

TOTAL ASSURANCE

Distributed by : M/s. Habib Bank Ltd

Assured : Various individual accountholders of the Bank (Credit Card Customers)

Coverage :

- Home contents coverage, cash and jewelry is covered within the home premises in Pakistan only
- Credit Card fraud and personal accident coverage are 24 hours a day worldwide
- Purchase protection
- ATM Withdrawal Insurance
- Acceptance is guaranteed for all the customers; however, PA cover is limited to ages between 18 & 65.

Coverage	Total Assurance Plan A	Total Assurance Plan B
Home Content	200,000	300,000
Cash	8,000	16,000
Jewellery	40,000	80,000
Wallet Guard	40,000	40,000
Purchase Protection	5,000 to 25,000	5,000 to 50,000
ATM Withdrawal	25,000	25,000
Accidental Death	100,000	200,000
TOTAL COVERAGE	438,000	711,000

Net Premium

Rs.150/- per month for Total Assurance Plan A

Inclusive of govt. taxes and levies

Terms & Conditions as per Jubilee General's standard Home Care policy with extensions of :

- Wallet Guard
- Purchase Protection
- ATM Withdrawal Insurance
- Accidental Death Cover

Signed for & on behalf of
Jubilee General Insurance Company Limited

This Policy is underwritten by Jubilee General Insurance Company Limited for the HBL Bank's Assured **Customers** in Pakistan for a period as defined in the schedule and renewable as per terms and condition of this Policy.

Understanding the Policy: Insured is requested to read this policy carefully and ensure understanding and full compliance with its Terms and Conditions, failure to do so may jeopardize the payment of any claim, which might arise and could lead to the policy becoming void.

The Policy: **Company** will provide the insurance as stated in this policy. Any declaration made or undertaking to pay the premium by the Insured will form the basis of the contract and be part of the policy. This policy is evidence of a contract of insurance. The contract comes into force when **Company** has received and accepted the application and the correct premium in full. The policy contains details of the Insurance cover **Insured** has bought, what is excluded from the cover and the conditions of this Insurance. The Company may (at its discretion) provide to **Insured** a digital certificate (in the form of SMS) as evidence of cover and a link to read this Policy.

If this Policy does not conform to Insured's requirement, please contact the concerned branch/office of the **Bank**. **Insured** may also contact the **Company** through phone on JGI at 92-21 3241 6022-26 Ext 2535 / 2536 or through email on bancassurance@jubileegeneral.com.pk or through our website www.jubileegeneral.com.pk

DEFINITIONS APPLCABLE TO ALL SECTIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout and will appear with a Capital letter and in **Bold** and *Italics*.

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| a. Insured | Person or Persons, to whom Policy is issued who have been issued Covered Credit Card by the Bank . |
| b. Company | means Jubilee General Insurance Company Limited |
| c. Covered Credit Card | means the plastic credit card issued to Insured by the Bank which can be used at an ATM for withdrawing Cash and declared for Insurance under this Policy. |
| d. Bank or Issuer Bank | means HBL Bank Ltd. Pakistan |
| e. Deductibles | means the amount (as mentioned on the Schedule of this Policy) to be borne by Insured in the event of a claim under this Policy . |
| f. Period of Insurance | the Period of Insurance shall mean the period of Twelve (12) months for which the premium was collected or as otherwise mentioned on the Schedule of the Policy. |

- g. **Policy Limit** means maximum aggregate amount as mentioned on the schedule for each section of coverage for the **Period of Insurance**.
- h. **Chosen Plan** Your choice of coverage plan which details **Policy Limit**
- n. **Territorial Limit** Any Where within Pakistan.
- o. **PIN** means the confidential code issued to You by the Bank or chosen by You from time to time and which is required with Your ATM Card for withdrawing Cash from an ATM.
- p. **Valuables** **means the items** while in possession of or being carried by the customer incase at the time of robbery, armed hold-up and/or forced snatching (including Watch, Mobile Phone, Tablet, Personal Documents).

OUR PROMISE

Depending on the **Chosen Plan, Company** hereby undertake and agree to make good **to Insured** for such direct unforeseen loss, which is sustained by **Insured** during the **Period of Insurance** up to the **Policy Limits** after deducting the applicable **Deductibles** subject to the terms, exclusions, limitations and conditions of this **Policy**.

SECTION ONE: HOME CONTENTS

This section covers the contents within the private dwelling(s) named in the Schedule, constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients.

The word "Contents" means household goods and all other personal property, tenant's fixtures and fittings, all of which are owned by or are the legal responsibility of the insured or of any permanent member of his household.

Excluding motor vehicles, caravans, trailer, watercraft, aircraft and accessories attached thereof, livestock, any part of the Buildings, any property specifically insured against perils covered hereby under any other insurance, mowers and garden cultivators except when solely used on insured premises specified in the schedule, documents of any kind, securities, manuscript, plans, drawings, coins and stamps.

