Contact details

In case of complaint, claim or further details, you may contact:

IGI LIFE WINDOW TAKAFUL OPERATIONS

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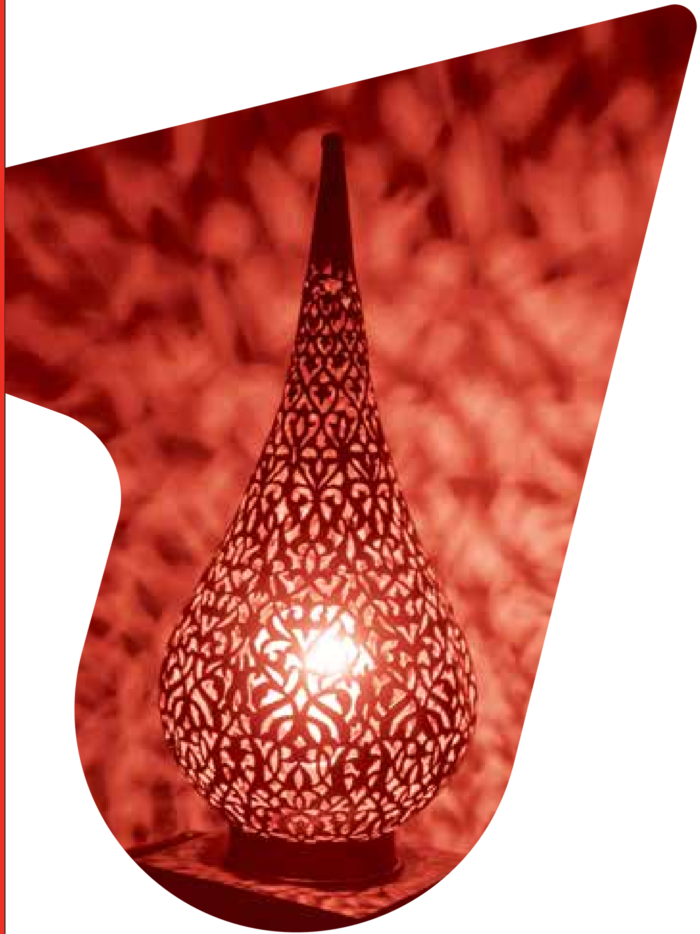
IGI Life Executive Vitality Takaful Plan

Embrace an active and Healthy Life with IGI Life Executive Vitality Takaful Plan!



IGI
Life | Window Takaful Operations

Vitality

Achieving a long and healthy life is within your grasp. The key lies in cultivating healthy habits that, when combined, pave the way for a vibrant and fulfilling life.

With IGI Life Vitality – WTO, your partner in understanding and enhancing your health journey. Through the Vitality Wellness program, we empower you through active rewards to eat healthy and stay active. It's not just about living; it's about living a happier and healthier life.

Introducing the IGI Life Executive Vitality Takaful Plan, a unique opportunity to safeguard your well-being and build financial prosperity. A complete protection plan with extensive coverage, coupled with vitality benefits. This plan goes beyond traditional insurance in ensuring a secure and prosperous future for you.

The plan consists of two core aspects:

Takaful coverage
Caters to your need for financial security.

Vitality
Focuses on wellness by providing you with an understanding of your current health status and incentivizing you to improve your health.

Plan Objective

Sometimes, thinking about your family's future and security can leave you feeling anxious and worried. But with IGI Life Executive Vitality Takaful Plan, you can put your worries to rest. The plan offers the benefit of a lumpsum amount to your family so that they can live their life with complete dignity in your absence. So get covered with us and enjoy peace of mind.

Eligibility

Eligibility Age	18-64 years nearest birthday
Maximum age at Maturity	65 years Birthday

Free Look Period

If you cancel your Membership within a free look period of 14 days from the date of receipt of the Membership documents, you are entitled for a full refund of Contribution less any expenses incurred by IGI Life WTO in connection with your medical or clinical examinations.

What is Takaful?

Takaful is an age old Islamic concept of mutual help & support blended with modern concepts of Actuarial Science, Underwriting and Investment under the supervision of a Shari'ah Advisor. It is a Shari'ah compliant way of supporting each other in case of any unforeseen adverse event.

How Does the Takaful Membership Operate?

IGI Life - WTO's takaful model is based on the Wakalah-Waqf principal. Individuals in the community come together for a common purpose and contribute into a Waqf Fund operated by a Takaful Operator to protect themselves against future financial losses.

Benefits & Contribution

Contribution Rates per Thousand Sum Covered

Contribution Rates per thousand sum covered are presented in the table below:

EXECUTIVE Family Takaful Plan (Yearly Renewable) Contribution rates per 1000 of Sum Covered							
Age	**Rate**	**Age**	**Rate**	**Age**	**Rate**	**Age**	**Rate**
18	5.48	30	5.56	42	10.38	54	28.56
19	5.48	31	5.58	43	11.13	55	31.10
20	5.48	32	5.60	44	11.93	56	33.79
21	5.48	33	5.58	45	12.78	57	36.64
22	5.48	34	5.79	46	14.55	58	39.68
23	5.48	35	6.05	47	15.58	59	42.99
24	5.48	36	7.11	48	16.68	60	46.67
25	5.48	37	7.51	49	17.90	61	54.46
26	5.49	38	7.96	50	19.25	62	59.49
27	5.5	39	8.48	51	22.22	63	65.12
28	5.52	40	9.06	52	24.08	64	71.35
29	5.54	41	9.70	53	26.22	65	78.06
30	5.56	42	10.38	54	28.56		

