

Circles of Protection

Accident & Sickness Hospital
Health Care

IGI Vitality
Life



**INCOME FOR YOU
& YOUR FAMILY**

**IN CASE OF HOSPITAL
CONFINEMENT DUE TO
ACCIDENT OR SICKNESS**

**WITH OPTIONAL
SURGICAL EXPENSES**

24 HOUR
WORLDWIDE
PROTECTION

CIRCLE 4 **THE HOSPITAL HEALTH CARE PLAN** **ACCIDENT AND SICKNESS**

IN-HOSPITAL (IH) INCOME

The Accident and Sickness Hospital Income Benefit pays you the cash amount selected when you or your family (if insured) are hospitalized, regardless of expenses, even in a free hospital. The cash income starts from the very first day of hospitalization and continues for up to 52 weeks.

The money you receive is paid in addition to any other insurance you may have. Use the additional cash any way you wish to replace lost income, to assist with family expenses or to help pay for the best possible medical care.

OPTIONAL BENEFITS

(1) 150% IH-Income in Heart Attack/Cancer

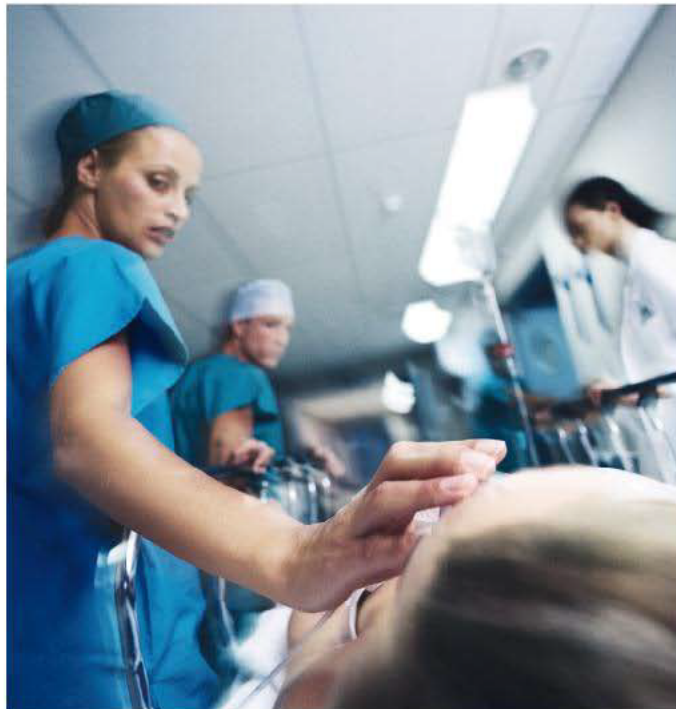
You can increase the Weekly Benefit selected by 50% when confined in a hospital due to Heart Attack or Cancer by paying a small surcharge of 15% to the applicable premium.

(2) 200% IH-Income in USA, Canada and Europe

You can double the Weekly Benefit selected, in case of hospital confinement in USA, Canada or Europe, as a result of an Accident or Sickness taking place during a visit in one of the said countries, by paying a small surcharge of 10% to the applicable premium.

IN-HOSPITAL SURGICAL EXPENSES

Hospital stays are often accompanied by costly surgeries. In the event that you or your family (if insured) needs surgery for disease, illness or injury, the Surgical Expenses Benefit will be paid directly to you (not your doctor or hospital). The surgical fee charged is up to the limit you select.



The Surgical Expense Reimbursement benefit will pay you 100% of the actual charge for the Surgeon's fee, Anesthetist's fee and Operating Room rent, not to exceed the percentage of the maximum benefit set forth in the surgical schedules for each surgical procedure.

For example, if the Surgical Benefit is Rs. 100,000, then the maximum per the surgical schedule for an appendectomy is 50%, that is Rs. 50,000.

If the surgical expense is already covered by a government program or other insurance plan, the Surgical Expense Benefit will only reimburse for amounts not covered by these plans or policies, as per original bills.

The surgical benefit is only available as an option to the Accident and Sickness In-Hospital Income Benefit.

SPECIAL FEATURES

- Benefits are payable regardless of expenses, even if you are confined in a free hospital.
- Benefits are paid directly to you, to use any way you wish.
- No medical examination is required.
- No deductible amount or waiting period.
- You can choose the Benefit Amount you need.
- Benefits are payable in addition to any other insurance plans you may have.



THE SINGLE PREMIUM PLAN

The Single Premium Plan was designed for important people on the move, who demand carefree insurance protection that can be relied upon to be there when they need it. The Single Premium Plan takes out the trouble and worry of paying for this future security by providing for years of coverage with only one easy discounted payment. The amount saved depends on the plan selected. With the 5-year plan you save 10% of the standard premium. Once you receive your Policy, keep it with your important papers and forget it until you need it.

WORLDWIDE PROTECTION

That's one of the advantages of the Single Premium Plan. It continues to protect you whenever and wherever you move. Even if you move out of the country, your worldwide coverage continues 24 hours a day, 365 days a year.

GUARANTEED NON-CANCELABLE

We guarantee never to cancel your coverage for any reason (Except for fraud or material misrepresentation). The protection under the Single Premium Plan can never be taken away regardless of claims, age, occupation or poor health.

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.



IGI Life Insurance Limited

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