

**CIRCLE 1
24 HOUR YEAR ROUND ACCIDENT PROTECTION**

1. Entry age for circle one is 18 to 69. Premium rate for age 60 to 69 is shown separately in box.
2. Unemployed Proposed Spouse's coverage amount should not exceed 50% of the amount for which the Proposed Insured is eligible and insured under the same policy. The maximum coverage amount is PKR 2,500,000.

**CIRCLE 4
IN-HOSPITAL HEALTH COVER CIRCLE**

1. Unemployed housewife applying on her own can apply for maximum benefit amount of PKR 10,000.
2. Unemployed housewife applying along with employed spouse can go up to the same Benefit Amount of the spouse.
3. Children/Dependents cannot exceed the parent's Benefit Amount, up to PKR 10,000.
4. Any Benefit Amount of the Optional In-Hospital Surgical can be selected along with the In-Hospital Income.

**CIRCLE 5
LIFETIME INCOME PLAN**

1. The Monthly Benefit should not exceed the applicant's basic monthly income/earnings.
2. Unemployed housewife applying along with employed spouse can go up to the same amount of the spouse, not to exceed PKR 8,000.
3. To calculate the Principal Sum of Circle 5, multiply the Monthly Principal Sum (combining Circles 1 & 5) for the required Financial Statement for amounts over PKR 1,000,000.



OCCUPATIONAL CLASSES

CLASS A

Individuals in non-hazardous occupations with office or travel duties such as executives, bankers, accountants, physicians, lawyers and similar occupations.

CLASS B

Individuals facing limited exposure to occupational hazards with superintending, engineering or medical duties such as foremen, nurses, engineers, inspectors and similar occupations.

CLASS C

Individuals with occupational hazards, such as industrial workers, most of whom are skilled workers, using machinery. Other occupations in this group include filling station attendants, tradesmen, retail delivery clerks (not using motorcycles), veterinarians, drivers, masons and carpenters.

CLASS D

Individuals with occupational hazards, such as industrial workers using machinery or unskilled laborers. Occupations also found in this group are mail carriers, collectors or delivery men using motor cycles and city firemen.

GENERAL UNDERWRITING GUIDELINES

1. Circles 1, 2, 3 & 5 may be renewed between ages 70 and 75 at the same premium but for 50% of the Benefit Amount. Increase in benefit amounts is not allowed after age 64.
2. Circle 4 may be renewed between ages 65 and 75 at the same premium but for 50% of the Benefit Amount. Increases in Benefit Amounts are not allowed after age 59.
3. Premium at Entry Age stays Level until the insured reaches Age 60 provided there is no Lapse during the Life of the Policy. This is valid for all benefits.
4. Backdating is not permitted on Personal Accident Policies.
5. Maximum Principal Sum of Circles 1&5 should not exceed 10 times the applicant's Annual Income.
6. Children can be included as Dependents on the same policy of the Parent, ages 1-19 or 23 if full-time students

PREMIUM RATES FOR OPTIONAL BENEFITS WITH CIRCLE 1

1. PTD PARALYSIS & LOSS OF SIGHT DUE TO SICKNESS.

PTD Benefits	Minimum Amount	Annual Rate Class A & B	Annual Rate Class C & D
Paralysis	PKR 250,000	0.30/1000	0.60/1000
Loss of Sight	PKR 250,000	0.30/1000	0.60/1000

PTD Benefits	Maximum Amount	Annual Rate Class A & B	Annual Rate Class C & D
Paralysis	PKR 5,000,000	0.30/1000	0.60/1000
Loss of Sight	PKR 5,000,000	0.30/1000	0.60/1000

- Renewable up to age 60.
- Available to Unemployed Housewives (not to Children).
- Amount should not exceed Circle 1's Principal Sum.
- Maximum Amount combines the total including PTD - Sickness and PTD Paralysis / Loss of Sight under all Life, P.A. and Group policies.

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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Circles of Protection

Premium Rates and
General Underwriting Guidelines



**CIRCLE 1
24 HOUR YEAR ROUND ACCIDENT PROTECTION**

Benefit Amount & Class in PKR '000's	Proposed Insured		
	Premium Age 18 - 59		Dependents Each Child Age 1 -19
	AD & D, PTD		AD & D, PTD
PKR 500	A	875	625
	B	1,050	
	C	1,300	
	D	1,650	
PKR 1,000	A	1,750	
	B	2,100	
	C	2,600	
	D	3,300	
PKR 1,500	A	2,625	
	B	3,150	
	C	3,900	
	D	4,950	
PKR 2,000	A	3,500	
	B	4,200	
	C	5,200	
	D	6,600	
PKR 2,500	A	4,375	
	B	5,250	
	C	6,500	
	D	8,250	
PKR 3,000	A	5,250	
	B	6,300	
	C	7,800	
	D	9,900	
PKR 3,500	A	6,125	
	B	7,350	
	C	9,100	
	D	11,550	
PKR 4,000	A	7,000	
	B	8,400	
	C	10,400	
	D	13,200	
PKR 5,000	A	8,750	
	B	10,500	
	C	13,000	
	D	16,500	
PKR 6,000	A	10,500	
	B	12,600	
	C	15,600	
	D	19,800	
Premium Rates per 1000 Age 60 - 69	A	2.60	
	B	3.05	
	C	3.70	
	D	4.65	

Renewable age 70 to 75 at 50%

Coverage of higher amounts is available as per the above premium rates.