The Contents are covered against loss or damage directly caused by:

1. Fire, Lighting or Explosion.
2. Aircraft and other aerial devices or articles dropped there from
3. Earthquake Fire & Shock, subject to deductible of Rs. 15,000/- any one occurrence.

4. Storm or Tempest, Flood Excluding subsidence, landslip, however caused loss or damage to contents of domestic outbuildings, loss or damage to contents in open, subject to deductible of Rs. 25,000/- any one occurrence.
5. Bursting or overflowing of water tanks, apparatus or pipes Excluding loss or damage to contents of domestic outbuilding.
6. Impact by any vehicle or animal Excluding loss or damage caused by any vehicle or animal belonging to or under the control of the insured or any permanent member of his household.
7. Any person taking part in a riot or strike (as defined in attached clause)
8. Any person acting with malicious intent (as defined in attached clause)
9. Burglary, consequent upon violent and forcible entry or exit from the insured premises Excluding loss or damage due to any such Burglary as aforesaid or to any attempt thereat by any of insured's family, domestic servant or any person lawfully on the premises.

(Subject to maximum limit as specified in the schedule of this Policy).

THIS SECTION DOES NOT INDEMNIFY THE INSURED AGAINST:

- a. Loss or damage to refrigerators, wireless receiving sets or other electrical apparatus caused by over-running, excessive pressure, short circuiting, self-heating or leakage of electricity.
- b. Items or Goods held in trust or commission.
- c. Unset precious stone and bullion
- d. Any work of art exceeding Rs. 10,000/-
- e. Mysterious Disappearance of any article insured herein.

SPECIAL CONDITIONS APPLICABLE TO THIS SECTION

1. In the event of the private dwelling named in the schedule being left without an authorized inhabitant for more than FIFTEEN consecutive days, this insurance shall EXCLUDE any loss or damage caused by BURGLARY or any attempt thereat and Escape of water from fixed water tanks, apparatus or pipes.
2. The insured shall give to the Company immediate notice in writing, with full particulars, of the happening of any occurrence likely to give rise to a claim under this insurance; of the receipt by the insured of notice of any claim; and of the institution of any proceedings against the insured.
3. In the event of burglary at insured premises, the insured will immediately notify the Police.
4. There shall be no liability under this insurance in a respect of any claim where the insured is entitled to indemnity under any other insurance EXCEPT in respect of any excess beyond the

amount which have been covered under such other insurance had this insurance not been effected.

5. The Company shall be entitled:

- A. On the happening of any loss of or damage to the property insured to enter any building where the loss or damage has happened and to take and keep possession of the property insured and to deal with the salvage in a reasonable manner and this Policy shall be proof of leave and license for such purpose. No Property may be abandoned to the Company.
- B. To undertake in the name and on behalf of the insured the absolute conduct control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit but in the name of the insured to recover compensation or secure indemnity from any third party in respect of anything covered by this Policy.

6. This insurance does NOT COVER Loss or destruction of or damage to any property whatsoever resulting or arising there from or any consequential loss.

7.

SECTION TWO: JEWELLERY & CASH

This Section covers Physical Loss or Damage to the Jewelry and Cash only from perils listed under SECTION ONE except as hereinafter specified but is limited to the Limit of Liability as stated in the schedule. For Jewelry only, the coverage under this section is also applicable while such items are:

- i. Stored or lying within the private dwelling described in Schedule or as declared in the proposal form.
- ii. On the person of the Insured or Insured's spouse in the event of armed robbery, limited to 25% of the Limit of Liability as specified in the Schedule.

Where any insured item consists of articles in a pair or set, this section shall not pay more than the value of any particular part or parts which may be lost or damaged (without reference to any special value which such article may have as a pair or set) nor more than a proportionate part of the insured value of the pair or set.

THIS SECTION DOES NOT COVER:

- a. any loss or damage if the insured is engaged in or in any way connected with any form of professional entertaining;
- b. breakage of Jewelry and High Value Watches unless such breakage is caused by burglars, thieves or fire;
- c. loss or damage caused by moth, vermin, wear and tear, gradual deterioration;
- d. damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair or renovation or mysterious disappearance.

SECTION 3: ATM WITHDRAWAL

For Indemnity under this section of the Policy, any word or expression to which a specific meaning has been attached will bear the same meaning throughout and will appear with a Capital letter and in **Bold** and *Italics*.

