

The Packages Group is one of the most well reputed and diversified business conglomerates with investments in packaging, FMCGs, pharmaceutical and financial services sector. The group is also actively involved in and supports the development and nurturing of social, environmental and educational causes.

IGI Life is one of the acquisitions of the group adding further diversity to its financial services portfolio. It was formed with the acquisition of American Life Insurance Company (Pakistan) Limited (Metlife Alico) in 2014. Recognized amongst the leading life insurance companies in the private sector, IGI Life is focused on providing innovative products and comprehensive protection solutions.

DISCLAIMER:

- Silk Bank Limited ("Bank") is acting as a distributor of the Insurance Policy on behalf of the IGI Life Insurance Ltd. ("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
- The Insured Customer statement of account/application form or recorded verbal statement and declarations will act as his / her enrolment under the program (if his / her account is charged under the program) and will govern the determination of the rightful beneficiary under this Insurance Coverage
- It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the Insurance Company as the Insurer
- Furthermore, 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
- 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
- This product brochure only gives a general outline and introduction of the benefits available under the policy. For exact Terms and Conditions, please refer to the policy document
- If you have any grievance regarding your Insurance Policy, you may contact IGI Life Insurance on (+92) 21-111-111-711 or for any service related complaints, you may call our Customer Interaction Centre at 021-111-100-777 or contact your nearest branch



IGI Life Critical Illness Plan

Providing you with the financial support
you need when you are critically ill.



Customer Care:

IGI Life Insurance Limited

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Being diagnosed with cancer or one of the many other critical illnesses is one of life's most frightening experiences. You'd worry about the treatment cost, your family's well-being and the financial impact it would cause. That is why it is important to have the necessary financial safety net in place should such an event happen.

IGI Life Critical Illness Plan is a critical illness plan that provides the needed financial support upon diagnosis.

- ▶ Coverage on 13 major critical illnesses such as cancer, heart attack and kidney failure.
- ▶ Critical illness coverage up to age 65

What is IGI Life Critical Illness Plan?

A critical illness can generate costs far beyond medical expenses — costs that may or may not be covered by your traditional health plan. IGI Life Critical Illness Plan can help you cover medical costs associated with a covered critical illness, which may help you keep your retirement and family savings intact.

Illness and conditions Covered

1. Cancer
2. Stroke
3. Heart Attack
4. Serious Coronary Disease
5. Heart Valve Replacement
6. Pulmonary Arterial Hypertension
7. End Stage Lung Disease
8. End Stage Liver Failure
9. Fulminant Hepatitis
10. Kidney Failure
11. Coma
12. Aplastic Anemia
13. Major Organ/Bone Marrow Transplant

**Exact definitions of the diseases are defined in the policy's terms & conditions.*

Product Benefits & Premium

Benefits	Plan A, Limits	Plan B, Limits	Plan C, Limits
Critical Illness Benefits	PKR 300,000	PKR 500,000	PKR 1,000,000
Discount Card	Available	Available	Available
Annual Premium *	PKR 9,900	PKR 16,500	PKR 23,100

**Silk Bank customer will have the option to choose the monthly premium payment mode, in case of claim settlement the outstanding premium of the remaining months (Full year) will be adjusted from the claim amount.*

Who can be covered under IGI Life Critical Illness Plan?

The customers have to be in a relationship with Silk Bank within an age bracket of 18 - 59 years at the time of enrolment and renewed up to 65th birthday.

DISCOUNT CARD

IGI Life has introduced a very special discount card for the valuable clients of Silk Bank. Using this card, Silk Bank Customers will be able to avail up to 30% discounts on availing different lab and hospital facilities in Pakistan. The card will be offered free-of-charge and is a one-of-a-kind service.

How to Subscribe

You can subscribe to IGI Life Silk Critical Illness Plan by calling Silk Bank helpline at 021-111-100-777. Upon giving the consent to subscribe, you will be required to provide the beneficiary details and will give consent to premium deduction from your account. As soon as the premium is deducted from your Silk Bank Account / Card, your coverage will start immediately.

