



**Q. Is there any Free Look Period?**

**Ans.** The Plan offers a free look period of 14 days starting from the time the policy documents are received by the insured.

**Q. What are the Exclusions under BOP Value Life?**

**Ans.** Death due to HIV / AIDS and Active Participation in War / War like operations is not covered under the plan.

**Q. What is the name of the Insurance Company offering this service?**

**Ans.** BOP Value Life is being offered by IGI Life Insurance Limited which is one of the leading life insurance companies in Pakistan.

**Q. What documents will I receive from IGI Life Insurance Limited if I subscribe to BOP Value Life?**

**Ans.** Upon subscription, you will receive your coverage certificate, detailed terms and conditions and your discount card.

**Q. In case of a claim, which documents will be required?**

**Ans.** In case of a claim, the following documents are required to be submitted with IGI Life Insurance Limited:

- Claimant Statement including bank account particulars form duly filled
- NADRA Death Certificate ( in case of death claim)
- CNIC of beneficiary and insured
- Post Mortem / Police Report (If any)
- Last attending physician's statement
- Proof of Hospitalization ( All related documents)

**Q. How can I use the discount card?**

**Ans.** You can take the discount card at designated laboratories and clinics and upon showing the card, you will be able to avail the discounts. (list of discount centers is available at IGI Life website).

**Q. How MediGuide's - Medical Second Opinion Program (MSO) works?**

**Ans.** The customer calls MediGuide's local service center 111-11-CARE (2273) to establish eligibility and initiation of the MSO service.

Within 10 business days of receipt of medical records, both the patient and/or doctor will receive a written review from the selected medical center of the original diagnosis and a proposed treatment plan.

**Q. How is BOP Value Life different from other offers in the market?**

**Ans.** BOP Value Life is the most economical cover offering up to Rs. 2,500,000 of insurance coverage without any medical screening requirements and covering all medical conditions. It also provides hospitalization cover with Medical Second Opinion facility alongwith diagnostic discount card. It has minimum exclusions and is therefore among the best insurance plan available in the market.

**Q. Who should I contact in case of any further queries?**

**Ans.** For further queries, you can contact Bank Of Punjab at (+92) 111-267-200

For claims you can contact IGI Life Insurance Limited at (+9221) 111-111-711

**Contact**

For details you can contact IGI Life Insurance Limited at (+9221) 111-111-711

**DISCLAIMER:**

This product is underwritten by IGI Life Insurance Limited. It is not guaranteed or insured by the Bank of Punjab or its affiliates and it is not a product of Bank of Punjab, hence IGI Life Insurance Limited is responsible for all the underwriting risk. The applicant fully agrees and understands that Bank of Punjab is acting as a promoter and distribution agent of IGI Life Insurance Limited and shall under no circumstances whatsoever, be responsible or held liable for the representations and/or undertakings made by IGI Life Insurance Limited in relation to their BOP Value Life Plan, a term life product and/or any benefit or loss arising out of it. Should the applicant proceed to subscribe to this BOP Value Life plan - a term life product, he/she shall do so on a voluntary basis at his/her sole risk and Bank of Punjab shall have no responsibility or liability whatsoever in respect of any disputes and/or claims arising for any reason whatsoever. All insurance claims, charges and payments relating to the insurance policies shall be the sole and exclusive responsibility of IGI Life Insurance Limited however service charges and taxes will be applicable as per the banks "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.

