

- 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) 021 - 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 Vitality[®]
Life

Customer Care:

IGI Life Insurance Limited

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IGI Life Sunehra Sehat Plan

*Your health protection matters to us
because you're our priority*

IGI Vitality[®]
Life

 **Soneri Bank**
Roshan Har Qadam

When the unexpected happens, there is no doubt that you should be focusing on your recovery instead of worrying about your medical bills. Seeking treatment can cause a financial strain if you are not prepared for unexpected medical expenses, especially with rising healthcare costs. With IGI Life, we are committed to support Soneri Bank customers in living well and longer by providing comprehensive medical coverage.

What is IGI Life Sunehra Sehat Plan?

Having adequate health insurance is an important first step in protecting your finances should unexpected health issues occur. IGI Life Sunehra Sehat Plan, offered by IGI Life, is a basic health insurance plan that protects against large hospital bills. However, with the advancement of medical expertise and rising healthcare costs, basic coverage may not be sufficient to fully cover the medical treatments and financial help you may need.

What's more, our Health Connect call-in service helps you find a specialist, obtain pre-authorization for your hospital stay and settle your claims directly with the hospital.

Why IGI Life Sunehra Sehat Plan should be your first choice?

IGI Life Sunehra Sehat Plan comes with the following set of attractive benefits that are unmatched in nature & provide true value for money.

Offers	Status
In-Patient Hospitalization Benefit	YES
Pre-Existing Conditions Covered*	YES

**Pre-existing conditions will be covered from 2nd year onwards up to a maximum of 100% from 5th year onwards. Year-wise allowed percentage is given in coverage details.*

Product Packages:

Hospitalization limits are annual and allocated on 'Per Person' basis. This means that the limits allotted will be on 'each member basis', which can be availed multiple times in a year till the limit is exhausted.

Features	Coverage
Hospitalization (per member per annum)	PKR 250,000
Sub Limits	
Daily Room & Board Limit	PKR 10,000
Pre & Post Hospitalization 30 Days Covering Consultation, Medicines and lab tests preceding admission to the hospital and after discharge from hospital	Covered within Hospitalization Limit
Lacerated Wound & Fractures (Under Day Care)	Covered within Hospitalization Limit

Emergency Accidental Dental Treatment	Covered up to 6 months
Pre Existing conditions	1st year: 0.0%
	2nd year: 20.0%
	3rd year: 40.0%
	4th year: 60.0%
	5th year: 100.0%
International Medical Coverage in case of emergency while member on travel	Covered subject to on reimbursement basis and settlement as per AKU benchmark. Covered within Hospitalization Limit
Medical Evacuation Charges	Covered up to PKR 35,000
Emergency Local Ambulance Charges	Covered
Death due to accident & sickness	PKR 250,000
Discount on Lab Test	Up to 30% discount on selected labs and Pharmacy*
IGI Life Vouch 365 membership	Available

* You can access discount list in selected labs and pharmacy from below link <http://igilife.com.pk/employee-benefit-solutions/>

Who can be covered under IGI Life Sunehra Sehat Plan?

The Customer, when applying for coverage, may apply to cover himself/herself along with family including a spouse and children. This product is specifically developed to cater almost every possible age band. i.e.

For an Adult	Entry Age: 18-60th birthday Renewal Maximum Age: 61st birthday
For Children	Entry Age: 02 -17 years

What is the premium rates of IGI Life Sunehra Sehat Plan?

The premium rates with different age band are as follow

Age Band	Annual Premium per member in PKR
02 to 45 years	10,400
46-59 years	16,400

Key Features of IGI Life Sunehra Sehat Plan

- Once the customer is enrolled, he/she cannot change the plan during next 12 months.
- Parents are covered according to the above age band subject to full participation and the maximum age limit.

- 30 days waiting period will be applied on hospitalization claims (except hospitalization claims).
- 90 days waiting period will be applied on Death claims, whereas no waiting period applies to accidental death claims.
- The policy term is 1 year and yearly renewable up to the maximum age limit.
- The plan will be terminated at the age of 61st birthday.
- The policy shall be null and void in case of any MIS-representation made by the policyholder at the time of purchase of the policy.
- Discount on lab test through free discount card.
- Discount on restaurants through free IGI Life Vitality Vouch365 membership.
- Additional benefits in case of death due to accident.
- Pre-existing coverage up to the specified limit.