You will receive your coverage certificate along with detailed policy Terms and Conditions from IGI Life.

Key Exclusions

The claims will not be entertained in the following scenarios.

1. intentionally self-inflicted Injury, suicide or any attempt thereof while sane or insane; nor
2. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, civil war, rebellion, revolution, insurrections, conspiracy, shelling, sniping, ambushes, murder, assault, military or usurped power, martial law, or state of siege; or any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war. Riots, strikes, civil commotion and Terrorist Acts if the Insured Person is an Active Participant in any of these activities; nor
3. Any Pre-Existing Condition; nor
4. any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immunodeficiency Virus)

The complete list of exclusions will be available in the policy documents for each type of benefit.

Frequently Asked Questions (FAQ's)

Is there any Free Look Period?

Yes, the plan offers a Free Look Period of fourteen (14) days after receiving the policy documents during which you can cancel the policy and get a full premium refund.

Is there any waiting period under the Plan?

Yes, the Plan has an initial waiting period of 90 Days waiting period applicable from the date of membership inception date.

(For complete exclusion refer to membership specimen of C.I)

Which Network Hospitals are available?

IGI Life has developed a network of around 250+ carefully selected hospitals spread across the country. A hospital panel list shall be provided to you along with the policy document at the time of purchase of this plan.

Can I be treated at a Non-Network Hospital?

Yes, in case of an emergency, the initial treat has to be borne by you. IGI Life will reimburse these expenses on submission of the original bills subject to reasonable charges that would have been incurred at a comparable network hospital for a similar treatment.

How to Claim

Filing a Claim

Our claim settlement procedure is prompt and hassle-free. It is advisable to consult our Customer Services services.life@IGI.COM.PK team for detailed assistance while filing your policy claim.

Here is a simple step-by-step procedure to be followed when you make a claim.

STEP 1: INTIMATION

A claim can be lodged directly without any delay through visiting IGI Life Website Online Claim Intimation by filling given fields which shall be transmitted to Claims Department immediately.

<http://igilife.com.pk/claim-intimation/>

OR send intimation letter from the Policy Owner/ Claimant (as the case may be) under his / her signature giving particulars of loss (death, Disability or Sickness) with Cause, Date, Place and Name of Covered Person. Always remember to mention the current address and contact number of the claimant while submitting intimation.

Claim must be lodged within 30 days of date of loss.

STEP 2: COMPLETE THE CLAIM FORM ALONG WITH RELEVANT DOCUMENTS

Upon intimation of loss, IGI Life will provide relevant claim forms for filing along with evidence of Upon intimation of loss, IGI Life will provide relevant claim forms for filing along with evidence of loss i.e. Death Certificate (if applicable), Original Policy Document, CNIC of insured and nominee(s), Physician Statement, Hospital Record, or any other requirement as called by IGI Life based upon the nature of events. Forms can be directly downloaded from our website.

<http://igilife.com.pk/investor-relations/claim-forms/>

Attestation: Documents can be submitted in original or photocopies, attested by a Gazetted Government Official/Issuing authority. Original copies of documents may be called for inspection.

STEP 3: SUBMIT REQUIRED DOCUMENTS ALONG WITH THE CLAIM FORM

The Original documents & forms (hard copy) properly completed, signed and witnessed must be submitted with IGI Life Head Office within 90 days after the loss for which the claim is made.

STEP 4: SETTLEMENT

A claim is settled as soon as requirements to the satisfaction of IGI Life are submitted at its Head Office.

NOTE:

Kindly ensure that in case of claim by Policy Owner, all documents and forms are signed by you as per signature affixed by you on your Policy's original Proposal Form/CNIC.

Who is IGI Life Insurance?

The IGI brand has been associated with insurance industry since 1953 making it one of the earliest and most respected insurance providers in the Pakistani market. It falls under the umbrella of IGI Holdings which is owned by the Packages Group.