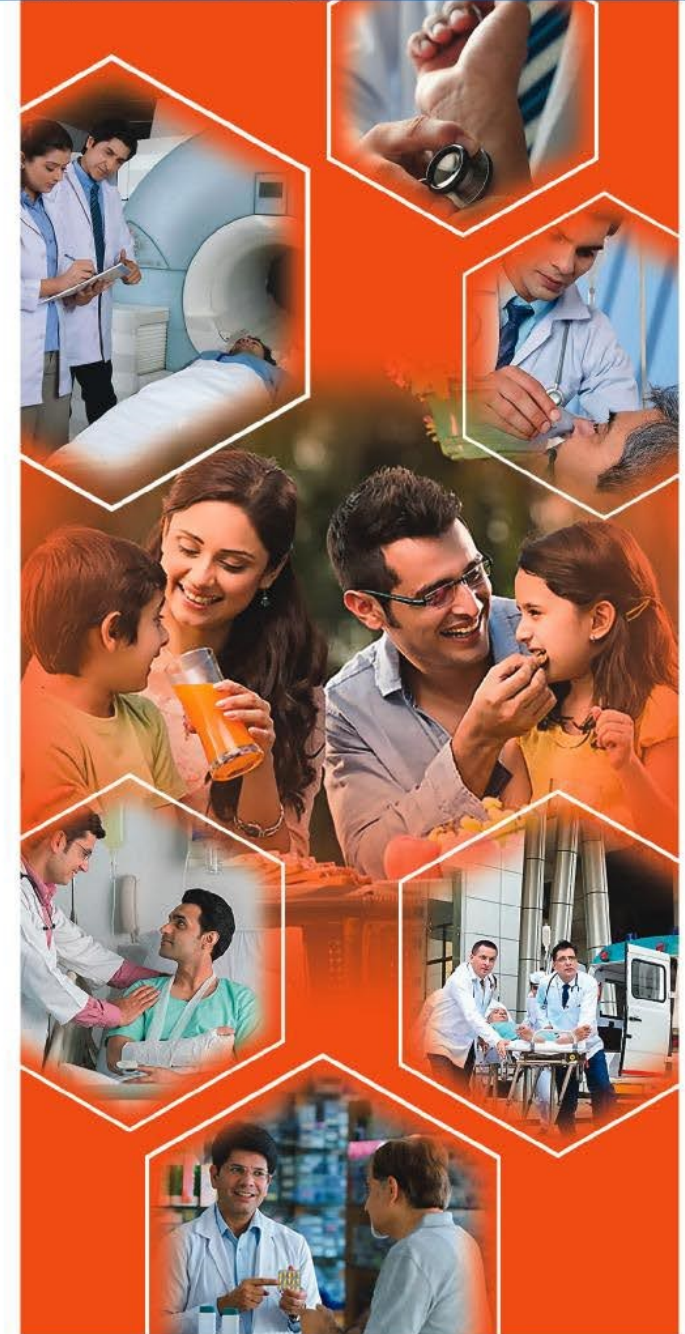
Please Note: This is a brochure not a contract. The detailed terms & conditions are stated in the Policy document.



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**BOP Value Life**  
The only life insurance you will ever need





IGI Life brings BOP Value Life for customers of Bank of Punjab. A unique life insurance plan that also takes care of your hospitalization expenses together with other value added services.

### The Value Offer

BOP Value Life take care of the economic worries of your family in your absence. Insurance coverage up to PKR 2,500,000 in case of accidental and up to PKR 1,250,000 in case of natural death of the insured. It also covers your Hospitalization Expenses up to a maximum of PKR Rs. 5,000 per day. Actual amount of coverage depends upon the type of package chosen. It is a very affordable and easy enroll.

### Only for BOP Customers

BOP Value Life is only available for Bank of Punjab customers and can be subscribed easily through any of the BOP branches. It is available in 4 different variants and provides the customer with the flexibility to choose the right coverage amount according to his / her need.

### Value Additions

BOP Value Life also offers 2 very unique services. The details of these services are mentioned below:

#### • Diagnostic Discount Card

For you day to day laboratory expenses, the plan offers a discount card to all the subscribers. Through the discount card, customers can avail up to 30 % discount across various labs throughout Pakistan.

#### • Mediguide's International Medical Second Opinion

Medical Second Opinion is a complimentary / value added feature of BOP Value Life Plan. It does not require any additional customer consent as all BOP Value Life customers are eligible to avail this facility. To use the service, the customer just needs to dial: 111-11-CARE (2273). The facility can also be availed by the customer's entire family (spouse and children) without any additional cost.

### Value Plans

BOP Value Life offers a range of coverage amounts. The details of the benefits are given as under:

Package	Sum Assured for Natural Death PKR	Sum Assured in case of Accidental Death PKR	In Hospital Income (Accident and Sickness)* PKR	Value Added Service	Claim Payment	Annual Premium PKR
Basic	500,000	1,000,000	2,500 / day	Diagnostic Discount Card + Mediguide's Medical Second Opinion	Lump Sum	6,000
Classic	1,000,000	1,750,000	3,000 / day			8,000
Superior	1,000,000	2,000,000	4,500 / day			10,000
Advance	1,250,000	2,500,000	5,000 / day			12,000

\* If, as a result of a covered injury or the commencement of Sickness, an Insured Person shall be necessarily confined within a Hospital as an In-patient under the continuous attendance of a Physician, after elapse of the Waiting Period, if applicable, IGI Life will pay the Daily Benefit stated in the Schedule of Coverage for each day that the Insured Person shall be confined therein, up to a maximum of thirty (30) days per confinement, commencing immediately following the Elimination Period as stated in the Schedule of Coverage.

