

What is the term of this membership?

The membership term is one year and it will be renewed in the following years, up to the age of 60th birthday.

How is Term Family Takaful different from unit-linked (investment plans)?

In Term Family Takaful plans there is no element of investments or savings and the paid contribution is utilized to cover the individual in case of death.

Who do I contact for any complaints?

If you have any grievance regarding your family Takaful cover, you may contact IGI Life - Window Takaful Operations on (021) 111 111 711 or for any service related complaints, you may call Dubai Islamic Bank's Contact Centre at (021) 111 786 342.

What is the procedure of lodging claims?

For claims, please contact IGI Life - Window Takaful Operations - Claims Department at (021) 111 111 711 from anywhere in Pakistan or send an email to claims@igi.com.pk or visit IGI Life's website.

How long does it take to settle a claim?

IGI Life - Window Takaful Operations will settle all claims within fifteen (15) business days of completion of required documentation.

Am I covered while traveling or vacationing overseas?

Yes, the Family Takaful Coverage provides global coverage. However, claims will be paid in Pakistani Rupees as per the coverage Terms and Conditions.

Is there any waiting period for the cover?

In the first membership year, Coverage will be effective after the waiting period of 15 days from the effective date of the coverage.

Disclaimer:

1. Dubai Islamic Bank (Pakistan) ("Bank") is acting as a distributor or Corporate Takaful agent of the IGI Life WTO Mairaj Al Islami Plan on behalf of IGI Life - Window Takaful Operations ("Takaful Operator") and shall not be held responsible in any manner whatsoever to any person, including, but not limited to, the Covered person or any third party.
2. The Covered Person's statement of account/application form or recorded verbal statement and Declarations will act as their enrollment under the program (if their account is charged under the program) and will govern the determination of the rightful beneficiary under this Takaful coverage.
3. It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the Takaful Operator as the Takaful Provider.
4. Furthermore, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Takaful Operator in respect of any other PMD.
5. In addition, the Bank shall not be either directly or indirectly liable for any obligation of the covered person towards the Takaful Operator in respect of the business or any cover offered to the Covered person. These PMDs shall constitute as independent contracts between the Takaful Provider and the Covered Customer.
6. This product brochure only gives a general outline and introduction of the benefits available under the PMD. For exact terms and conditions, please refer to the PMD (Participation Membership Document).
7. If you have any grievances regarding your Takaful Cover, you may contact IGI Life - Window Takaful Operations on (021) 111-111-711 or for any service related complaints, you may call Dubai Islamic Bank's Contact Centre at (021) 111 786 342.



Customer Care:

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IGI Life WTO
Mairaj Al Islami Plan



*The healthier you get, the more rewards you can enjoy.
The best way to take care of your family, is to take charge of your health*

IGI Life WTO Mairaj Al Islami Plan is a term family takaful plan that allows you to live with happiness. It provides high-value family takaful coverage that can be linked with Vitality wellness programme that gives you exciting rewards for living healthier.

Take charge of life’s uncertainties with IGI Life WTO Mairaj Al Islami Plan

- Family Takaful that protects you and your family
- Vitality Benefits (Active Rewards) - Member can earn active rewards of up to PKR 26,000 annually (if opted)
- Covered up to PKR 2,500,000
- Emergency Dental Treatment covered up to 6 months in case of Accident
- Up to 30% discount in selected labs and Pharmacy
- No limit capped on Emergency Local Ambulance Charges

Benefits Structure			
Limits	Plan A	Plan B	Plan C
Term family Takaful'	500,000	1,000,000	2,500,000
Hospitalization Limit	250,000	250,000	250,000
Additional Coverage in case of Accidental Hospitalization	50,000	50,000	50,000
Sub-Limits			
Daily R&B Limit	Semi Pvt.	Semi Pvt.	Semi Pvt.
Post Hospitalization Expense	Covered up to PKR 5,000	Covered up to PKR 5,000	Covered up to PKR 5,000
OPD Allowance	Not Covered	Not Covered	Not Covered
Medical Evacuation	35,000	35,000	35,000
Emergency Local Ambulance charges	Covered	Covered	Covered
Emergency Dental Expense in case of Accident	covered up to 6 months	covered up to 6 months	covered up to 6 months
Vitality benefits (Active Rewards)	Available	Available	Available
Contribution Per Member			
18-44 years (nearest birthday)	23,300	26,700	36,900
45-59 years (nearest birthday)	34,500	37,900	48,100