**CIRCLE 2
(OPTIONAL) WEEKLY
ACCIDENT INDEMNITY**

Pays from Day 1 up to 104 week		
Benefit Amount and Class	Premium Per Person by Class age 18-59	Premium for Renewals age 60-69
PKR1,000	A	330
	B	385
PKR 1,500	A	495
	B	578
PKR 2,000	A	660
	B	770
PKR 2,500	A	825
	B	963
PKR 3,000	A	990
	B	1,155
PKR 3,500	A	1,155
	B	1,348
PKR 4,000	A	1,320
	B	1,540
PKR 4,500	A	1,485
	B	1,733
PKR 5,000	A	1,650
	B	1,925

Amount per person not to exceed 5 per 1,000 of Principal Sum and 75% of Basic Weekly Earning whichever is less.

Renewal Age 70-75 at 50% of amount. Not available to Occupational Classes C & D, Unemployed Person, Offshore Workers or Policemen and Armed Forces.

**CIRCLE 3
(OPTIONAL) ACCIDENT**

MEDICAL REIMBURSEMENT		
Benefit Amount and Class	Premium Per Person by Class	
PKR20,000	A	625
	B	740
	C	900
	D	1,125
PKR 30,000	A	775
	B	920
	C	1,100
	D	1,375
PKR 40,000	A	925
	B	1,100
	C	1,300
	D	1,625
PKR 50,000	A	1,075
	B	1,280
	C	1,500
	D	1,875
PKR 100,000	A	1,825
	B	2,180
	C	2,500
	D	3,125
PKR 200,000	A	3,325
	B	3,980
	C	4,500
	D	5,625
PKR 300,000	A	4,825
	B	5,780
	C	6,500
	D	8,125
PKR 400,000	A	6,325
	B	7,580
	C	8,500
	D	10,625
PKR 500,000	A	7,825
	B	9,380
	C	10,500
	D	13,125

Amount per person not to exceed 20% of that Person's Principal Sum.

Renewal Age 70 to 75 at 50% of amount.

**CIRCLE 4
HOSPITAL HEALTH CARE
ACCIDENT & SICKNESS IN-HOSPITAL INCOME
WEEKLY BENEFIT**

Amount of Benefit in Pak PKR	3,000	5,000	7,000	10,000	14,000	17,000	21,000	35,000	42,000
	Age Group Under 40		1,800	2,520	3,600	5,040	6,300	7,560	12,600
40-49	1,350	2,250	3,150	4,500	6,300	7,875	9,450	15,750	18,900
50-59	1,530	2,550	3,570	5,100	7,140	8,925	10,710	17,850	21,420
60-65 (Renewal only)	1,740	2,900	4,060	5,800	8,120	10,150	12,180	20,300	24,360
Children Age 1-19 (or 23 if full time students)	810	1,350	1,890	2,700	-	-	-	-	-

(Optional) 50% EXTRA IH-INCOME for HEART ATTACK/CANCER
By paying a 15% surcharge to the applicable basic In-Hospital Income Premium, the Weekly Benefit will be increased by 50% in case of hospital confinement due to Heart Attack or Cancer.

(Optional) DOUBLE IH-INCOME in U.S.A. CANADA & EUROPE
By paying a 10% surcharge to the applicable basic In-Hospital Income Premium, the Weekly Benefit will be doubled in case of hospital confinement in the U.S.A., Canada & Europe.

(OPTIONAL) ACCIDENT & SICKNESS IN-HOSPITAL SURGICAL
Benefit Amount of each dependent must not Exceed that of Proposed Insured or Spouse.

Amount Benefit in Pak PKR	30,000	50,000	75,000	100,000	200,000	300,000	400,000	500,000	1,000,000
Age Group Under 40	1,530	2,550	3,825	5,100	10,200	15,300	20,400	25,500	51,000
40-49	2,265	3,775	5,663	7,550	15,100	22,650	30,200	37,750	75,500
50-59	3,435	5,725	8,588	11,450	22,900	34,350	45,800	57,250	114,500
60-65 (Renewal only)	4,125	6,875	10,313	13,750	27,504	41,250	55,000	68,750	137,500
Children Age 1-19 (or 23 if full time students)	1,425	2,375	3,563	4,750	9,500	14,250	19,000	23,750	47,500

Renewable age 60 to 65 at 50% of amount.

**CIRCLE 5
LIFETIME INCOME PLAN
ACCIDENT ANNUITY**

MONTHLY ANNUAL INCOME	CLASS	AD + D, PTD
		PREMIUM
		Age 18-69
PKR 3,000	A	981
	B	1,302
	C	2,232
	D	2,667
PKR 5,000	A	1,635
	B	2,170
	C	3,720
	D	4,445
PKR 8,000	A	2,616
	B	3,472
	C	5,951
	D	7,112
PKR 10,000	A	3,270
	B	4,340
	C	7,439
	D	8,890
PKR 12,500	A	4,088
	B	5,425
	C	9,299
PKR 15,000	A	4,905
	B	6,510
	C	11,159
Rs 20,000	A	6,540
	B	8,680
PKR 25,000	A	8,174
	B	10,850
PKR 30,000	A	9,810
	B	13,020
PKR 40,000	A	13,080
	B	17,360
PKR 50,000	A	16,350
	B	21,700
PKR 60,000	A	19,620
	B	26,040
PKR 80,000	A	26,160

Renewable age 70 to 75 at 50% of amount.