Value added services

- Bills are settled directly with the participating hospitals. No Claims processing required.
- Extensive network of more than 250 participating hospitals across Pakistan.
- Staff Doctor available on call 24 hours for referrals.
- Extensive reporting capabilities.
- Medical Card is provided to each customer.
- Pre-admission & post-hospitalization expenses covered up to 30 days.
- Daycare procedures.
- Claim settlement processed within 7-10 working days upon receipt of completed documents.

IGI LIFE VITALITY VOUCH 365 (Welcome to a whole new World of Discounts!)

- IGI has partnered with Vouch365, one-stop Buy-One-Get-One discount vouchers that are offered at over 2000 outlets for food and drinks, salon and spa, leisure and attractions, health and fitness, services and retail, travel and tourism, and much, much more!
- With our quest to engage our IGI stakeholders continuously and to give them a unique customer experience based on the reward philosophy, we found it fit to partner with Vouch365
- The initiative aims to reward both existing and new customers, regardless of the fact that they may not be Vitality members.
- Hence, every member stands to benefit from the reward program.

- Every member begins with the Silver status, but proceeds along the way towards Gold and Platinum statuses upon purchase of an IGI Life Vitality membership.
- IGI Life Vitality Vouch365 App Discount vouchers are available in the following cities:

✔ Karachi	✔ Faisalabad
✔ Lahore	✔ Abbottabad
✔ Islamabad	✔ Hyderabad
✔ Peshawar	✔ Bahawalpur
✔ Multan	✔ Dubai
- Because we believe in Rewarding Life Every Day.

Discount Card

IGI Life has introduced a very special discount card for the valuable clients of Soneri Bank. Using this card, Soneri 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 Sunehra Sehat Plan by calling Soneri Bank helpline at 021-111-766-374. 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 Soneri Bank Account, your coverage will start immediately subject to the applicable waiting period.

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

Key Exclusions

Benefits will not be payable if loss occurs due to certain conditions, few key ones of which are listed below;

- 1) Self-inflicted injury while sane or insane; treatment of chronic alcoholism, drug addiction, desensitization and allergen tests or nervous or mental disorders;
- 2) If an Insured Customer commits suicide, while sane or insane, within 18 months from the date his coverage under this Policy commences, no benefits shall be payable;
- 3) 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;

- 4) Rest cures, sanatoria or custodial care or periods of quarantine or isolation;
- 5) Cosmetic or plastic surgery including related medicines and products unless medical treatment necessitated by an accidental injury occurring while the Insured Person is covered under this plan;
- 6) Dental examinations, x-rays, extractions, fillings and general dental care; supply or fitting of eye glasses, lenses or hearing aids; correction of refraction errors, vision tests which are not related to specific symptoms or disease, general health examinations; examinations for check-up purposes not incident to, or necessary to, diagnosis of a sickness or accidental bodily injury; expenses incurred on account of the following items which include but not limited to:
 - Durable medical appliances (e.g. nebuliser);
 - Anorexia, obesity, insomnia, baldness;
 - Contraceptive measures;
 - Ovulation induction, invitro-fertilization (IVF);
 - Food supplements (e.g. vitamins), herbal medicines;
 - Preventive treatment and vaccinations, acupuncture;
- 7) Loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a Physician;
- 8) Transportation other than local licensed ambulance service;
- 9) Injury or illness covered under Workmen's Compensation or similar laws arising out of the Insured's occupation;
- 10) Pregnancy including resulting childbirth, abortion or miscarriage
- 11) Outpatient benefits
- 12) Congenital birth defects
- 13) Pre-existing condition is defined as any sickness or disease which originated prior to the effective date of the Insured Person's coverage and for which the Insured Person received medical treatment or symptoms were present which would have caused a prudent person to seek medical care / treatment (this includes but is not limited to use of medicines for the condition) during the 90 days immediately preceding the effective date of the policy, is not covered during the first policy year. However, coverage for such sickness or disease may be provided, as per the table below, if it has been fully disclosed by the Insured Person and accepted by the Company at the time of enrolment.

Year 1	0%
Year 2	20%
Year 3	40%
Year 4	60%
Year 5	100%

- 14) Any loss of which a contributing cause was the Insured 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 Insured Person;
- 15) 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);
- 16) Any claim as a result of the Insured 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.

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 loss i.e. Death Certificate, Original Policy Document, CNIC of insured 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 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 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.

