

HBL

HABIB BANK

حیب بینک

For further information, please contact
Konnnect CustomerCare at **111-425-111**
or visit www.hbl.com/konnnect



Terms and Conditions

HBL Mobile



 111-111-425 |  www.hbl.com |  HBL Mobile

 hblbank |  HBLPak |  hblpak |  HBL

Introduction

1. HBL with TPL Life introduces insurance scheme applicable for all HBL customers paying their children's education fees via HBL Mobile/HBL InternetBanking/Konnect Customer App, and/or Konnect Shop.
2. 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.

Details of the Campaign

3. 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 HBL Mobile/HBL InternetBanking/Konnect Application/Konnect Shop - In case of person paying the fees deceases, person paying the fees will be insured and HBL will pay student's fees for maximum 3 years.

Students Case:

Student paying his/her own fees via HBL Mobile/HBL InternetBanking/Konnect Application/Konnect Shop - In case if parent/guardian is deceased, parent/guardian will be insured and HBL will pay student's fees for maximum 3 years.

Guardian Cases:

Guardian paying student's fees via HBL Mobile/HBL InternetBanking/Konnect Application/Konnect Shop - 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 HBL Mobile/HBL InternetBanking/Konnect Application/Konnect Shop - In case if guardian is deceased and parent is alive, working and stable, no insurance can be claimed.

Guardian paying student's fees via HBL Mobile/HBL InternetBanking/Konnect Application/Konnect Shop - In case if guardian is deceased and was a recurring financier - claim can be filed depending on the case and reliability.

4. All eligible Konnect and HBL users paying their fees via Konnect Customer App/Konnect Shop and/or HBL Mobile/HBL InternetBanking (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 & group.life.operations@tpllife.com

WhatsApp: +92 301 - 824 7803

Walk-in to TPL Life Office: TPL Life

Insurance Ltd., 33-C, Lane 4, off Shahbaz Commercial, Phase VI, DHA – 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.
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.
 - **CLAIM FORM - A:** This requires information about the deceased person, occupational information, 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 an 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.

5. All Konnect and HBL user paying fees via HBL Mobile/HBL InternetBanking/Konnect Customer App/Konnect Shop who have claimed for insurance are required to provide following 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. 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.
6. 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.

7. Completed nomination (designation of beneficiary) form along with his/her CNIC, if the claim is to be paid to nominee appointed by the covered member.
8. In rare instances, supporting documents of the hospital, previous employer's reports etc. may also be required.
6. 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.
7. 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 - Konnect shall be eligible for coverage under this scheme.
8. 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 TPL LIFE INSURANCE LIMITED for further evaluation. This will only be required for fee payers where the sum assured exceeds PKR 1 million.
9. Upon receipt of the form TPL LIFE INSURANCE LIMITED 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.

10. The coverage shall expire as soon as the customer (parent/guardian) attains age 70 years.
11. Those members who are unable to provide CNIC or Date of Birth will not be covered under this policy as coverage is only applicable for people who are 18 years old and less than or equal to 65 years of age.
12. There is no limit to the number of children whose fees is being paid via Konnect or HBL Application. All students whose fees is being paid via Konnect or HBL are covered.
13. HBL will cover insurance for maximum of 3 years. However, the coverage will be applicable for the term/duration of the fee that has been paid i.e. in case of monthly payment of fee, the coverage will be for a month, for quarterly the coverage will be for the quarter and so on so forth.
14. Insurance feature is an add-on feature provided to customers paying via Konnect/HBL. Hence, if a customer does not want to opt for this insurance, he/she will not file a claim.
15. Note that only those schools, institutes/universities and colleges are covered which are integrated with Konnect and HBL. Customers can view the list of institutions/universities, schools and colleges in their HBL Mobile/HBL InternetBanking and Konnect App.
16. Claim will always be paid to the school directly by TPL Life via HBL. In case if the

student stops going to school, no payment will be made as it is dependent upon presenting the School Fee Bill in print via verification through HBL's School Portals.

In case of change of school, the same will be required from the new school (i.e. Fee Bill) and the amount will only be paid as per the new school's charges.

General Terms and Conditions

17. HBL has the right to use multiple or one mode for communication for the HBL school/university/college fee payment campaign: Social Media, Konnect Customer App, Agent Location, HBL Mobile, SMS, etc.
18. These HBL Terms and Conditions (the "Terms and Conditions") shall apply to all eligible customers paying fees via HBL Mobile, HBL InternetBanking, Konnect Customer App, Konnect Shop, and the eligible customer hereby consents to these Terms and Conditions through any such participation in the campaign.
19. HBL customers paying their school/college/university fee via HBL Mobile, HBL InternetBanking, Konnect Customer App, Konnect Shop are eligible to be part of the TPL Insurance campaign.
20. Only those customers can claim for insurance who paid their own or student's fee via HBL Mobile, HBL InternetBanking, Konnect Customer App, Konnect Shop and whose case is reliable.
21. HBL will send an SMS to all users paying fees, confirming their payment and insurance.

22. 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.
23. HBL reserve the right to discontinue campaign at any time and may at any time revise these Terms and Conditions for any reason whatsoever by updating HBL's website. The users shall be bound by any such revision and should therefore periodically visit HBL's website to review the current Terms and Conditions.
24. Campaign will be applicable to only those eligible customers utilising HBL Mobile, HBL InternetBanking, Konnect Customer App and Konnect Shop.
25. Campaign is applicable to Eligible Customers residing in Pakistan only. This will be verified at the time of claim event through Death Certificate of the hospital.
26. Eligible Customers must not share any PIN code, passcode, passwords, etc. with anyone.
27. In case of any change in these Terms and Conditions, Eligible Customers shall be informed at least thirty (30) days prior to such change taking effect.
28. Campaign duration will depend on the campaign launched by HBL, which may be yearly.