Free Look Period

IGI Life Window Takaful Operations provides you Free Look Period facility with this plan. If you cancel your membership within a free look period of 14 days from the date of receipt of the Participant's Membership Document (PMD), you are entitled for a full refund of contribution.

Eligibility

The Members have to be customers of Dubai Islamic Bank within age bracket of 18 – 59 years at the time of enrolment and/or renewal.

Takaful Benefit in Natural Death

If a Covered person dies due to any cause while covered under this plan, IGI Life Window Takaful Operations will, upon receipt of due proof in writing of the Death of the Covered person, pay the sum covered in accordance with the benefits mentioned in the Takaful certificate.

Vitality Benefit

Weekly Active Rewards:

The Vitality programme takes members through these three stages:

- Know your Health
- Improve your Health
- Enjoy the Rewards

You as a participant will engage with Vitality and earn Vitality points. Vitality points, in turn, determine a participant's Vitality status which can be Bronze, Silver, Gold or Platinum.

Each participant receives a weekly target for physical activity, and upon achievement you are able to earn and redeem a weekly 'active reward'. These rewards take the shape of:

PKR 500 as a mobile top up voucher through easy tickets or PKR 500 discount on a healthy meal ordered from foodpanda

New rewards are being added on a frequent basis and will be advised in due course of time.

The exercise targets can be tracked through a wearable device or through your smartphone. A large number of devices are compatible with the Vitality programme. The Vitality programme and its shared value model provides you with a completely differentiated product offering - allowing for a unique and brand enhancing competitive advantage in a commoditized marketplace. Vitality changes the nature of the conversation with the consumer. Instead of focusing on the negative, e.g. fear of death, disability or ill health, Vitality conveys an encouraging and positive narrative centered on your wellness and healthy living.

How Vitality Works

Vitality rewards its members through a point system based upon physical activity and certain health related questionnaires. The program runs through the Vitality app on the participant's smartphone and points can be measured through the Health app or an optional wearable device.

Daily Points are awarded based on the number of steps taken for the day or increased heart rate to a level for minimum of 30 minutes, whichever is higher.

Physical activity is measured through the Samsung Health app on android phones and through the Health App on Apple iPhones. Both these apps sync with the IGI Life Vitality app in order to transfer the data to Vitality.

Points are awarded as per the below table:

Steps:

Activity Level	Steps Per Day	Points Awarded	Age 60+ boost
Minimum	5,000 – 7,499	0	50
Light	7,500 – 9,999	50	50
Moderate	10,000 – 14,999	100	50
Vigorous	15,000+	200	50

Heart Rate:

Activity Level	Duration & Heart Rate	Points Awarded	Age 60+ boost
Moderate (60+)	20 minutes of physical activity at 60% of age-related max heart rate	0	50
Moderate	30 minutes of physical activity at 60% of age-related max heart rate	100	50
Vigorous	30 minutes of physical activity at 70% of age-related max heart rate	200	50
	60 minutes of physical activity at 60% of age-related max heart rate	200	50
Extended Duration Vigorous	60+ minutes of at 70% of age-related max heart rate	300	50
	90+ minutes of at 60% of age-related max heart rate	300	50

Key Exclusions

Claims will not be admissible in the following cases:

- Coverage will be effective after a waiting period of 15 days from account debit date
- Pre-existing conditions are covered after a waiting period of 12 months as per the table below;

Membership Year (Continuous)	% of Annual Hospitalization Limit
1st Year	0%
2nd Year	10%
3rd Year	20%
4th Year	30%
5th Year	40%

