

Circles of Protection

We don't make the future...
We secure it

IGI *Vitality*
Life



*CASH, LIVING BENEFITS
FOR TODAY, NOT TOMORROW*

*ECONOMICAL SECURITY PLANS
TO MEET YOUR NEEDS*

*RELIABLE, FAST,
WORLDWIDE SERVICE
GUARANTEED*

24 HOUR
WORLDWIDE
PROTECTION

CIRCLE 1

What would happen to you and your family if tomorrow your income is lost because of an unexpected accident?

Put the 3-way protection in your life today

ACCIDENTAL LOSS OF LIFE

This is one of the leading causes of death, especially for people under age 45. Beyond its tragedy, there are countless financial problems for your family that must be cared for.

- Housing obligations
- Household expenses
- Education needs of your children

Why rely only on your savings or what your family and friends can contribute? Circle 1's high limit cash will help guarantee your family's future survival and financial well being.

DISMEMBERMENT, LOSS OF SIGHT, HEARING, SPEECH INDEMNITY

Pays cash directly to you to help overcome the effects of disability due to an accident for the loss of:

	% of Principal Sum
Both Hands or Feet	100%
Sight of Both Eyes	100%
Hearing of Both Ears	100%
Speech	100%
One Limb and Sight of One Eye	100%
One Limb	50%
Sight of One Eye	50%
Thumb and Index Fingers	25%

PERMANENT TOTAL DISABILITY

Today, disabilities are much more common than death. Serious accidental injury, which results in total disability, can cause Economic Death. Protect your earning power today through the guaranteed high cash payments made directly to you.

Lump Sum Payment equal to 25% of the principal sum will be paid after twelve consecutive months of permanent total disability, and the balance will be payable in equal monthly installments over a period of three years.

Permanent Total Disability means an inability to engage in any occupation for which you are reasonably qualified by education, training or experience.

Circle I is also available to unemployed spouse and children between the ages of 1-19 years or 23 years if full-time students.

CIRCLE 2

Your ability to earn an income is your single greatest asset.

WEEKLY ACCIDENT DISABILITY INCOME

Accidents happen, and this often means that we temporarily cannot work. This loss of income can be a disaster for family life. You want to be certain that a temporary disability won't mean the loss of the comfortable life you have worked hard for.

The Accident Disability Income Benefit helps to replace your lost income by giving you a weekly income payable from day one of any incurred disability and this income can continue for up to two full years.

Circle 2's Accident Disability Income Benefit will pay you the weekly amount chosen, which can be up to 75% of your earnings not to exceed a maximum of Rs. 5,000. It is only available with the Circle 1 benefit and the weekly amount cannot exceed 5 per 1,000 of Circle 1 Principal Sum. Circle 2 is only available to employed individuals engaged in a full-time occupation classified as A or B.

CIRCLE 3

ACCIDENT MEDICAL EXPENSE REIMBURSEMENT

Modern medical care is expensive. The high limit amount provided by the Circle 3 benefit will make sure that you and your family gets the best possible treatment for accident medical expenses.



The Accident Medical Expense Reimbursement Benefit provides total blanket protection for reasonable, customary and necessary accident medical expenses in or out of hospitals. This includes the following:

- **Physician Office Visits**
- **Prescription Medicines**
- **Prosthetic Devices**
- **Ambulance Charges**
- **Physical Therapy**
- **Medical Equipment**
- **Hospital Room and Board**
- **Nursing and Surgical Charges**

Circle 3 benefit is only available with the Circle 1 benefit and can be up to 20% of the Principal Sum.

MORE OPTIONAL BENEFITS WITH CIRCLE 1

1. Permanent Total Disability by Paralysis from Sickness

If an illness results in complete and permanent paralysis of any two limbs, you will receive one full cash payment after 12 consecutive months of such disability.

2. Permanent Total Loss of Sight from Sickness

If an illness results in total, permanent and incurable blindness of both eyes, you will receive one full cash payment after 12 consecutive months of such disability.

Make your coverage more comprehensive by adding:

CIRCLE 4: ACCIDENT & SICKNESS HOSPITAL HEALTHCARE PLAN

CIRCLE 5: THE LIFETIME INCOME PLAN

Please Note:

- Benefits are briefly outlined here. For complete details of coverage, terms and conditions, please refer to the policy itself.
- This is a brochure not a contract. The detailed terms and conditions are stated in the policy document.
- Please pay your premiums through crossed cheque in the name of IGI Life Insurance Limited.



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