

- 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



IGI Vitality[®]
Life

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: vitality@igi.com.pk | Web: www.igilifevity.com.pk

IGI Life Silk Education Plan

Your Child, Your Pride... Our Responsibility

IGI Vitality[®]
Life

We understand that, as a parent, you want to give nothing but the best to your child. Be it your child's education or any dream. You will not allow anything to come in the way of your child's success. To help you give your child everything that you have dreamt of, we have introduced Silk Education Plan.

What is Silk Education Plan?

Silk Education Plan offers life insurance benefits for the Silk bank customers so that their children can continue with their Education. Under the arrangement, insurance cover will be provided to the customers who will subscribe to this Plan. The benefit is a lump sum amount which will be paid in case of death due to accident or sickness as per the terms and conditions. It is a low cost and simple-to-understand insurance cover without the requirement of any medical exam/medical questions, etc. Simplicity of the plan allows its comprehension for customers.

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.

The Benefit and Pricing details as under:

Description	Plan A	Plan B	Plan C
Death due to accident or sickness	PKR 500,000	PKR 1,000,000	PKR 1,500,000
50% upfront payment in case of Death due to accident & sickness	PKR 250,000	PKR 500,000	PKR 750,000
Remaining 50% payment on a monthly basis equivalent to 36 months in context of Education Fees	PKR 6,944	PKR 13,889	PKR 20,833
IGI Life Vitality Vouch365	Available	Available	Available
Discount Card	Available	Available	Available
Annual Premium	PKR 3,300	PKR 6,500	PKR 9,800

Who can be covered under Silk Education Plan?

The customers have to be in a relationship with Silk Bank within an age bracket of 18 - 59 years at the time of enrolment and renewed up to 65th birthday.

Unique Features of Silk Hospitalization Plan

- Coverage of all pre-existing medical conditions for natural and accidental death after 30 days of enrollment
- No medical questions asked
- Discount Card that offers up to 30% discount in selected labs and Pharmacy
- Complementary IGI Life Vitality Vouch365 annual membership

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

Discount Card

IGI Life has introduced a very special discount card for the valuable clients of Silk Bank. Using this card, Silk Bank Customers will be able to avail up to 30% discounts 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.

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.

How to Subscribe

You can subscribe to Silk Education 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.

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/>

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