Basic Fact Sheet | IGI Life Mukhlis Takaful Plan

Dear Participant,

Selecting in a Takaful plan is an important decision and we thank you for you selecting IGI Life Mukhlis Takaful Plan. As part of our commitment to ensure that you fully understand the risks and the benefits of your membership, please note the following details for your understanding:

1. "**IGI Life Mukhlis Takaful Plan**" is an annual Takaful product; which guards you against the trauma that you face because of increased financial burden during hospitalization. The Takaful coverage provider will pay 100% of all eligible reasonable and customary medical expenses in case of hospital confinement.
2. Your paid contribution will only be refunded if you cancel your membership within the free look period i.e. 14 days for annual plan from the receipt of Participant Membership Documents (PMD).
3. You may cancel your membership at any time; however, no contribution will be refunded after 14 days Free Look Period. For cancellation you may contact on 111 225 111 or mark cancellation via Alfa App (***where applicable***).
4. Kindly note that **Bank Alfalah Limited** is only acting as a distributor of this product and **IGI Life Window Takaful Operations** is the underwriter of this product.
5. "**IGI Life Mukhlis Takaful Plan**" is an annual renewable Takaful product; therefore, maintaining a sufficient balance in your bank account at the time of membership renewal is solely your responsibility. Due to non-availability of funds, your membership will not be renewed, and Takaful coverage will be terminated.
6. It is the prime responsibility of the **IGI Life Window Takaful Operations** to facilitate you or your beneficiary in case of a claim and the Bank has no obligation in this regard; however, the Bank will act as a facilitator.
7. You hereby consent and authorize **Bank Alfalah Limited** to share your personal information and all other information pertaining to your account(s) maintained with **Bank Alfalah Limited** to **IGI Life - Window Takaful Operations.**
8. **IGI Life - Window Takaful Operations** will provide you the membership document within 07 working days from your contribution deduction.
9. Please note the below the salient feature of the product and its exclusions in order to understand your membership benefits.

Coverage Description	Silver	Gold
Hospitalization (Per member/Per Annum)	250,000	500,000
Additional Coverage (Accidental Hospitalization)	50,000	100,000
Sub Limits		
Daily Room & Board Limit	Semi-Private	Private
Pre & Post Hospitalizations 30 Days Covering Consultation, Medicines and lab tests preceding admission to the hospital and after discharge from hospital	10,000	15,000
Lacerated Wound & Fractures (Under Day Care)	Covered within Hospitalization Limit	
Pre Existing Condition	Not Covered	
Emergency Local Ambulance Charges	Covered within Hospitalization Limit	
Medical Evacuation	35,000	70,000
Discount on Lab Tests & Pharmacy	Up to 30% discount in Selected Labs & Pharmacy	
Enrolment Age Bracket	Min 18 – Max 59	

Annual Contribution Age-wise

Annual Contribution in PKR		
Age Band	Silver	Gold
18-29	7,500	10,000
30-44	15,000	20,000
45-59		

Including Wakala Fees @ 10%, means the portion of contribution deducted and credited to operator's sub-fund to cover the expense of Underwriting, Administration and General Management of the Takaful Operations.

Key Features

1. Cashless In-patient hospitalization coverage on panel hospitals
2. Coverage Enhancement on Hospitalization due to accident
3. Pre & Post Hospitalization coverage up to 30 days
4. Emergency Accidental Dental Treatment covered up to 6 months (covered within hospitalization limit)
5. International Medical Coverage in case of emergency while member on travel (covered within hospitalization limit and claim payment will be benchmarked with AKUH on a reimbursement basis)
6. No limit capped on Emergency Local Ambulance Charges
7. Up to 30% discount in selected labs and Pharmacy

Additional Condition

1. Once the Participant is enrolled, he/she cannot change the plan during the next 12 months.

Key Exclusions

Benefits will not be payable if the loss occurs due to certain conditions, few key ones of which are listed below;

1. War risks (active participation)
2. Suicide
3. “AIDS” and/or “AIDS” related diseases
4. Pre-existing conditions
5. Congenital Birth Defect
6. Coverage will be effective after the waiting period of 15 days from the effective date

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

Value Added Services

1. Bills are settled directly with the panel hospitals. No Claims processing required
2. An extensive network of participating hospitals 250+ across Pakistan
3. Staff Doctor available on call 24 hours for referrals
4. Extensive reporting capabilities
5. Medical Card is provided to each customer
6. Pre-admission & post-hospitalization expenses covered up to 30 days
7. Day care procedures
8. Claim settlement 7-10 working days upon receiving complete documents

In case of any grievances/complaints related to this product, you can either lodge a complaint with **Bank Alfalah Limited** at 111 225 111 or visit any of Bank Alfalah Limited branches. You may lodge your complaint or claim directly to **IGI Life Window Takaful Operations** by calling at (021) 111 111 711 or at the Mailing Address: 7th Floor The Forum, Suite No 701-713, G-20

Khayaban-e-Jami, Block 9, Clifton, Karachi or email at Services.Life@igi.com.pk and you will be informed about the resolution accordingly.

Note:

1. The bank will consider you educationally qualified on the fact that you have read the basic fact sheet and agree to it.
2. For your convenience the bank has provided the document in Urdu & English. Kindly read and share your consent on the document which will ensure that you are medically sound to select the policy.