

**IGI Life
Silk Term Life Plan
with Vitality**

IGI Life *Vitality*

Customer Care:

IGI Life Insurance Limited

7th Floor, The Forum, Suite No. 701-713,
G-20, Block 9, Khayaban-e-Jami, Clifton,
Karachi-75600, Pakistan.

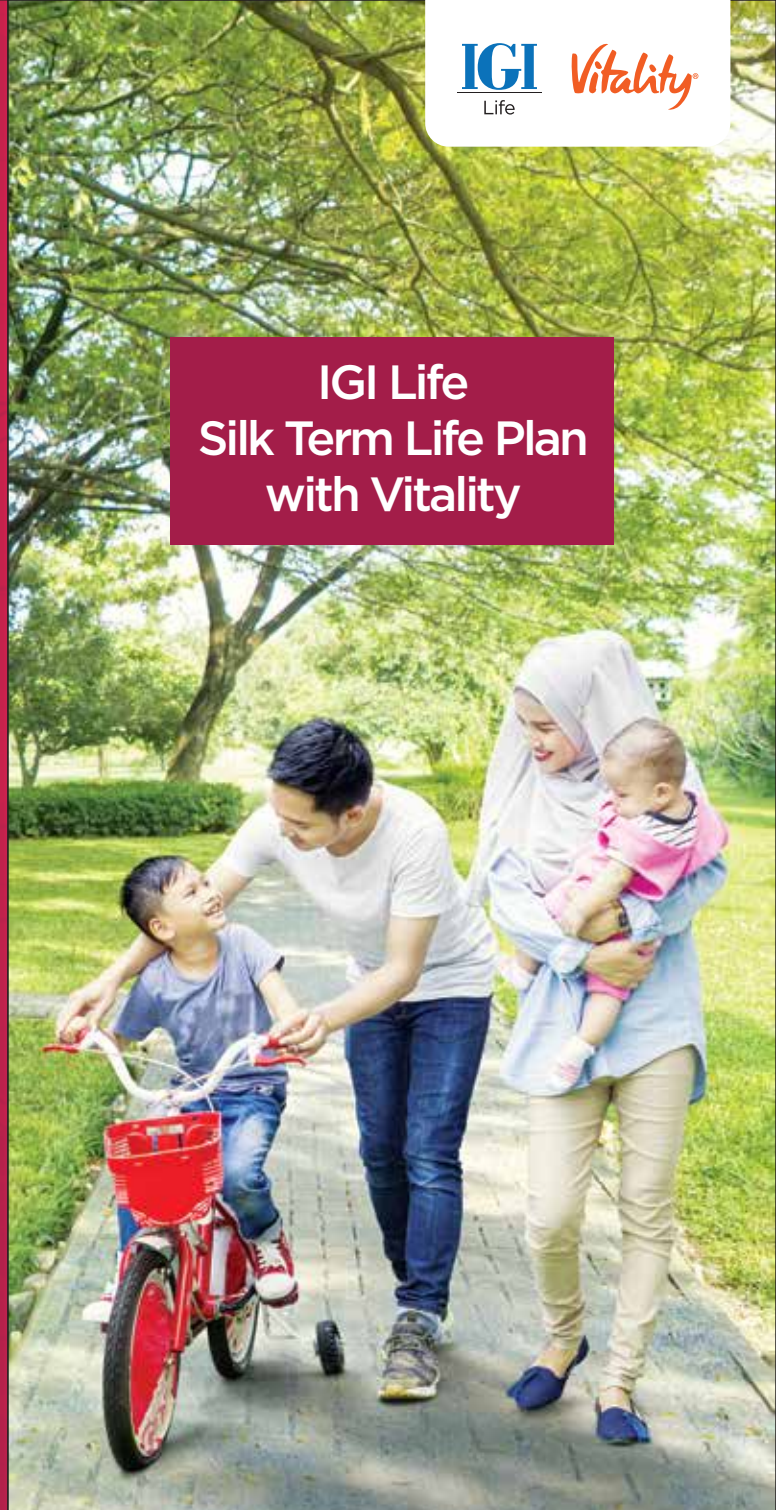
UAN: (+92-21) 111-111-711

Tel: (+92-21) 35360040

Fax: (+92-21) 35290042

E-mail: services.life@igi.com.pk

Web: www.igilifevitality.com.pk



Silk Term Life has you covered

Imagine a life insurance plan that doesn't just help protect against the unexpected, but can also help prevent future health issues so you can live your healthiest life. That's what you can have with Silk Term Life Plan with Vitality. You can gain control over your coverage, choose your benefit amount & earn rewards, all while helping to improve your health with IGI Life Vitality.

Vitality Active Rewards encourages and rewards you for living well. The programme takes a comprehensive approach to provide you with the tools and support to understand your health, how to improve it and offer weekly incentives to motivate you along the way.

What is Silk Term Life Plan?

Silk Term life insurance cover that will take care of the economic worries of your family in your absence, it offers a cover of up to PKR 1,500,000 to your family in case of your unfortunate demise. It is a very affordable and easy-to-subscribe term life cover offered by IGI Life.

How does it work?

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

Silk Term Life Plan with Vitality feature

Silk Term life Plan with Vitality comes in 3 variants namely the Plan A, Plan B and Plan C. They offer a range of coverage amounts for you to choose from. Now Silkbank's customer can choose one of the variants with the Vitality Active Reward feature at the policy inception.