Contribution Examples:

Example 1: Takaful Benefit Amount - PKR 10 million

Age	30	40	50	60
Natural Death	10,000,000	10,000,000	10,000,000	10,000,000
Annual Contribution	55,600	90,600	192,500	466,700
Vitality Annual Fee	6,000	6,000	6,000	6,000
Annual Contribution including Vitality	**61,600**	**96,600**	**198,500**	**472,700**

Example 2: Takaful Benefit Amount - PKR 50 million

Age	30	40	50	60
Natural Death	50,000,000	50,000,000	50,000,000	50,000,000
Annual Contribution	278,000	453,000	962,500	2,333,500
Vitality Annual Fee	6,000	6,000	6,000	6,000
Annual Contribution including Vitality	**284,000**	**459,000**	**968,500**	**2,339,500**

Example 3: Takaful Benefit Amount - PKR 100 million

Age	30	40	50	60
Natural Death	100,000,000	100,000,000	100,000,000	100,000,000
Annual Contribution	556,000	906,000	1,925,000	4,667,000
Vitality Annual Fee	6,000	6,000	6,000	6,000
Annual Contribution including Vitality	**562,000**	**912,000**	**1,931,000**	**4,673,000**

Natural Death Benefit

If a Covered person dies due to non-accidental causes while covered under this plan, IGI Life – Window Takaful Operations (WTO) will, upon receipt of due proof in writing of the Death of the Covered person, pay the sum covered in accordance with the benefits mentioned in Participant Membership document.

Unique Features

Vitality Benefits (Active Rewards) – Member can earn active rewards of up to PKR 26,000 annually

Vitality Benefits

Weekly Active Rewards

In the 1st week of activating the IGI Life Vitality app, the member gets a target to complete 300 points in a week.

On completion (achievement) of the weekly Active Reward goal, the participant will have the option to select

OR

A Rs. 500 Mobile Top Up voucher with Easytickets.

OR

A FoodPanda voucher as their reward. The voucher will be for a PKR 500 discount off a FoodPanda order at selected restaurants.

Contribution Discounts

Depending on the Vitality status of the Member, the following discounts will be available for the next year's Contribution:

Vitality Status	Contribution Discount
Platinum	10.0%
Gold	7.5%
Silver	5.0%

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 a 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

Vitality Fee

A fee of PKR 500 will be deducted at the beginning of each month for each member from the participant account value. Vitality Fee may vary from time to time, at the discretion of the Takaful Operator. If the participant has more than one Membership of the Vitality Integrated product, then Vitality Fee will be deducted from one Membership only; no deduction of Vitality Fee will be made from the other Vitality integrated memberships. The details are in the Terms & Conditions.

The participant can cancel the Vitality membership at any point in time. However, once the Vitality membership is cancelled, the participant will have to participate in a Vitality integrated takaful plan again to avail Vitality membership benefits.

Key Exclusions

Claims will not be admissible in the following cases:

- ☑ Occurrence of death due to HIV

- Suicide
- Active participation in war / war like operations
- Coverage will be effective after the waiting period of 15 days of enrollment
- Self-destruction or self-inflicted injury, while sane or insane, or any attempt thereat;
- Participation in any criminal act, violation of law;
- Failure to seek or follow medical advice;
- Under the influence of alcohol, drugs, or other intoxicants;
- Heatstroke or sunstroke, poison, gas or fumes;
- Disease and incapacity or bodily injury which existed prior to this plan;
- Atomic energy explosions of any nature whatsoever;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization or an industrial dispute;
- Participating or practicing a dangerous sport, including big game shooting, hang-gliding, hot air ballooning, parascending, steeplechasing, polo playing, horse racing, underwater diving, power boat racing, mountaineering, rock climbing, caving, pot holing and all forms of motor sports and motor cycle sports, including time trials and hill climbs;
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty;
- Entering, servicing, operating, travelling in or ascending into or descending from any aircraft or aerial device except as a fare paying passenger on a licensed commercial airline flying on a regular scheduled flight;
- Murder, homicide, manslaughter, assault, assassination, slaying or any malicious or criminal act, whether intentional or unintentional, premeditated or spontaneous, random or targeted, resulting in the death of the Person Covered;
- Pregnancy or childbirth;
- Human Immuno Deficiency Virus (HIV).

The complete list of exclusions will be available in the Membership document.

Requirements

IGI Life WTO would be requiring the below mentioned information incorporated in form of a MIS:

1. CNIC number
2. Covered Person name
3. Beneficiary name
4. Relationship of beneficiary with Covered Person
5. Date of birth of Covered Person
6. Enrollment date
7. Contribution amount
8. Contact details of the Covered Person
9. Email address of the Covered Person* (Mandatory)

*The covered person will not be able to avail Vitality membership without the valid email address.

Claim

In case of an unfortunate event, you may file your claim intimation through any Bank Alfalah branch walk in, visiting the IGI Life-WTO Head Office or by visiting any of the IGI Life WTO branches in the country. For a swift speedy process you may also call us at our UAN (021 111-111-711) or simply visit our website, fill in the intimation form and email it to us at services.life@IGI.COM.PK. Thereafter, you will be contacted for next steps. Always remember to mention the current address and contact number of the claimant while submitting intimation.