

# IGI Life - WTO Shifa Takaful Plan

Health always comes first.

In life, we take many things for granted, health is not one of them.

That's why, we bring you Shifa Takaful, a comprehensive Shari'ah compliant health plan for you and your family.

### What is Shifa Takaful?

Shifa Takaful is a unique health takaful plan for Bank Alfalah Customers which ensures that you get the best treatment available in the market in line with principles of Shari'ah. This is topped up by the additional benefit in case of accidental hospitalisation and family takaful cover in case of the demise of covered member. All these features make Shifa Takaful, a very comprehensive Health Takaful Plan.

### Free Look Period

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 less any expenses incurred by IGI Life WTO in connection with your medical or clinical examinations.

### Takaful Operator and Members

Membership in Shifa Takaful Plan is exclusively for Bank Alfalah Customers that fall within the specified age bracket. The plan is offered by IGI Life-Window Takaful Operations and Bank Alfalah is acting as an agent/distributor.

### 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 'takafala', which means a joint guarantee. Salient features of the system are given below:

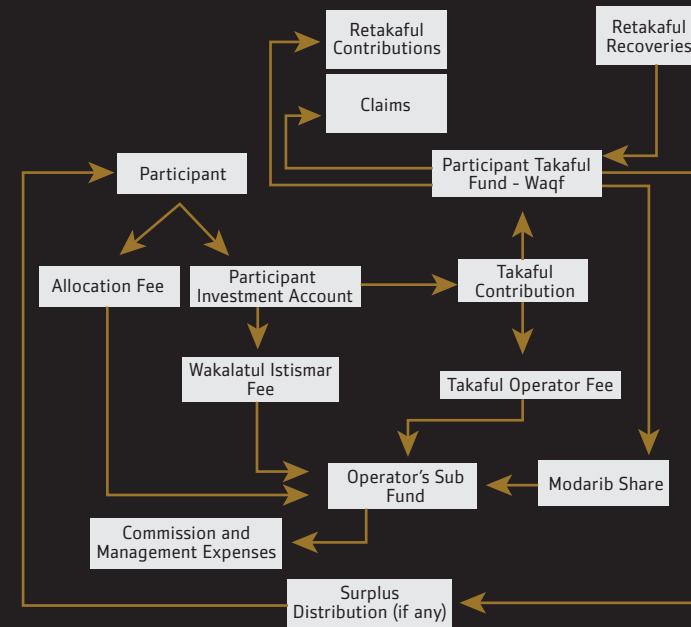
- Members donate a small amount called 'Contribution' into the Waqf Fund on the basis of 'Tabarru' to protect themselves and each other against specified risks.
- This Waqf Fund is managed by the Takaful/Window Takaful Operator who performs all its responsibilities with diligence and prudence in the 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 Shari'ah Advisor.

### Group Family Takaful Statutory Fund

The Group Family Takaful Statutory Fund will have the following sub funds:

- Participants' Takaful Fund (PTF)
- Takaful Operator's Sub Fund

A flow chart representation of the Group Family Takaful Fund has been presented below:



### Shifa Takaful Plans

Shifa Takaful comes in 3 variants. Details of the benefits under each plan are given below:

#### Shifa Takaful Bronze Plan

Coverage	Benefit Amount
Hospitalisation (per member per annum)	PKR 150,000
Additional Coverage in case of Accidental Hospitalisation	PKR 100,000
Daily Room and Board Limit	Semi Private
Pre-Hospitalisation (Investigation, Consultation and Medicines)	Covered for 30 Days
Post-Hospitalisation (Investigation, Consultation and Medicines)	Covered up to PKR 8,000 and for 30 Days
Lacerated Wound and Fractures under Day care	Covered
Intensive Care Unit	Covered
Death due to any cause (covered up to 69th birthday)	PKR 100,000

#### Contribution Rate

Age Band	Annual Contribution per Member (in PKR)
Up to 45	PKR 7,700
46 - 59	PKR 15,700
60 - 64	PKR 22,100
65 - 69	PKR 52,700
70 - 75	PKR 54,700

