

'Education Fee Payment Campaign'

Terms and Conditions

1. HBL with TPL Life introduces insurance Campaign applicable for all HBL customers paying their children's education fees via Konnect Customer App, Konnect Agent, HBL Internet Banking and/or HBL Mobile App ("the Transaction").
2. These Terms and Conditions (the "Terms and Conditions" or "T&Cs") constitute an agreement between you, the student, the guardian etc. as the case may be ("You", "Customer" or the "Users") and Habib Bank Limited ("HBL") whereby You unconditionally accept and agree to be bound by these Terms and Conditions.
3. HBL's 'Education Fee Payment Campaign' will ensure insurance of student's parent/guardian or a family member paying the student's fees for the period of fees paid depending on the reliability of the case provided Customer has opted to avail the insurance.
4. Campaign will be available on the following educational institutes:
 - Forman Christian College.
 - Roots International
 - University of Balochistan
5. The details of the circumstances in which student or a family member can claim for insurance after the death of parent/guardian are mentioned below:

Parents case:
Parents paying student's fees via Konnect Application/Konnect Agent/HBL Mobile Application/HBL Internet Banking - In case of person paying the fees deceases, person paying the fees will be insured and Konnect will pay student's fees till the student passes out of the campus and/or for the period of 3 years maximum.
Students case:
Student paying his/her own fees via Konnect Application/Konnect Agent/HBL Mobile Application/HBL Internet Banking – In case if parent/guardian is deceased, parent/guardian will be insured and Konnect will pay student's fees till the student passes out of the campus and/or for the period of 3 years' maximum depending on the case and reliability.
Guardian cases:
Guardian paying student's fees via Konnect Application/Konnect Agent/HBL Mobile Application - In case if guardian is deceased and parent is unfit to work/ facing physical or mental condition, insurance can be claimed once the required information/documents are provided to prove the case.
Guardian paying student's fees via Konnect Application/Konnect Agent/HBL Mobile/HBL Internet banking - In case if guardian is deceased and parent is alive, working and stable, no insurance can be claimed.
Guardian paying student's fees via Konnect Application/Konnect Agent/HBL Mobile Application/HBL Internet Banking - In case if guardian is deceased and was a recurring financier - claim can be filed depending on the case and reliability.

6. All eligible Konnect and HBL Users paying their fees via Konnect Customer App/ Konnect Agent, HBL Internet Banking and/or HBL Mobile App (student or a family member) who wish to claim for insurance will need to follow the procedure and ways of claiming insurance mentioned below as per the policy of TPL Life:

Ways to file a claim
Email: claims.department@tpllife.com
UAN: 021 111 000 330
WhatsApp: +92 301 – 824 7803
Walk-in to TPL Life office: 12 th Floor, centre point, off Shaheed – e – millat expressway, near KPT interchange flyover, Karachi
Online TPL Life Website: www.tpllife.com

Procedure to file a claim
1. Intimate TPL Life about the claim with the date, cause and identification details by any of the above-mentioned means/ways of claiming insurance. The letter or claim intimation form should be addressed to Claims Department, TPL LIFE INSURANCE LIMITED , Head Office Karachi. The address of TPL Life is specified at the bottom of this document.
2. Once TPL Life receives the intimation, they will register the claim, issue claim forms and a covering letter that contains instructions to complete these below mentioned forms.
<ul style="list-style-type: none"> • CLAIM FORM - A: This requires information about the deceased person, occupational info, the event leading to death etc. This form needs to be filled by the person claiming for insurance. • CLAIM FORM - B: This will be filled by last medical attendant, who will give details of the circumstances that resulted in death, past medical history of the deceased and some additional information regarding the cause of death in the event of an accident or homicide. • In case the claim warrants and investigation, the company will complete the investigation as soon as possible but not later than 90 days of receipt of the last document.
3. Once TPL Life receives the completed forms, along with the required documents and the claim is approved, the cheque will be issued to the Customer.