HOSPITALIZATION CLAIM

INSIDE THE NETWORK

All eligible expenses up to specified limits incurred at IGI LIFE's Network Hospitals will be settled directly. However, in case of limit exhaustion, the amount in excess of the available limit has to be settled directly by the insured with the hospital.

OUTSIDE THE NETWORK

For prompt settlement, all claims must be submitted to IGI LIFE within 60 days after being incurred. Any requirements requested by IGI LIFE must be submitted within 30 days from the date of the request made by IGI LIFE. At the time of treatment, you should settle the expenses yourself, but keep the original receipts and other documents as proof of payment. When treatment is complete, you should attach all receipts to the Claim Form and return it to the Plan Administrator.

IN-PATIENT

For inpatient visits, follow this procedure.

IN-PATIENT

For inpatient visits, follow this procedure.

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Make sure you visit a provider who is part of our network along with the referral letter for admission; 2. Present your IGI LIFE Card along with any other Photo ID e.g. CNIC, Driving License, Passport, Student ID etc. at the time of admission. 3. Certain planned Hospitalizations or Day care procedures like MRI/CT scan, or heart scan tests require IGI LIFE prior notification and approval. The medical provider will directly handle this with IGI LIFE. | <ol style="list-style-type: none"> 1. Itemized original hospital bill supported by the official hospital receipt for the total amount paid. 2. Official original receipt showing attending physician's or surgeon's charges along with the stamp and signature. 3. Detailed original hospital discharge report/ summary. 4. All original reports (lab, ECG, ultrasound, x-ray, echo, ETT, etc) 5. Prescription of medicines 6. Receipts of medicines |
|---|--|

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 30 days for Sickness, during which claims arising due to Sickness will not be payable. The Coverage for Sickness under the Plan takes effect thirty (30) days after the later of the Policy Issue Date and the Last Alteration Date for attachment of Benefit Assured under this Policy. There is no waiting period in case of Accidental Injuries.

What is Accident Medical Expense Reimbursement (AMR)?

AMR provides total blanket protection for reasonable, customary and necessary medical expenses in or out of hospital that are made necessary by accident.

What is Accidental Death Benefit?

Pays an additional benefit in case of death due to accident.

What is a Pre-Existing Condition?

Pre-Existing Condition means any injury, illness, condition, or symptom:

- For which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Issue Date of the Policy for the Insured Person concerned, or
- Which originated or was known or reasonably should be known to the Life Assured or the Insured Person to exist prior to the Issue Date of the Policy, whether or not treatment, or medication, or advice, or diagnosis was sought or received.

What does the “Inclusion of Pre-Existing Conditions” mean?

“Inclusion of Pre-Existing Condition” means that in case if a customer has been suffering from an ailment/medical condition prior to availing the IGI Life Sunehra Sehat Plan, then in that case *expenses related to that particular ailment/medical conditions will also be covered.

Under IGI Life Sunehra Sehat Plan, the Pre-Existing Conditions would be covered from the 13th month from the commencement of the cover up to specified limit given in the coverage details.

**As per Terms & Conditions.*

Would all Pre-Existing Conditions related expenses be covered from the 13th month from the commencement of the cover?

No, Pre-Existing Conditions will only be covered up to the percentage of the Annual Benefit Limit as mentioned in the below schedule:

Year	Pre-Existing Condition
1*	No
2	20%
3	40%
4	60%
5	100%

**Pre-existing conditions will be covered from 13th month i.e. (after 1st Year) onwards @ 20% addition every year up to maximum of 100% coverage.*

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.

Emergency Local Ambulance Service is available?

In case of expenses incurred for ambulance services for transportation to the hospital or between hospitals during medical emergencies. As specified in benefit schedule.

Can I be treated at a Non-Network Hospital?

Yes, in case of an emergency, the initial treatment 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.

Is maternity covered in this plan?

Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision, in that case maternity benefit, will not be covered under this product.

Are there any inadmissible conditions?

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

How many days will I receive the Policy documents in?

Your Policy Document, along with your health card, will be dispatched to you within 10 working days once the account has been debited.

Am I insured while travelling or vacationing overseas?

Yes, the IGI Life Sunehra Sehat Plan provides global coverage. However, claims will be paid in Pakistani Rupees as per the coverage Terms and Conditions.

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.

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:

- Soneri 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