- a. **ATM** means the automated teller cash machines installed and operated by any scheduled bank where **Insured's** credit card is capable of being used for withdrawing **Cash**
- b. **Cash** means the cash withdrawn by **Insured** using **Covered Credit Card** at an **ATM**
- c. **Insured Event** means violent, forcible and visible robbery, armed hold-up and/or snatching of **Cash** and/or **Covered Credit Card** from **Insured's** custody.
- d. **Prescribed Time Limit** means a period of three (3) hours from the time the **Cash** is withdrawn from the **ATM** and/or the **Bank's** Kiosks, by **You**
- e. **Radius** means a distance of 3 Km across Pakistan in any direction from the **ATM** and/or the **Bank's** Kiosks where **Insured** withdrew **Cash**

This section covers loss of **Cash** directly because of robbery, armed hold-up and/or forced snatching of money within the **Prescribed Time Limit** or **Radius** (whichever comes first) which **Insured** obtained by using **Covered Credit Card** at an **ATM** of any scheduled bank and/or the **Issuer Bank's** kiosks across Pakistan. (Subject to maximum limit as specified in the schedule of this Policy).

Provided that **Insured** notifies to the **Issuer Bank** immediately and as soon as practicable the happening of such event and get the **Covered Credit Card** deactivated/blocked for any future transaction(s).

Coverage granted under this section does not cover Loss(es), damages or liability of whatsoever nature resulting from or attributable to, caused by, arising out of, by reason of or in connection with;

- a) fraud or dishonesty of **insured** or the **Bank's** employees, whether permanent, temporary, seconded, leased or contractual;
- b) cash withdrawals made by any person other than **the Insured**.
- c) Fraudulent cash withdrawals due to loss of **PIN**
- d) transactions or damages done intentionally or unintentionally by **Insured, Insured's** spouse, children, relatives, friends, acquaintances.
- e) events other than violent, forcible and visible snatching/robbery
- f) loss of cash other than the **Cash** withdrawn from **Covered Credit Card**.
- g) damage(s)/loss(es) which are consequential in nature
- h) events arising outside of the **Territorial Limits**
- i) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- j) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

- k) any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of terrorism, sabotage, riots, strike, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- l) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- m) hurricane, volcanic eruption, earthquake, flood, typhoon, tornado or cyclone.
- n) Fire, explosion, spontaneous combustion, fermentation, natural heating and/or any loss or damage due to flooding or accumulation of water whether due to natural or manmade causes and /or wear, tear, gradual deterioration, moth or vermin

Special conditions applicable to section 3:

Insured must comply with the following Conditions to have the full protection under coverage granted under this section. If ***Insured*** does not comply with them, Company may at its option cancel the policy or refuse to deal with ***Insured's*** claim or reduce the amount of any claim payment.

In case of happening of ***Insured Event***,

- i. Insured must inform to Company or Bank as soon as practicable but not later than 24 hours.
- ii. Immediately notify the appropriate Police authority and obtain a Crime reference number and a FIR (First Information Report).
- iii. Insured must cooperate with the third party surveyors who may/will be appointed by the Company to assess the loss.
- iv. Obtain and Complete the claim form FULLY which shall be provided to ***Insured*** by the appointed Surveyors or Bank and return it to the Surveyors or Bank along with the complete documentation and Proofs in accordance with their instructions and in any event within 15 days of the ***Insured Event*** together with supporting documentation including but not limited to;
 - a. Filled Claim form.
 - b. FIR (Original)
 - c. Copy of CNIC
 - d. Bank / Account Statement of past 6 (Six) months from the incident date.
 - e. ATM withdrawal slip (if available)
 - f. Any other document / Proof required by surveyors.

SECTION 4: FRAUDULENT TRANSACTIONS

This section covers unauthorized transactions established due to fraudulent use of ***Covered Credit Card*** in consequence of an ***Insured Event*** (as defined in section 3 of this Policy) prior to reporting of the loss of such ***Covered Credit Card*** to the ***Issuer Bank***.

As a condition precedent to cover, all conditions and exclusion of Section 3 shall apply on Section 4.

(Subject to maximum limit as specified in the schedule of this Policy).

SECTION 5: Loss of Valuables (Wallet Guard)

The loss of Valuables (including Watch, Mobile Phone, Tablet, Personal Documents) while in possession of or being carried by the customer due to robbery, armed hold-up and/or forced snatching in consequence of an **Insured Event** (as defined in section 3 of this Policy), within Prescribed Time and Radius across Pakistan (whichever comes first).

For the purpose of insurance, Identification Papers are defined as CNIC, Passport and Driving License Only and indemnity hereunder shall be replacement or reissuance cost subject to maximum limit. (Subject to maximum limit as specified in the schedule of this Policy).

As a condition precedent to cover, **Insured** must immediately report loss of **Covered Credit Card** to the issuing bank within the prescribed time as defined in Section 3 of this Policy.

Provided that **Insured** notifies to the **Issuer Bank** immediately and as soon as practicable the happening of such event and get the **Covered Credit Card** deactivated/blocked for any future transaction(s).

