



Value Added Solutions

IGI Takaful Comprehensive Health

Distributed by

IGI
Life - Vitality Culture of Excellence

Vitality

faysalbank



Helping you and your family to cover the needs of healthcare and keep everyone well.

We aim to enjoy life to its fullest and provide the best possible lifestyle for our loved ones. Unlike traditional health coverage, our plan helps you take care of yourself around the clock. We help pay towards the cost of a range of Medical treatments from dentist treatments to day care surgeries.

What is IGI Takaful Comprehensive Health?

Faysal bank offers through a distribution agreement with IGI Life WTO – IGI Takaful Comprehensive Health which is a Shariah compliant health care plan.

This product meets the demands and needs of individuals and families who wish to manage their healthcare expenses such as hospital admissions, consultations and investigations leading to hospitalization. It offers 3 different plans for you to choose from, so you are armed with one that best complements your needs. A coverage that gives you an opportunity to avail the cashless hospitalization or reimburses your bill without any deductibles - even allowing you to renew your coverage yearly till age 64 with no health questions asked, and no medical evidence required.

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 most recent 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.

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 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 Window Takaful Operator who performs all its responsibilities with diligence and prudence in the capacity of a 'Wakeel'.

- The Waqf Fund pays the claims not Window Takaful Operator.
- Surplus (if any) is distributed amongst the members as per the approval of the Shariah Advisor.

Eligibility

The Participant, 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: 18-64 Years

Renewal Age: Up to 64 Years

For Children:

Entry Age: 02-24 Years

Maximum age for Family Takaful coverage is 65th birthday.

Room Entitlement & Annual per Covered Limits

You have the choice to select between Semi-Private and Private Rooms, along with corresponding annual limits of PKR 200,000, PKR 400,000 and PKR 600,000 based on the plan of your choice. These will automatically increase in case of an accidental emergency to PKR 250,000, PKR 500,000 and PKR 750,000 respectively (per person basis).

Note: If a Member/Participant chooses to go with a specific category of plan e.g. gold, they will have to select the same plan for family members as well. There is NO possibility of switching between the plans.

In-patient Hospitalization

The operator pays on behalf of PTF for the expenses incurred on hospitalization due to Accident and Sickness. The covered In-Patient hospitalization expenses include:

- Room and Board Charges
- Nursing Care during hospitalization
- ICU and Operation Theatre Charges
- Medicines and Lab Tests during Hospitalization
- Physician, Surgeon and Anesthetists Fees
- Oxygen and Blood Supplies
- Ventilators and Allied Services etc.
- Physiotherapy,

Pre- and Post-hospitalization benefits

The plan covers cost of consultation fee & follow-up visits, cost of prescribed medicines, supplies, and lab tests which are conducted within thirty (30) days leading to hospitalization (covered under the membership up to the assigned limits - refer to benefits table).

Lacerated Wounds & Fractures

Apart from In-patient hospitalization, the plan also covers treatment for lacerated wounds and fractures that require the patient to occupy a hospital bed but does not require an overnight stay.

Intensive Care Treatment

The plan covers treatment costs incurred in case of admission to the Intensive care unit as well up to the assigned limit of the membership.

Day Care Procedures

Apart from In-patient hospitalization, the plan also covers Day Care procedures. These Day Care procedures are medically necessary treatments/surgical procedures that require the patient to occupy a hospital bed but do not require an overnight stay, such as, Cataract, Angiography, Endoscopies, Dialysis and treatment of Fractures etc.

Family Takaful Coverage

The plan provides a family takaful coverage benefit to the beneficiaries of the customer upto a limit of PKR 100,000 in case of death due to any cause.

Hassle-free Enrollment Process

No medical documents/medical tests are required to avail this Takaful health coverage.

Emergency Local Ambulance Service

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

Pre-existing Conditions

This plan also covers the expenses incurred in case of any pre-existing medical conditions. It is a unique feature specifically designed for Faysal Bank's customers and their families. Pre-existing conditions mean any illnesses or injuries or conditions for which treatments, medications, or diagnoses was sought or received prior to the commencement of this membership. The benefits will only be available up to the extent mentioned in 'Scope of Coverage'.

Credit Facility (Cashless Cover)

One of the most important features of this plan coverage is the credit facility for medical treatment. At network hospitals nationwide, the covered member does not have to pay for the covered treatment (up to available limits) with a wide range of panel hospitals available nationwide.

Scope of Coverage

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 for multiple times in the year till the limit is exhausted.

Coverage Description	Gold	Silver	Bronze
Hospitalization (Per member/Per Annum)	PKR 600,000	PKR 400,000	PKR 200,000
Additional Coverage (Accidental Hospitalization)	PKR 150,000	PKR 100,000	PKR 50,000

Sub Limits

Daily Room & Board Limit	Private	Semi Private	Semi Private
Pre & Post Hospitalization 30 Days Covering Consultation, Medicines and lab tests preceding admission to the hospital & after discharge from hospital	PKR 15,000	PKR 12,000	PKR 7,000
Lacerated Wound & Fractures (Under Day Care)	Covered		
Emergency Accidental Dental Treatment	Covered up to 6 months (from the date of accident)		
Pre Existing condition	1st year: 20%		
	2nd year: 50%		
	3rd Year onwards: 100%		
International Medical Coverage in case of emergency while member on travel	Covered on reimbursement basis and subject to settlement as per AKU benchmark		
Medical Evacuation	Covered up to PKR 35,000		

Emergency Local Ambulance Charges	Covered
Death due to accident & sickness (Maximum age for Family Takaful coverage is 65th birthday)	PKR 100,000
Discount on Lab Test	Upto 30% discount in selected labs and Pharmacy

