

What is the procedure in case I want to cancel IGI Life WTO Al Khair Takaful Plan?

You may either call Customer Interaction Centre at (021) 111 786 342 or provide a written cancellation request by visiting any Dubai Islamic Bank branch. Contribution will only be refunded if the request has been submitted within fourteen (14) days (Free Look Period) after receiving the membership document, provided there is no claim.

DISCLAIMER:

1. Dubai Islamic Bank Limited ("Bank") is acting as a distributor of the IGI Life WTO Al Khair Takaful Plan on behalf of the 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 towards the Takaful Operator in respect of the business or any cover offered to the Covered. These PMDs shall constitute as independent contracts between the Takaful Provider and the Covered.
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 our Contact Centre at (021) 111 786 342 or the nearest branch.



Customer Care:

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IGI Life WTO Al Khair Takaful Plan

The Most Economical way to protect your family



Life | Window Takaful Operations



You want to see your family secure and happy at all times. As time progresses and as you cross important milestones in life, your responsibilities increase. You try your best to fulfill them, however, life is unpredictable. You should be prepared well in advance to handle any adversity that comes your way. To help you protect your family against the uncertainties of life and to try that they are able to cope with financial obligations should anything unfortunate happen to you, IGI Life Window Takaful Operations offers to you IGI Life WTO Al Khair Takaful Plan.

What is IGI Life WTO Al Khair Takaful Plan?

IGI Life WTO Al Khair Takaful Plan provides life cover at an economical price. In the event of your death during the membership term, your beneficiary would receive the Sum Covered as a lump sum.

What is Takaful?

Takaful is a community pooling system based on the principles of brotherhood and mutual help, wherein, Participants contribute in a common fund to help members who need it the most. The concept of Takaful is inherent in the Arabic word 'takaful', which means helping each other.

Salient features of the system are given below:

- Members donate a small amount called 'Contribution' into the Waqf Fund on the basis of 'Tabarru' .
- This Waqf Fund is managed by the Takaful / Window Takaful Operator who performs all its responsibilities with diligence and prudence in the capacity of a 'Wakeel'.
- The Waqf Fund pays the claims and not the Takaful / Window Takaful Operator.
- Surplus (if any) is distributed amongst the members as per the approval of the Shariah Advisor.

Is there any Free Look Period?

Yes, the covered person is entitled to a full refund of contribution if the membership is cancelled within fourteen (14) days from the date of receipt of the Participant Membership document upon the Covered Person's written request to Window Takaful Operator.

How does it work?

This plan is available in 3 different variants and provides the member with the flexibility to choose the right coverage amount according to his / her need.

Plans on offer under IGI Life WTO Al Khair Takaful Plan

IGI Life WTO Al Khair Takaful Plan comes in 3 variants namely the Plan A, Plan B & Plan C. They offer a range of coverage amounts for you to choose from. The details of the benefit are given as under

Amount in PKR

Plan	Death Due to any Cause
Plan A	500,000
Plan B	1,000,000
Plan C	2,500,000

Age Bands	Plan A	Plan B	Plan C
20 to 35	1,800	3,500	8,900
36 to 45	3,700	7,400	18,400
46 to 55	9,900	19,800	49,600
56 to 60	20,400	40,800	102,100

Eligibility

The members have to be in a relationship with Dubai Islamic Bank within age bracket of 20 to 60 years at the time of enrolment and may renew their Takaful Membership up to 61st birthday.

Exclusions

This membership does not cover any loss or expense caused by or resulting from the following:

- The coverage will start after completion of the waiting period i.e. 15 days from the debit date
- intentionally self-inflicted Injury, suicide in the first two years or any attempt thereat while sane or insane
- 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 a Covered 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 Covered Person is an Active Participant in any of these activities;
- loss sustained or contracted in consequence of a Covered Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a Physician
- any loss of which a contributing cause was the Covered Person's attempted commission of, or willful participation in an illegal act any violation or attempted violation of the law or resistance to arrest by the Covered Person
- any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein

- congenital anomalies and conditions arising out of or resulting therefrom
- bacterial infections except pyogenic infections which are caused by an accidental wound
- flying in any aircraft owned, leased or operated by or on behalf of: (a) the Membership owner or any subsidiary or affiliate of the Membership owner ; (b) a Covered Person or any member of a Covered Person's household
- driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving
- travel to and/or stay in, or through Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Iran, Liberia, and Sudan
- any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Covered 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)
- any claim as a result of the Covered Person participating in professional sports, whether practicing or playing, competitions, races, matches in land, air or sea, hazardous sports/activities such as winter sports, rock climbing, mountaineering, bungee jumping, river rafting, pot-holing, parachuting, paragliding or scuba diving
- any claim as a result of failure to follow medical advice.
- heatstroke or sunstroke, poison, gas or fumes.
- 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.
- atomic energy explosions of any nature whatsoever

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

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.

How to subscribe?

You can become a member of IGI Life WTO Al Khair Takaful Plan by visiting Dubai Islamic nearest branch. Upon giving the consent to the branch, you will be required to fill the application form along

with the required details and documents, and give consent for Contribution deduction from your account.

You will receive your coverage certificate along with detailed membership Terms and Conditions from IGI Life — Window Takaful Operations.

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 the Pakistani market. 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.

Frequently Asked Questions (FAQs)

How do I enroll/ participate in IGI Life WTO Al Khair Takaful Plan?

You shall enroll in the plan by filling application from Dubai Islamic Branch Business Development Unit (BDU) for enrolment and if you are a healthy Pakistani adult from 20 to 60 years of age, you will be enrolled upon your acceptance. No medical examination is required.

What is Term Family Takaful?

The Term Family Takaful offers the benefit of a lump-sum coverage amount to your family so that they can live their life with complete dignity in your absence.

Whom can I enroll under my membership?

Dubai Islamic Bank's customer can only enroll themselves in this membership.

What is the Waiting Period of the coverage?

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

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 61st 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.

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.

What is Free Look Period?

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

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 or visit the nearest branch.

What is the procedure of lodging claims?

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

In how many days will my claims be settled?

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

Are there any inadmissible conditions?

The membership is not available to people suffering from Cancer, Diabetes or HIV / AIDS.

Will I be refunded the contribution if I cancel the membership after the Free Look Period?

No contribution will be refunded after the Free Look Period is over.

In how many days will I receive the membership documents?

Your membership documents along with detailed terms and conditions will be dispatched to you within 10-12 working days once the account has been debited.