**Waiting Period for Sickness Hospitalization:** Fifteen (15) days from the Effective Date of Individual Insurance

**Elimination Period:** -NIL-



### What Sets Value Life Apart

BOP Value Life comes with a host of exciting features and services that are not available in conventional term insurance products. Salient features of the product are mentioned below:

- Coverage of all pre-existing medical conditions
- No Medical Questions asked
- Additional payment in case of accidental death as per schedule
- Diagnostic Discount Card enabling customers to avail discounts at major laboratories in specified cities
- Hospital Income Coverage in case of hospitalization of insured person due to sickness / accident
- International Medical Second Opinion Facility for the insured's entire family
- Waiting period of only 15 days from effective date of coverage

### Eligibility

The insured have to be customers of BOP within the age bracket of 18 – 60 years at the time of enrolment. Once enroled the coverage can be extended up to the age of 65 years.

### Exclusions

Although BOP Value Life covers all existing medical conditions, claims under this arrangement will not be entertained in the following scenarios:

- Occurrence of death due to HIV
- Active participation of the insured in war / war like operations
- Suicide within 18 months of effective date of coverage

### Free Look Period

The plan offers a free look period of 14 days during which you can cancel the policy and get a full premium refund.

### How to Subscribe

BOP Value Life is available at all Bank of Punjab branches. The branch will direct you through a very easy enrollment process. You will be required to provide the beneficiary details and will give consent to premium deduction from your account/card. As soon as the premium is collected, your coverage will start.

Within 7 working days of enrollment, you will receive your coverage certificate along with detailed policy terms and conditions from IGI Life Insurance Limited. Also accompanying would be your special IGI Life Diagnostic Discount Card through which you can avail discounts at designated laboratories and clinics across Pakistan.

After receipt of the documents, you will have a 14 day free look period during which you can review your policy documents. In case you decide to cancel your enrollment within 14 days, you will receive a full premium refund.

### Frequently Asked Questions

#### Q. What is Term Life insurance?

**Ans.** Term Life insurance is a type of life insurance policy that provides coverage for a certain period of time, or a specified "term" of years. If the insured dies during the time period specified in the policy and the policy is active - or in force - then a death benefit will be paid.

#### Q. What Benefits does BOP Value Life offer?

**Ans.** BOP Value Life offers natural and accidental death benefit under the same plan. It also offers In hospital income facility where you can get a fixed amount on a daily basis in case of hospitalization due to accident or sickness. The amount is not dependent on your hospital bills but is guaranteed in case of hospitalizations.

The plan also offers a Medical Second Opinion facility enabling insured, his/her spouses and children to obtain world class advice on treatment options.

#### Q. What is the term of this policy?

**Ans.** The policy term is one year and it will be renewed upon your consent in the following years, up to the age of 65 years.

#### Q. How is Term Life different from unit linked (investment plans)?

**Ans.** In Term Life plans there is no element of investments and the paid premium is utilized to cover the individual in cases of death / disability (wherever applicable).

#### Q. Who can I nominate as the beneficiary under BOP Value Life?

**Ans.** You can nominate your spouse, children, parents, and siblings as the beneficiary under BOP Value Life.

#### Q. Can the beneficiary be a minor?

**Ans.** No, the beneficiary has to be above 18 years of age.

#### Q. What is the eligibility age to subscribe BOP Value Life?

**Ans.** Customers from the age of 18 – 60 can subscribe to this product. Cover lasts up to the age of 65 years.

#### Q. Can a customer with some existing medical condition subscribe to this service?

**Ans.** Yes, BOP Value Life covers all existing medical conditions except HIV Aids.

#### Q. Does the plan cover suicide?

**Ans.** Suicide is covered under the plan after 18 months of continuous enrollment.