Contribution Table

Age Band	Annual rate per member in PKR		
	Gold	Silver	Bronze
02 to 17 years	17,500	6,550	4,500
18 to 44 years	19,100	10,900	8,550
45-59 years	30,000	20,700	14,800
60-64 years	45,150	30,700	21,800

*Age will be calculated on Age Next Birthday basis

The participant opts for Bronze Coverage. The age of the participant is 44 years and while their spouse is 40 years old, and child one is 15 years and child two is 10 years old - the total contribution comes up to PKR. 8,550+8,550+4,500+4,500 = PKR. 26,100/= (for the family), wherein each member has a separate coverage of PKR.200,000/= (each)

* Including Wakala Fees @ 10%, means the portion of contribution deducted and credited to operator's sub fund to cover expense of Underwriting, Administration and General Management of the Takaful Operations

Reimbursement Facility

In case of an emergency, if the member utilizes a non-network hospital for the covered treatment, they can submit the claims for reimbursement along with the supporting documents and other necessary details to IGI Life - Window Takaful Operations. IGI Life - Window Takaful Operations will reimburse, on behalf of PTF, the reasonable and customary charges that would have been incurred at a comparable network for similar treatments up to the available annual limit, in fifteen (15) working days.

Unique features of the product are mentioned below:

- Emergency Accidental Dental Treatment covered up to 6 months (From the date of accident)
- International Medical Coverage in case of emergency while member on travel
- Medical evacuation of PKR 35,000
- No limit capped on Emergency Local Ambulance Charges
- Death coverage of PKR 100,000 due to accident & sickness
- Upto 30% discount in selected labs and Pharmacy

Exclusions

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

- War risks (active participation)
- Suicide
- “AIDS” and/or “AIDS” related diseases
- Pre-existing conditions (covered up to a given limit in the ‘Scope of coverage’)
- Congenital Birth Defect

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

How to subscribe?

You can become a member of IGI **Takaful Comprehensive Health** by calling Faysal Bank's help line at 111 06 06 06. Upon giving the consent to subscribe, you will be required to provide the beneficiary details and will give consent for Contribution deduction from your account. As soon as the Contribution is deducted from your Faysal Bank Account / Card, your coverage will start immediately.

You will receive your membership card, coverage certificate along with detailed membership terms and conditions from IGI Life - Window Takaful Operations.

Free Look Period

A free look period of 14 days is available during which you can review your Takaful membership document and in case of any concerns you may cancel the plan if needed. Your contribution will be refunded on receipt of request within 14 days after receiving Participant Membership Document.

How to 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) 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.

Frequently Asked Questions (FAQs)

What is Free Look Period?

Free Look Period is a fourteen (14) days' grace time

after receiving the Participant membership document during which you can understand the Terms and Conditions of the 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 IGI Takaful Comprehensive Health, 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 111 06 06 06 or contact your nearest branch.

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

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.

What are the advantages of a Network Hospital?

IGI - Window Takaful Operations has developed a wide network of 250 carefully selected hospitals nationwide where you receive cashless healthcare facility. In your PMD, you receive a health card, list of panel hospitals & discount centers as soon as you enroll for the product.

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-Window Takaful Operations will reimburse these expenses on submission of the original bills on behalf of PTF, subject to reasonable charges that would have been incurred at a comparable network hospital for a similar treatment.

Are pre-existing medical conditions covered?

Pre-existing medical condition means any sickness, disease or injury or any symptom related to such sickness, disease or injury which has been diagnosed, treated or is under treatment or has been known, even if no medical advice or treatment was sought, before the effective date of this coverage.

Pre-existing conditions are specifically covered for this product up to a given limit in the 'Scope of coverage'.

Can I obtain this product with already existing condition?

Yes, you can still obtain the product. The coverage for the existing conditions will be limited up to the percentage given in scope of coverage, while the rest of the conditions arising after obtaining the Takaful coverage will be covered up to 100% in the product.

Are there any exclusions?

Expenses arising from, or related to, Out-patient treatment, Psychiatric disorders, congenital birth defects, drug abuse, war, invasion, civil unrest, infertility, cosmetic treatment, routine medical checkup, cosmetic treatments, eye glasses & hearing aids, dental treatment, self-inflicted etc. are not covered. Or any treatment catered within 15 days of enrollment. For more details please refer to the PMD -T&Cs

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

Will the Contribution paid be refunded if I cancel the plan after the Free Look period has ended?

No contribution will be paid after the Free-Look period is over.

How many days will I receive the PMD documents in?

Your PMD, along with your health card, will be dispatched to you within 10-12 working days once the account has been debited.

What is the procedure in case I want to cancel IGI Takaful Comprehensive Health?

You may either call the Customer Interaction Centre at 111 06 06 06 or provide a written cancellation request by visiting any Faysal Bank branch. The contribution will only be reimbursed as settlement benefit if the request has been submitted within 14 days (Free-Look Period) after receiving the PMD Participation Membership document provided there is no claim.

Am I Covered while travelling or vacationing overseas?

Yes, the IGI Takaful Comprehensive Health provides International Medical Coverage in case of emergency while member on travel. However, claims will be paid in Pakistani Rupees as per the PMD Terms and Conditions and payments on behalf of PTF will be made on a reimbursement basis.

What is the General Waiting Period?

In the first membership year, coverage would be effective after fifteen (15) days from the effective date of membership for the main covered member, except for Accidental Emergencies and Accidental death which will be covered from the effective date of the membership.

DISCLAIMER:

- 1 . Faysal Bank Limited (“Bank”) is acting as a distributor of the IGI Takaful Comprehensive Health 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 person towards the Takaful Operator in respect of the business or any cover offered to the Covered customer. 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 our Contact Centre at (021) 111 06 06 06 or visit the nearest branch.

Contact

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Branch Network

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Karachi, Pakistan

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