7. All Konnect and HBL Users paying fees via Konnect Customer App/ Konnect Shop, HBL Internet Banking and/or HBL Mobile App who have claimed for insurance are required to provide following mentioned documents for evidence and documentation purposes as per the policy of TPL Life (guardianship certificate is not required):

What documents are required to file a claim?
1. Completed Claim Form – A
2. Completed Claim Form – B
3. Death certificate issued by local municipal, NADRA, health authorities, government hospitals, trust and private hospitals of good standings.
4. Copies of the CNIC of the deceased.
5. Proof of salary & last attendance
6. If the covered person has died abroad but buried in Pakistan, the death certificate should be issued from concerned authorities abroad and accompany airway bills of the transportation of the remains of the deceased. However, if the deceased has been buried abroad, a copy of the burial certificate should be provided.

7.	In case of an accidental or unnatural death, a copy of police report is required. If conducted, Autopsy or post-mortem reports. If reported, newspaper clippings are required.
8.	Completed nomination (designation of beneficiary) form along with his CNIC, if the claim is to be paid to nominee appointed by the covered member.
9.	In rare instances, supporting documents of the hospital, previous employer's reports etc. may also be required.

8. Konnect and HBL Customers claiming for insurance will have to provide the requested necessary documents to the partner company (TPL Life) as per the policy, to prove their case and for evidence purpose.
9. The minimum age for claiming the insurance is set to be 18 by TPL Life insurance and the maximum age at expiry is 70. All Parents / guardians from age (at entry) 18 years to 70 years who have paid their child's school fee through Habib Bank Limited or through Konnect by HBL shall be eligible for coverage under this Campaign.
10. All the Customers (Parents / Guardians) are required to submit Declaration of Good Health (DGH) Form to the office of HABIB BANK LIMITED as a basic requirement which will be forwarded to the TPL LIFE INSURANCE LTD for further evaluation.
11. Upon the receipt of the form TPL LIFE INSURANCE LTD may take one of the following decisions regarding the coverage of the proposed life. a) Accept the coverage on Standard Rates. b) Accept the coverage with loading (higher rates). c) Decline the risk.
12. The coverage shall expire as soon as the Customer (Parent / guardian) attains age 70 years.
13. Those Customers who are unable to provide CNIC will not be covered under this policy.

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14. HBL has the right to use multiple or one mode for communication for the Konnect School/University/college fee payment Campaign; Social Media, Konnect Customer App, Agent Location, SMS, etc.
15. Customer will be required to opt on for the insurance via the opt – in feature.
16. HBL Customers paying their School/College/University fee via Konnect Customer App, Konnect Shop, HBL Internet Banking and/or HBL Mobile App are eligible to be part of the TPL Insurance campaign.
17. Only those Customers can claim for insurance who paid their own or student's fee via Konnect Customer App, Konnect Shop or HBL Mobile App and whose case is reliable.
18. Konnect by HBL will send an SMS to all Konnect Users paying fees confirming their payment and insurance.
19. If the account with HBL or Konnect by HBL has been closed, blocked, blacklisted (or either), that User shall be immediately disqualified, and no claim shall be claimed in that case.
20. HBL reserve the right to discontinue Campaigns at any time and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL's website.
21. The Campaigns will be applicable to only those eligible Customers utilizing Branchless Banking, HBL Mobile App and HBL Internet Banking.
22. The Campaign is applicable to Customers residing in Pakistan only.

23. Customers must not share any PIN code, passcode, passwords, etc. with any one.
24. In case of any change in these Terms and Conditions, Customers shall be informed at least thirty (30) days prior to such change taking effect.
25. Insurance opt – in feature is free for all Customers to avail. Payment of premium, if any, shall be made by HBL.
26. By accepting these Terms and Conditions, the Customer also agree to HBL's right as the final decision-making authority in all decisions regarding the processing of the Transaction.
27. These Terms and Conditions shall be governed by the laws of the Islamic Republic of Pakistan.