

Disclaimer:

1. HBL is acting as a distributor of the Insurance Policy on behalf of Jubilee General Insurance Company and shall not be held responsible in any manner, whatsoever, to any person, including, but not limited to the Insured Customer or any third party.
2. The Insured Customer's statement of account / signed enrolment form or recorded verbal statement will act as his/her enrolment under the programme (if his / her account is charged under the programme) and will govern the determination of the rightful beneficiary under this insurance coverage. In case of any ambiguity, customer has the right to cancel the policy on conditions outlined in the policy terms & conditions.
3. It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation including claim settlement approval or rejection or for any act or omission on the part of the Insurance Company or yourself in abiding by the provisions stated in the Terms and Conditions.
4. Further, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Insurance Company in respect of any other policy unless signed through addendum and offered separately to the HBL customer.
5. In addition, the Bank shall not be, either directly or indirectly, liable for any obligation of the Insured Customer towards the Insurance Company in respect of the business or any policy offered to the Insured Customer. These policies shall constitute as independent contracts between the Insurance Company and the Insured Customer.

For further information, please call
HBL PhoneBanking at 111- 111-425

HBL **HABIB BANK**
حبیب بینک

HBL CashMehfooz

HBL

HABIB BANK
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**Your Cash is Now
Protected**

HBL CashMehfooz

Jubilee

111-111- 425 | www.hbl.com GENERAL INSURANCE

We understand your need to feel secure every time you withdraw cash at any ATM or from an HBL branch nationwide. HBL is proud to present HBL CashMehfooz – a service that is designed to enhance your sense of security and guarantee peace of mind. HBL, in association with Jubilee General Insurance Company introduces a unique and exclusive product, crafted especially for you.

At HBL, your complete sense of security is our priority.

HBL CashMehfooz is a comprehensive insurance plan which protects your cash and valuables when you visit any ATM or HBL branch. In the event of your cash or valuables being snatched through armed hold ups, you are covered. HBL also covers accidental medical expense if occurred during the incident, as well as accidental death worldwide. For this purpose, HBL has come up with three customized plans.

HBL Cash Mehfooz Plans*	Type of Cover	Annual Limit	Premium Amount on Annual Basis
Plan A	Cash (ATM/OTC)	PKR 50,000/-	PKR 3,500/-
	Valuables	PKR 30,000/-	
	Medical Expense	PKR 30,000/-	
	Accidental Life Cover	PKR 300,000/-	
Plan B	Cash (ATM/OTC)	PKR 50,000/-	PKR 3,000/-
	Valuables	PKR 30,000/-	
Plan C	Cash (ATM/OTC)	PKR 50,000/-	PKR 2,000/-

*Insurance coverage is active for 180 minutes or within a radius of 3 kms after cash withdrawal from any ATM or HBL Branch across Pakistan, whichever comes first.

FAQs

1. Who is the underwriter of HBL CashMehfooz?

The well reputed Jubilee General Insurance Company Limited, established in 1953, is the underwriter of HBL CashMehfooz.

2. How can I avail HBL CashMehfooz service?

- Fill out the HBL CashMehfooz Enrolment Form and submit the form to a Branch Officer at any HBL Branch.
- You shall receive a call from HBL Tele Sales Unit and will be enrolled once your account gets debited.
- For further details and information, contact HBL PhoneBanking at 111-111-425.

3. How long am I covered for?

HBL CashMehfooz provides 24 hours coverage during the policy period, provided that the premium charges have been successfully deducted from your designated account. Your coverage will be automatically renewed for the next period unless instructed otherwise.

4. What will happen if there are no funds in my designated account?

In the event of insufficient funds in your designated account, such that the premium amount cannot be deducted, the insurance cover will not be effective for the unpaid period. Please ensure that you maintain sufficient funds in the designated account, before due date, for smooth continuation of your insurance cover.

5. What is a Free Look Period?

Free Look Period is a grace period of "15 days" to review the policy documents during which you can understand the Terms & Conditions of HBL CashMehfooz and assess suitability in continuing the insurance policy.

6. What happens to my HBL CashMehfooz policy if my debit card is replaced or lost?

Transfer your HBL CashMehfooz policy on your new card by contacting HBL PhoneBanking at 111-111-425.

7. How do I cancel the HBL CashMehfooz policy?

You may contact HBL PhoneBanking at 111-111-425 to cancel the policy. If the cancellation falls within the Free Look Period, the full premium amount will be refunded. In case of cancellation outside the Free Look Period, the net off amount will be paid to the customer, if there is no claim.

8. When will I be able to make a claim under this facility?

You can make a claim under this insurance cover in the unfortunate event of armed holdup and/or forced snatching of money and valuables within the prescribed time and radius limit (whichever comes first) of an HBL branch or any ATM.

9. What should I do in case of a claim?

The claim process is simple and hassle-free. In case of any unfortunate event, inform Jubilee General Insurance (JGI) about the event within thirty-six (36) hours of the occurrence at;
PABX: 111-654-111 Ext 322 & 306 or 0800-03786 (from 9:00 to 17:00) on any working day
Email: cs.hbl@jubileegeneral.com.pk
Address: Bancassurance Department, 2nd Floor, Jubilee Insurance House, I. I. Chundrigar Road, Karachi.

10. How long does it take to decide a claim?

Claims are decided within two weeks of submission of all relevant documents to the insurance company.

11. How many times can I make a claim?

There are no restrictions on the number of claims made. You can claim up to the limit of Rs.50,000/- annually. Per event, maximum limit of a claim in Plan A and B is Rs.30,000/-, whereas in Plan C it is Rs.35,000/-.

12. How much will be deducted from my claim?

In the event of a claim, the amount you need to pay depends on the plan you selected at the time of enrolment. Based on the chosen plan, the following amount shall be deducted from the claim settlement:

Plan A: Rs. 500/- Plan B: Rs. 500/- Plan C: Rs. 250/-