#### Shifa Takaful Silver Plan:

Coverage	Benefit Amount
Hospitalisation (per member per annum)	PKR 300,000
Additional Coverage in case of Accidental Hospitalisation	PKR 150,000
Daily Room and Board Limit	Semi Private
Pre-Hospitalisation (Investigation, Consultation and Medicines)	Covered for 30 Days
Post-Hospitalisation (Investigation, Consultation and Medicines)	Covered up to PKR 12,000 and for 30 Days
Lacerated Wound and Fractures under Day care	Covered
Intensive Care Unit	Covered
Death due to any cause (covered up to 69th birthday)	PKR 100,000

#### Contribution Rate

Age Band	Annual Contribution per Member (in PKR)
Up to 45	PKR 11,800
46 - 59	PKR 24,100
60 - 64	PKR 33,100
65 - 69	PKR 78,200
70 - 75	PKR 86,300

#### Shifa Takaful Gold Plan:

Coverage	Benefit Amount
Hospitalisation (per member per annum)	PKR 500,000
Additional Coverage in case of Accidental Hospitalisation	PKR 250,000
Daily Room and Board Limit	Private
Pre-Hospitalisation (Investigation, Consultation and Medicines)	Covered for 30 Days
Post-Hospitalisation (Investigation, Consultation and Medicines)	Covered up to PKR 15,000 and for 30 Days
Lacerated Wound and Fractures under Day care	Covered
Intensive Care Unit	Covered
Death due to any cause (covered up to 69th birthday)	PKR 100,000

#### Contribution Rate

Age Band	Annual Contribution per Member (in PKR)
Up to 45	PKR 13,000
46 - 59	PKR 26,100
60 - 64	PKR 35,700
65 - 69	PKR 84,800
70 - 75	PKR 94,500

### Eligibility

- Members between the age of 18 -59 can enroll in Shifa Takaful Plan
- The maximum coverage age for life is till the 69th birthday and 75th birthday for health
- Customers are required to have a relationship with Bank Alfalah

Unique features of the Shifa Takaful are mentioned below:

- Comprehensive hospitalisation and family takaful coverage under one umbrella
- Coverage for pre-admission testing
- Inclusion of post-hospitalisation follow-up
- Coverage for day care procedures
- Easy and swift claim settlement

### Exclusions

Claims under Shifa Takaful will not be entertained in the following scenarios (for detailed exclusions, please refer to the terms and conditions received with your membership documents):

- War risks (active participation)
- Suicide within first year of cover
- 'AIDS' and/or 'AIDS' related diseases
- Pre-existing conditions
- Congenital birth defect

### How to subscribe to Shifa Takaful?

Shifa Takaful Plan is available at Bank Alfalah Branches. You just need to complete the basic form and your coverage will start as soon as the contribution is paid through your account.

### Contact

For details, contact IGI Life-Window Takaful Operations at (+9221) 111 111 711.

### 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.

### Disclaimer

- This product is underwritten by IGI Life-Window Takaful Operations.
- It is not guaranteed by Bank Alfalah Limited or any of its associates/affiliates and it is not a product of Bank Alfalah Limited, hence IGI Life-Window Takaful Operations through Waqf Fund is responsible for all the underwriting risks.
- The applicant/participant fully agrees and understands that Bank Alfalah Limited is acting as a corporate Takaful agent of IGI Life-Window Takaful Operations and shall under no circumstances whatsoever, be responsible or held liable for the representations and/or undertakings made by IGI Life-Window Takaful Operations in relation to their Shifa Takaful Plan/Health Takaful Plan and/or any benefit or loss arising out of it.
- Should the applicant/participant proceed to subscribe to this Shifa Takaful product, he/she shall do so on a voluntary basis at his/her sole risk and Bank Alfalah Limited shall have no responsibility or liability whatsoever in respect of any disputes and/or claims arising as a consequence of the charges and payments relating to the Takaful membership shall be the sole and exclusive responsibility of IGI Life-Window Takaful Operations.
- However, service charges and taxes will be applicable as per Schedule of Bank Charges and taxation laws as stipulated by the relevant authorities.



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