(Fig. in PKR)

Silk Term Life Plan	Plan A	Plan B	Plan C
Coverage Amount	500,000	1,000,000	1,500,000
Vitality Active Rewards	Available	Available	Available
IGI Life Vitality Vouch365	Available	Available	Available
Premium	6,700	9,700	12,300

Vitality Benefit

Weekly Active Rewards:

The Vitality is based on the shared-value approach that incentivizes you to manage your health. It helps you get healthier by giving you tools, knowledge, access and motivation to improve your health, and is based on a three-pronged approach:

- Know your Health
- Improve your Health
- Enjoy the Rewards

You as a customer will engage with Vitality and earn Vitality points. Vitality points, in turn, determine a customer's Vitality status which can be Bronze, Silver, Gold or Platinum.

Each customer 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:

- 50% discount on a movie ticket booked through easy tickets or
- PKR 500 discount on a healthy meal ordered from food panda or can be redeemed on pandamart for grocery shopping 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	200	50
	60 minutes of physical activity at 60% of age-related max heart rate	200	50
Extended Duration Vigorous	60+ minutes of at 70% of age-related max heart rate	300	50
	90+ minutes of at 60% of age-related max heart rate	300	50

Salient features of the product are mentioned below:

- Vitality Benefits (Active Rewards) – Customer can earn active rewards of up to PKR 26,000 annually
- IGI Life Vitality Program, Pakistan's first active life insurance gives you weekly rewards just for staying active and secures your family's future
- Coverage of all pre-existing conditions
- No Medical Questions asked
- Coverage of Suicide with a waiting period of 18 months

Eligibility

The customers have to be in a relationship with Silk Bank within an age bracket of 18 - 59 years at the time of enrolment. The maximum age limit for the plan is 65th Birthday.

Key Exclusions

Claims will not be admissible in the following cases:

- Occurrence of death due to HIV
- Active participation in war / war like operations

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

Value Added Service

IGI LIFE VITALITY VOUCH 365 (Welcome to a whole new World of Discounts!)

- IGI has partnered with Vouch365-a one-stop Buy-One-Get-One discount vouchers that are offered at over 2000 outlets for food and drinks, salon and spa, leisure and attractions, health and fitness, services and retail, travel and tourism, and much, much more!
- With our quest to engage our IGI stakeholders continuously and to give them a unique customer experience based on the reward philosophy, we found it fit to partner with Vouch365

- The initiative aims to reward both existing and new customers enhancing, regardless of the fact that they may not be Vitality members
- Hence, every member stands to benefit from the reward program
- Every member begins with the Silver status, but proceeds along the way towards Gold and Platinum statuses upon purchase of an IGI Life Vitality membership
- IGI Life Vitality Vouch365 App Discount vouchers are available in the following cities
 - ✓ Karachi
 - ✓ Lahore
 - ✓ Islamabad
 - ✓ Peshawar
 - ✓ Multan
 - ✓ Faisalabad
 - ✓ Abbottabad
 - ✓ Hyderabad
 - ✓ Bahawalpur
 - ✓ Dubai
- Because we believe in Rewarding Life Every Day!

Free Look Period

The plan offers a Free Look Period of fourteen (14) days after receiving the policy documents during which you can cancel the policy and get a full premium refund.

How to Subscribe

You can subscribe to Silk Term Life Plan with Vitality by calling Silk Bank helpline at 021-111-100-777. Upon giving the consent to subscribe, you will be required to provide the beneficiary details and will give consent to premium deduction from your account. As soon as the premium is deducted from your Silk Bank Account / Card, your coverage will start immediately.

You will receive your coverage certificate along with detailed policy Terms and Conditions from IGI Life.

Registering with IGI Life Vitality using the mobile app

- Customer will receive the welcome email from IGI Life Vitality containing the insurer code & information about how to download the app
- Download the latest version of the IGI Life 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 insurer code
- Create a password

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

How to Claim

Filing a 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 policy 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 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 Policy Owner/ Claimant (as the case may be) under his / her signature giving particulars of loss (death, Disability or Sickness) 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 will provide relevant claim forms for filing along with evidence of loss i.e. Death Certificate, Original Policy Document, CNIC of insured 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 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 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 are submitted at its Head Office.

Note:

Kindly ensure that in case of claim by Policy Owner, all documents and forms are signed by you as per signature affixed by you on your Policy's original Proposal Form/CNIC.

Who is IGI Life Insurance?

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.

Disclaimer:

- Silk Bank Limited (“Bank”) is acting as a distributor of the Insurance Policy on behalf of the IGI Life Insurance Ltd. (“Insurance Company”) and shall not be held responsible in any manner whatsoever, to any person, including, but not limited to the Insured Customer or any third party
- The Insured Customer statement of account/application form or recorded verbal statement and declarations will act as his / her enrolment under the program (if his / her account is charged under the program) and will govern the determination of the rightful beneficiary under this Insurance Coverage
- It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the Insurance Company as the Insurer
- Furthermore, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Insurance Company in respect of any other policy
- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Insured Customer towards the Insurance Company in respect of the business or any policy offered to the Insured Customer. These policies shall constitute as independent contracts between the Insurance Company and the Insured Customer
- This product brochure only gives a general outline and introduction of the benefits available under the policy. For exact Terms and Conditions, please refer to the policy document
- If you have any grievance regarding your Insurance Policy, you may contact IGI Life Insurance on (+92) 21-111-111-711 or for any service related complaints, you may call our Customer Interaction Centre at 021-111-100-777 or contact your nearest branch.