SECTION 6: ACCIDENTAL DEATH & DISABILITY BENEFIT

This section covers Insured named in the Schedule of this Policy who having paid or agreed to pay the premium as consideration upto the limit specified in the Schedule if, during the Period of Insurance, Insured sustains **Bodily Injury** due to an **Accident** which results within one year in **Death or Permanent Disability**. (24 hours Worldwide Personal Accident)

Indemnity under this Policy for the **Permanent Disability** shall be as per **Continental Scale of Benefits**.

(Subject to maximum limit as specified in the schedule of this Policy).

Provided always that:

1. **"BODILY INJURY"** means bodily injury which
 - a. is sustained by the Insured during the period of insurance and
 - b. Is caused by external violent means and
 - c. Is solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or permanent disability of the insured within twelve calendar months from the date of the accident by which such injury is caused.
2. **"ACCIDENT"** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the Insured is traveling.
3. This coverage extension does not cover Death due to or resulting from:
 - i. Intentional Self Injury, suicide or attempted suicide whether felonious or not.
 - ii. War, invasion, act of foreign enemy, hostilities, whether war will be declared or not, civil war, mutiny, rebellion, revolution, insurrection, strike, riot, civil commotion, military usurped power.
 - iii. Radioactive contamination

- iv. The insured being under the influence of, or being affected by intoxicating liquor or drug or drugs, venereal disease or insanity, child birth or pregnancy, abortion or miscarriage or any complications arising from the foregoing.
 - v. The insured engaging in flying or air travel of any kind (other than as a passenger in any fully licensed multi-engine commercial passenger carrying aircraft and/or helicopter but not as a member of the crew and not for purpose of undertaking any trade or technical operations therein) , polo, steeple chasing, bungee jumping, skin diving, pot-holing, hang-gliding, hunting on horseback, sky diving/parachuting, professional football, mountaineering necessitating the use of ropes or guides, winter sports, riding or driving in any kind of race speed or during test or practice thereof, or occupational use of power driven woodworking machinery.
 - vi. The insured engaging or taking part in naval, military, air force and law enforcement service or operations
 - vii. Deliberate exposure to exceptional danger (except in an attempt to save human life) or the Insured's own criminal act.
4. In case of Death, benefit shall be paid to the Next of Kin declared in the Insured's HBL Account Information or Legal Heirs.

CONDITIONS APPLICABLE TO ALL SECTIONS

1. Insured has a period of 15 days from the date of receipt of the policy document to review the terms and conditions of this Policy. If Insured has any objections to any of the terms and conditions, Insured has the option of cancelling the Policy stating the reasons for cancellation. If Insured has not made any claim during the Free look period, Insured shall be entitled to refund of premium subject to, deduction of the Administrative charges and Government taxes expenses incurred by Company.
2. **Insured** may cancel this insurance at any time by notifying the **Bank** of cancellation, in writing or by telephone subject to premium refund calculated at short period rate in case **Insured's** policy is claim free. No premium refund shall be allowed in the event of Claims on this Policy.

Company is entitled to cancel this insurance at any time by giving **Insured** not less than 14 days prior notice. In such case the premium for remaining period shall be refunded to **Insured** provided **Insured's** Policy is Claim Free.

3. If the insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this insurance shall become void and all claims hereunder shall be forfeited.
4. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (i) Ionizing radiations or contamination to by or arising from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
5. Any loss or damage or liability, if any act or event out of or in course of which such loss, damage or liability arises, constitutes or is a part of or is committed or happens whether directly or indirectly by reason of, or in connection with war, invasion, act of foreign enemy, hostilities, or warlike operation (whether war be declared or hot), civil war, rebellion, revolution, insurrection, military or usurped power, or martial law or loss or damage to the insured property or any part

thereof resulting from abandonment, confiscation, requisition, detention or legal or illegal occupation of such property by any person or authority.

In any claim and in any action, suit or other proceeding to enforce a claim under this Insurance for loss or damage or liability the BURDEN OF PROVING that the loss, damage or liability does not fall within this clause shall be upon the insured;

6. Any loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial device travelling at sonic or supersonic speeds.
7. If any difference arises as to the amount of any loss or damage such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator; and in case of disagreement between the arbitrators the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering in the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrators or umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.
8. Coverage purchased by credit card is subject to validation and acceptance by the credit card company and the Card issuing bank.
9. The **Policy** renewal is automatically renewable upon completion of **Period of Insurance** unless and until **Insured** advises the **Bank** or **Company** to stop the renewal.
10. In the event of the claim having been lodged with the company and having been recognized under the condition of this **Policy**, unless such claim is prosecuted within the period of twelve months, than this **Policy** shall be null and void in respect of the said claim, and would be treated as Time Barred.