



Value Added Solutions

IGI Takaful Shield

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IGI Vitality | faysalbank

Life | Wealth | Culture | Goodness



Faysal bank offers through a distribution agreement with IGI Life WTO - IGI Takaful Shield which is an affordable family takaful plan that helps protect those you love, while recognizing and rewarding you for living a healthy life. It is an innovative family takaful solution that helps secure your financial future while supporting the pursuit of a healthier life. In fact, the healthier your lifestyle and the more engaged in the program you are, the greater your rewards.

IGI Takaful Shield offers:

- Optional Vitality Benefits (Active Rewards) – Customer can earn active rewards of up to PKR 26,000 annually
- An affordable death benefit
- Coverage of up to PKR 3,500,000
- Coverage of pre-existing medical conditions after a 15-day waiting period
- No Medical Questions asked
- Discount Card
- MediGuide's Medical Second Opinion Program (MSO) – Not Available with the Vitality Program

What is IGI Takaful Shield?

IGI Takaful Shield is a very unique term Takaful cover that will take care of the economic worries of your family in your absence. It offers a cover of up to PKR 3,500,000 to your family in case of your unfortunate demise. It is a very affordable and easy-to-subscribe term Takaful cover offered by IGI Life - Window Takaful Operations.

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 'Takaful 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 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.

Non-Accidental Death Benefit

If a Covered person dies due to non-accidental causes while covered under this plan, IGI Life WTO 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 takaful certificate.

Accidental Death Benefit

Participant are provided with Accidental Death benefit with an Annual Limit of up to PKR 3,500,000 as per the Participant Membership Document (PMD) of your plan.

Accidental Medical Reimbursement

In case of an accident, Participant are entitled to medical reimbursement up to PKR 100,000 for any treatment received as a result of the accident as per the PMD of plan.

How does it work?

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

IGI Takaful Shield with an optional Vitality Feature

IGI Takaful Shield comes in 3 variants namely the Standard, Golden and Family Package. They offer a range of coverage amounts for you to choose from. A new optional Vitality feature has been added in the plan that will now allow Faysal Bank customers to choose the Vitality Active Reward feature with their product at the membership inception.

| Plan | Sum Cover for Non-Accidental Death | Sum Cover In case of Accidental Death | Takaful Accidental Medical Reimbursement Coverage | Without Vitality Annual Contribution per Participant | With Vitality Annual Contribution per Participant* |
|----------|------------------------------------|---------------------------------------|---|--|--|
| Standard | 1,200,000 | 2,200,000 | 80,000 | 9,500 | 12,000 |
| Golden | 1,600,000 | 2,500,000 | 90,000 | 11,500 | 14,000 |
| Family | 2,000,000 | 3,500,000 | 100,000 | 14,000 | 16,000 |

*MediGuide's Medical Second Opinion Program (MSO) is not available with the Vitality Program

Vitality Benefit

Weekly Active Rewards:

The Vitality programme takes customers 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, upon achievement of which you are able to earn and redeem a weekly 'active reward'. These rewards take the shape of:

- PKR 500 discount on a healthy meal ordered from food panda or
- PKR 500 as a mobile top up voucher with Easy Tickets

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 60 minutes of physical activity at 60% of age-related max heart rate | 200 200 | 50 50 |
| Extended Duration Vigorous | 60+ minutes of at 70% of age-related max heart rate 90+ minutes of at 60% of age-related max heart rate | 300 300 | 50 50 |

Eligibility

The members have to be in a relationship with Faysal Bank within an age bracket of 18 - 60 years at the time of enrolment. The maximum age limit for the plan is 65th Birthday.

- Occurrence of death due to HIV
- Active participation of the Covered Person in war/war like operations
- Coverage will be effective after the waiting period of 15 days of enrollment

The complete list of exclusions will be available in the PMD for each type of benefit.

Discount Card

IGI Life - Window Takaful Operations has introduced a very special Discount Card for the valuable clients of Faysal Bank. Using this card, Faysal Bank Members will be able to avail up to 30% discount 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.

MediGuide's Medical Second Opinion Program (MSO)

The plan offers a very special second medical opinion

facility in collaboration with MediGuide, which will help Participants in key decision making about their health. Not only this, the family of the Participant is also covered under this scheme and they can avail the subject facility.

However, this benefit will only be available if the customer does not opt for Vitality at the inception of the Policy.

How to subscribe?

You can become a member of IGI Takaful Shield by calling Faysal Bank's helpline 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 the 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 coverage certificate along with the detailed PDM 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.

About Vitality Group

Guided by the core purpose of making people healthier, Vitality is the leader in improving health to unlock outcomes that matter. By blending smart tech, data, incentives, and behavioral science, we inspire healthy changes in individuals and organizations. Vitality brings a global perspective through successful partnerships with the smartest Takaful Operators and most forward-thinking employers around the world. More than 8.9 million people in 19 countries engage in the Vitality programme. For more information, please visit www.vitalitygroup.com

Registering with IGI Life Vitality Window Takaful Operations using the mobile app

- Customer will receive the welcome email from IGI Life Window Takaful Operations Vitality containing the takaful operator code & information about how to download the app
- Download the latest version of the IGI Life Window Takaful Operations 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

*Email address of the participant is mandatory, the policyholder will not be able to avail Vitality membership without the valid email address.

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

Am covered while traveling or vacationing overseas?

Yes, the IGI Takaful Shield 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, the coverage would be

effective after the waiting period of 15 days of enrollment.

How does MediGuide's Medical Second Opinion Program (MSO) work?

- The member calls MediGuide's local service centre 111 11 CARE (2273) to establish eligibility and initiates the MSO service.
- Within ten (10) business days of receipt of medical records, both the patient and / or doctor will receive a written review from the selected medical center of the original diagnosis and a proposed treatment plan.

DISCLAIMER:

- Faysal Bank Limited (“Bank”) is acting as a distributor of the IGI Takaful Shield with Vitality 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.
- The Covered Customer'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.
- 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.
- 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.

- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the covered customer 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.
- This product brochure only gives a general outline and introduction of the benefits available under the PMD.
- This product brochure only gives a general outline and introduction of the benefits available under the membership. For exact Terms and Conditions, please refer to the Participant Membership Document (PMD)
- 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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Khyber Pakhtunkhwa

Peshawar

Federal Capital

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Mirpur

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Faysal House

ST - 02, Shahrah-e-Faisal

Karachi, Pakistan

For Details, please visit

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