

## Policyholder's duties and rights

Adamjee Life believes in empowering our customers and therefore would like the customers to be aware of their duties and rights.

### Policyholder's duties

As a policyholder you have certain duties as under:

- Provide all required information truthfully;
- Do not misstate or make false declaration;
- Complete the proposal form and nominate the beneficiary;
- Meet all documentary requirements at the time of taking out insurance policy;
- Make claim in accordance with policy provisions and follow the claim process; and
- Complete all documentary requirements for making claim.

### Policyholder's rights

As an insurance policyholder you have the right to:

- Choose the insurance product that you are most comfortable with; ask the sales agents of everything you are concerned about. Adamjee Life can customize their products to match your requirements.
- Pay the insurance premium at any time until the grace period expires, but be sure to pay within the expiration deadline;
- Shift your investments between various funds in a unit-linked insurance policy. You can review your fund details on the website and/or call our agent to inquire about the funds.
- Add the riders to your insurance policy at any time, and get additional insurance coverage; In long term policies, your needs are subject to change and therefore our riders are available to cater to those needs.
- Ask for any valid benefit stipulated in the insurance policy document. Call us on 021-111-11-5433(LIFE);
- Ask the insurance company to act in accordance with the written terms and conditions of the insurance policy. Adamjee Life has strict regulations of not diverting from the agreed policy terms. If you ever feel that we have deviated, feel free to contact our customer service representative to discuss your concerns;
- Lodge complaint with the designated dispute resolution forum regarding maladministration of the insurance company you can access our complaint handling system present in the investors information and/or file a complaint with the SECP complaint desk; and
- Surrender the cash value policy at any time and obtain underlying amount of the insurance policy. Our customer service representative will help you obtain necessary information and guide you through the process in case you wish to surrender your cash value.