



Dear Members,

October 25, 2011.

الستلام وعليكم

Please refer our previous INFOs regarding the Loss of License Coverage, Income Replacement Benefit and other protection coverage for the members by EFU just to make it more clear we are sending you the details of the plan which has been finalized.

For instance a pilot at 40 years age would benefit as under:-

- 1. Premium per month
 Rs. 23,700/- (Yearly Rs. 284,392/-)

 2. Tax Rebated amount
 Rs. 3,646/- (Yearly Rs. 43,750/-)

 3. After Tax Rebate, Premium
 Rs. 20,053/- (Yearly Rs. 240,642/-)
- 4. Protection:-
 - (a) Loss of License due to medical unfitness with CAA-43 Rs. 10 Million.
 - (b) In case of temporary unfitness with CAA-43 Rs. 2 lacs per month up to 01 year.
 - (c) Natural Death Coverage Rs. 10 Million.
 - (d) Accidental Death Coverage (Road, Air Crash, Terrorism) Rs. 20 Million.

1. MATURITY:-

For example: - At age (62) total time policy was maintained for (22) years, Rs. 21,700,000/will be paid.

2. Any of the above mentioned Claim(s) would be settled within (07) working days.

Thanking you,

Yours sincerely,

Capt. T. M. Rabbani GENERAL SECRETARY