rd اینڈ 4th فلور،

ایمجرٹن روڈ، لاہور

فون نمبر: 042-99204962-66

ای میل: sdrc.lhr@secp.gov.pk

نوٹ: بھکر، خوشاب، میانوالی، جہلم، چکوال، راولپنڈی اور انک کے سوا پنجاب کے تمام اضلاع کے پالیسی ہولڈر لاہور میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

(4) دفتری رابطہ کار- اسلام آباد

سال ڈسپوٹس ریزولوشن کمیٹی

سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

تھرڈ فلور، این آئی سی بلڈنگ 63 جناح ایونیو

بلیو ایریا، اسلام آباد

فون نمبر: 021-9207091-4

ای میل ایڈریس: sdrc.isb@secp.gov.pk

نوٹ: اسلام آباد کیپٹل ٹیریٹری، خیبر پختونخوا، گلگت بلتستان، آزاد جموں و کشمیر اور صوبہ پنجاب کے مغربی حصے (یعنی بھکر، خوشاب، میانوالی، جہلم، چکوال، راولپنڈی اور انک اضلاع) سے تعلق رکھنے والے پالیسی ہولڈر اسلام آباد میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

انشورنس کمپنی کے خلاف شکایت سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (جو کہ پاکستان میں انشورنس سیلکار ریگولیٹر ہے) کے پاس بھی درج ذیل ایڈریس پر دائر کی جاسکتی ہے۔

سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

این آئی سی بلڈنگ 63، جناح ایونیو،

بلیو ایریا، اسلام آباد۔

فون: ٹول فری 080088008-4/051-9207091

ای میل: complaints@secp.gov.pk

شکایات کی آن لائن فائلنگ کے لئے) <https://sdms.secp.gov.pk/>

نوٹ: پاکستان کے کسی بھی علاقے سے تعلق رکھنے والے پالیسی ہولڈر، آزاد جموں و کشمیر/گلگت بلتستان ایس ای سی پی سے رجوع کر سکتے ہیں۔