

Frequently Asked Questions (FAQs):

Q1) How can I ensure that I am covered under the insurance policy?

Answer) Coverage for the plans will start from the 3rd month of maintaining the balance and continue as long as the employee retains the desired average balance in the account.

Q2) How will I know if I have become eligible for insurance benefit?

Answer) You will receive SMS from HBL once you become eligible for the insurance benefit.

Q3) What if an employee maintains average balance for PKR 25000 for first month and average balance of PKR 200,000 for another month?

The employee will remain in plan 1. To move to plan 2, the employee has to maintain a minimum average balance of PKR 200,000 for consecutive two months. The coverage will continue as long as the employee retains the desired average balance in the account.

Q4) Who shall I report to in case of theft, snatching or robbery?

Answer) In case of theft, snatching or robbery during the withdrawal of cash from an ATM, you must report the incident within 72 hours to either HBL at 111-111-425 or to JGI, at 111-654-111 Ext: 2535 / 2534 or email: bancassurance@jubileegeneral.com.pk.

Q5) What procedure shall I follow to process the claim?

Ans) You are required to follow the procedure mentioned below:

- a) In case of loss of cash withdrawn and loss of valuables, event you must inform to JGI as soon as practicable but not later than 72 hours. In case of accidental death or permanent disability, your legal heirs must inform within 31 days.
- b) In case of theft or robbery, immediately notify the appropriate Police authority within 72 hours and obtain a Crime reference number and FIR. (Mandatory FIR requirement for loss of cash/wallet/mobile claim worth Rs. 10,000 and above. For claims worth below Rs. 10,000 mandatory Roznamcha submission will suffice).
- c) Immediately notify HBL about the HBL ATM Card snatched from your possession at the time of the event Insured under this POLICY.
- d) Complete the claim form FULLY which shall be provided to You by the Surveyors /HBL and return it to the Surveyors along with the complete documentation/Proofs in accordance with their instructions and in any event within 15 days of the Insured Event together with supporting documentation.

Q6) What documents do I need to provide while processing the claim of loss arising due to theft, robbery or snatching of cash withdrawn from any ATM/OTC and Valuables using HBL Employee Banking Account?

Answer) The required documents are:

- Notification in writing;
- Completed claim form;
- A copy of FIR in case of claim above PKR 10,000 or a written application to the concerned police station with copy of daily diary (roznamcha) of concerned police station, in respect of the loss;

- Copy of the latest bank statement verifying the cash transaction from HBL account; and
- Copy CNIC of the Insured Person
- Purchase Invoice / Box for valuables for evidence and validation of valuable held and its price

Q7) What documents do I need to provide while processing the claim in case of Accidental Death?

Answer) In case of Accidental Death, the documents required in addition to those specified above are as follows:

- Death certificate issued by a doctor or a hospital, as the case may be;
- Death certificate issued by the concerned municipal authority;
- Succession certificate (before the payment of the claim amount);
- Confirmation from NADRA for cancellation of CNIC; and
- Other documents (if any) to support the claim.

Q8) Shall I receive the acknowledgment of my claim? What will be the timeline?

Answer) Yes, JGI shall acknowledge receipt of a complaint or claim within two (02) working days of the receipt of complaint/ claim.

Q9) In how much time will I receive response from JGI regarding the status of my claim?

Answer) All queries and/or questions with regard to the claim shall be raised by JGI, either with HBL or the Customer directly, within seven (07) working days of receipt of the complaint/ claim.

Q10) In how much time will the final decision regarding my claim will be communicated to me by JGI?

Answer) The final decision with respect to the claim shall positively be communicated by JGI to Customer within three (03) weeks' span from receipt of all the required documents for processing of the claim.

Q11) Where shall I download the Claim Form?

Answer) The claim form is available on HBL Website

Q12) What is the maximum limit of coverage of loss occurred from cash withdrawal from ATM?

Answer) In case you are eligible for Option 1, you will be covered for PKR 25,000, subject to a maximum of two (02) incidents per HBL's Employee Banking Account during a twelve (12)-month period. In case if you are eligible for Option 2, you will be covered for PKR 75,000 subject to multiple incidents per HBL's Employee Banking Account during a twelve (12)-month period.

Q13) In the scenario of loss of cash withdrawn from ATM, what time duration and distance am I covered?

Answer) In case of the loss of cash directly because of robbery, armed hold-up and/or forced snatching of money, you are covered within the Prescribed Time of 1 hour from withdrawal and radius of 1.5 Km from ATM (whichever comes first)

Q14) In the scenario of loss of Cash withdrawn from ATM other than HBL, will I be covered?

Answer) Yes, you are covered against the loss of Cash withdrawal(s) using Your ATM Card at an ATM of any scheduled bank and/or the HBL Bank's kiosks across Pakistan up to the prescribed limit.

Q15) In the scenario of loss of cash withdrawn from ATM, will my cash/personal money will also be covered?

Answer) No, your cash/ personal money is not covered. Only the cash withdrawn by You using Your ATM Card at an ATM or using Your Cheque at any branch of the Bank is covered.

Q16) In the scenario where cash is withdrawn by the person other than me, will I be covered?

Answer) No, cash withdrawals made by any person other than you is not covered.

Q17) What does Wallet Insurance covers?

Answer) Wallet Insurance includes Wallet itself, non-Cash contents such as reissuance of ID, Watch, Jewellery, Mobile and Keys up to the prescribed limit

Q18) What is the maximum limit of coverage of loss occurred from loss of wallet?

Answer) Insurance Coverage of loss of wallet is only applicable for the customers who meet the eligibility requirement of Options 2. Loss up to PKR 40,000 per occurrence and in annual aggregate will be covered.

Q19) How do I know about the details of insurance events which are not covered under the Insurance Policy?

Answer) For getting the information about the insurance events which are not covered, you may refer to the section of "Exclusions" given in the Terms & Conditions.

Q20) If my account balance falls below the required account balance, will I become in-eligible for the insurance benefit?

Answer) To be eligible for the insurance benefits, you have to maintain required account balance for 2 consecutive months. In case, if your balance falls below, you will not be eligible for the insurance benefit.

Q21) Can I challenge or question the decision of JGI regarding my claim?

Answer) No, any finding of JGI, with respect to the claim, shall be final and conclusive, which cannot be challenged or questioned by you or your legal heirs, in any manner, whatsoever

Q22) Can I refer to HBL for processing of or decision regarding my claim?

Answer) No, HBL does not have the responsibility and liability with respect to the processing of or decision regarding the same. All disputes in relation thereto must be initiated to JGI.