The plan is being offered by IGI Life – Window Takaful Operations and has been exclusively designed for Bank Alfalah customers. It is only available through Bank Alfalah’s branches.

**Product Features / Benefits:**

|  |  |  |  |
| --- | --- | --- | --- |
| Coverage | Plan Type | | |
| Bronze | Silver | Gold |
| Hospitalization (per annum) | PKR 150,000 | PKR 300,000 | PKR 500,000 |
| Additional Coverage (in case of   Hospitalization due to Accident) | PKR 100,000 | PKR 150,000 | PKR 250,000 |
| Daily Room and Board Limit | Semi Private | Semi Private | Private |
| Pre-Hospitalization (Investigation,   Consultation and Medicines) | Covered for 30 days | Covered for 30 days | Covered for 30 days |
| Post-Hospitalization (Investigation,   Consultation and Medicines) | Covered up to PKR 8,000 and for 30 days | Covered up to PKR 12,000 and for 30 days | Covered up to PKR 15,000 and for 30 days |
| Lacerated Wound and Fractures | Covered | Covered | Covered |
| Intensive Care Unit | Covered | Covered | Covered |
| Death due to any cause\* | PKR 100,000 | PKR 100,000 | PKR 100,000 |

**Key Excursions:**

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

War risks

Suicide within first year of cover

AIDS" and/or \*AIDS" related diseases

Pre-existing conditions

Congenital Birth Defect

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

**Free Look Period**

During a 14 days free look period, the customer can review the policy terms and conditions and cancel the policy if needed.

**Payment Frequency:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Age** | | **Bronze** | **Silver** | **Gold** |
| **From** | **To** |
| 0 | 44 | 7,700 | 11,800 | 13,000 |
| 45 | 59 | 15,700 | 24,100 | 26,100 |
| 60 | 64 | 22,100 | 33,100 | 35,700 |
| 65 | 69 | 52,700 | 78,200 | 84,800 |
| 70 | 75 | 54,700 | 86,300 | 94,500 |

Above is a breakdown of the contributions within the age bracket that can be made.

\*Death Coverage is valid up to 69th Birthday only you can choose any one of the plan types that best suits your requirement.

Note: For a better understanding in making your selection according to your takaful needs, you may contact representatives at your nearest Bank Alfalah Limited branch.

**Term of Plan:**

Shifa Takaful Plan is a yearly renewable hospitalization plan. The policy term of this plan is 1 year.

Eligibility Criteria

The plan is available to all Bank Alfalah Limited customers between 18-59 years of age. The plan is renewable up to the age of 75 years.

**Documentation:**

Complete Auto Debit Form with Customer’s Signatures

Copy of CNIC/NICOP/POC/Smart ID (original seen by Sales)

Declaration form and T&C signed by customers.

**Claims:**

Following are the requirements for Claims settlement:

Claimant’s Statement to be completed and signed by you : Download the form from the this link <http://igilife.com.pk/downloads/claim-forms/>

Physician’s Statement to be filled by the Physician who treated/attended the deceased : Download the form from the this link <http://igilife.com.pk/downloads/claim-forms/>

Original Union Council Death Certificate which will be returned to you OR copy duly attested by Union Council

Copy of hospital death certificate

Original Policy Document

All previous and current medical treatment record of deceased

Copies of CNIC’s of Beneficiary & Deceased

Copy of FIR/Police Report duly attested by the issuing authority (In case of accident)

Copy of Post Mortem Report duly attested by the issuing authority (In case of accident)

**Note: Further requirements can be asked for depending on the case.**

Please find below the required details for hospital reimbursement:

‘Health Insurance Claim form’ form to be completed by claimant and Attending /Treating Physician

Details of Accident

Pharmacy bill with the Physician’s prescription

Official receipt for Lab text, X-ray films, and other examinations requested by your Physician’s

Attending Physician’s Statement specifying the details of illness/accident and resultant injuries

Hospital Bill together with hospitalization papers/Discharge Summary

Attested copy of CNIC

Upon receipt of the above documents, we will be able to proceed further with this claim and may ask for additional information, if necessary.