- Occurrence of death due to HIV
- Suicide

- Active participation in war / war like operations
- self-destruction or self-inflicted injury, while sane or insane, or any attempt thereat;
- participation in any criminal act, violation of law;
- failure to seek or follow medical advice;
- under the influence of alcohol, drugs, or other intoxicants;
- heatstroke or sunstroke, poison, gas or fumes;
- disease and incapacity or bodily injury which existed prior to this Takaful;
- atomic energy explosions of any nature whatsoever;
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization or an industrial dispute;
- participating or practicing a dangerous sport, including big game shooting, hang-gliding, hot air ballooning, parascending, steeplechasing, polo playing, horse racing, underwater diving, power boat racing, mountaineering, rock climbing, caving, pot holing and all forms of motor sports and motor cycle sports, including time trials and hill climbs;
- participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty;
- entering, servicing, operating, travelling in or ascending into or descending from any aircraft or aerial device except as a fare paying passenger on a licensed commercial airline flying on a regular scheduled flight;
- murder, homicide, manslaughter, assault, assassination, slaying or any malicious or criminal act, whether intentional or unintentional, premeditated or spontaneous, random or targeted, resulting in the death of the Person Covered;
- pregnancy or childbirth;
- Human Immuno Deficiency Virus (HIV).

The complete list of exclusions will be available in the Participant Membership Documents (PMD) for each type of benefit.

How to Subscribe

You can subscribe to IGI Life WTO Mairaj Al Islami Plan by calling DIB's call center at (021) 111 786 342. Upon giving the consent to subscribe, you will be required to provide the beneficiary details and will give consent to contribution deduction from your account.

You will receive your coverage certificate along with detailed membership Terms and Conditions from IGI Life Window Takaful Operations within 10 working days. If you don't receive your coverage details, please call IGI Life WTO or Dubai Islamic Bank.

Registering with IGI Life Vitality using the mobile app

- Member will receive the welcome email from IGI Life Vitality containing the takaful operator code & information about how to download the app
- Download the latest version of the IGI Life Vitality app from App Store on Apple IOS devices & Play Store on Android.
- Fill in the email address that is used for enrollment with Vitality
- Insert the takaful operator code
- Create a password

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 membership 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 Window Takaful Operations 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 Participant/ 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 Window Takaful Operations will provide relevant claim forms for filing along with evidence of loss i.e. Death Certificate, Original Membership Document, CNIC of Covered Person and nominee(s), Hospital Record, Police Report and Post Mortem Report (in case of accident only) or any other requirement as called by IGI Life Window Takaful Operations based upon the nature of events. Forms can be directly downloaded from our website.

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

Arrange for medical bills/reports for medical related claims: In case of hospitalization or medical related claims, produce all medical bills (original) and medical report (photocopies) issued by the attending provider.

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 Window Takaful Operations 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 Window Takaful Operations are submitted at its Head Office.

NOTE:

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

About IGI Life - Window Takaful Operations

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

IGI Life was amongst the first few companies to be granted license by SECP to initiate Window Takaful Operations. It has been actively involved since 2015 in providing comprehensive family Takaful solutions through its partners as well as providing Takaful solutions to its corporate clientele.

About Vitality

To help in your pursuit of a longer, healthier life, IGI Life Window Takaful Operations has partnered with Vitality, the global leader in integrating wellness benefits with family takaful products. Vitality has an established track-record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals.

Frequently Asked Questions (FAQs):

What is Free Look Period?

Free Look Period is a fourteen (14) days' grace time after receiving the Participant membership documents during which you can understand the Terms and Conditions of IGI Life WTO Mairaj Al Islami Plan and in case of any concerns, you may choose to cancel the plan and obtain a full refund of your contribution paid.

What is Term Takaful?

Term Takaful is a type of family takaful membership that provides coverage for a certain period of time, or a specified "term" of years. If the covered person dies during the time period specified in the membership and membership is active or in force, then a death coverage amount will be paid.