

Shifa Takaful Gold Plan:

Coverage	Benefit Amount
Hospitalisation (per member per annum)	PKR 500,000
Additional Coverage in case of Accidental Hospitalisation	PKR 250,000
Daily Room and Board Limit	Private
Pre-Hospitalisation (Investigation, Consultation and Medicines)	Covered for 30 Days
Post-Hospitalisation (Investigation, Consultation and Medicines)	Covered up to PKR 15,000 and for 30 Days
Lacerated Wound and Fractures under Day care	Covered
Intensive Care Unit	Covered
Death due to any cause (covered up to 69th birthday)	PKR 100,000

Contribution Rate

Age Band	Annual Contribution per Member (in PKR)
Up to 45	PKR 9,600
46 - 59	PKR 19,300
60 - 64	PKR 26,400
65 - 69	PKR 62,800
70 - 75	PKR 70,000

Eligibility

- Members between the age of 18 -59 can enroll in Shifa Takaful Plan
- The maximum coverage age for life is till the 69th birthday and 75th birthday for health
- Customers are required to have a relationship with Bank Alfalah

Unique features of the Shifa Takaful are mentioned below:

- Comprehensive hospitalisation and family takaful coverage under one umbrella
- Coverage for pre-admission testing
- Inclusion of post-hospitalisation follow-up
- Coverage for day care procedures
- Easy and swift claim settlement

Exclusions

Claims under Shifa Takaful will not be entertained in the following scenarios (for detailed exclusions, please refer to the terms and conditions received with your membership documents):

- War risks (active participation)
- Suicide within first year of cover
- 'AIDS' and/or 'AIDS' related diseases
- Pre-existing conditions
- Congenital birth defect

How to subscribe to Shifa Takaful?

Shifa Takaful Plan is available at Bank Alfalah Branches. You just need to complete the basic form and your coverage will start as soon as the contribution is paid through your account.

Contact

For details, contact IGI Life–Window Takaful Operations at (+9221) 111 111 711.

Disclaimer

1. This product is underwritten by IGI Life–Window Takaful Operations.
2. It is not guaranteed by Bank Alfalah Limited or any of its associates/affiliates and it is not a product of Bank Alfalah Limited, hence IGI Life–Window Takaful Operations through Waqf Fund is responsible for all the underwriting risks.
3. The applicant/participant fully agrees and understands that Bank Alfalah Limited is acting as a corporate Takaful agent of IGI Life–Window Takaful Operations and shall under no circumstances whatsoever, be responsible or held liable for the representations and/or undertakings made by IGI Life–Window Takaful Operations in relation to their Shifa Takaful Plan/Health Takaful Plan and/or any benefit or loss arising out of it.
4. Should the applicant/participant proceed to subscribe to this Shifa Takaful product, he/she shall do so on a voluntary basis at his/her sole risk and Bank Alfalah Limited shall have no responsibility or liability whatsoever in respect of any disputes and/or claims arising as a consequence of the charges and payments relating to the Takaful membership shall be the sole and exclusive responsibility of IGI Life–Window Takaful Operations.
5. However, service charges and taxes will be applicable as per Schedule of Bank Charges and taxation laws as stipulated by the relevant authorities.

Shifa Takaful Plan

Bank Alfalah Bancatakaluf



IGI Life
WINDOW TAKAFUL OPERATIONS

IGI Life Insurance Limited
The Forum, 7th Floor, Suite # 701-713, G-20, Block 9,
Clifton, Karachi, 75600. Tel: (9221) 111-111-711
www.igilife.com.pk

111 225 111
bankalfalah.com

IGI Life
WINDOW TAKAFUL OPERATIONS


Bank Alfalah
Islamic
The Way Forward

Health always comes first.

In life, we take many things for granted, health is not one of them.

That's why, we bring you Shifa Takaful, a comprehensive Shari'ah compliant health plan for you and your family.

What is Shifa Takaful?

Shifa Takaful is a unique health takaful plan for Bank Alfalah Customers which ensures that you get the best treatment available in the market in line with principles of Shari'ah. This is topped up by the additional benefit in case of accidental hospitalisation and family takaful cover in case of the demise of covered member. All these features make Shifa Takaful, a very comprehensive Health Takaful Plan.

Takaful Operator and Members

Membership in Shifa Takaful Plan is exclusively for Bank Alfalah Customers that fall within the specified age bracket. The plan is offered by IGI Life-Window Takaful Operations and Bank Alfalah is acting as an agent/distributor.

What is Takaful?

Takaful is a community pooling system based on the principles of brotherhood and mutual help wherein participants contribute in a common fund to help members who need it the most.

The concept of Takaful is inherent in the Arabic word 'takafala', which means a joint guarantee. Salient features of the system are given below:

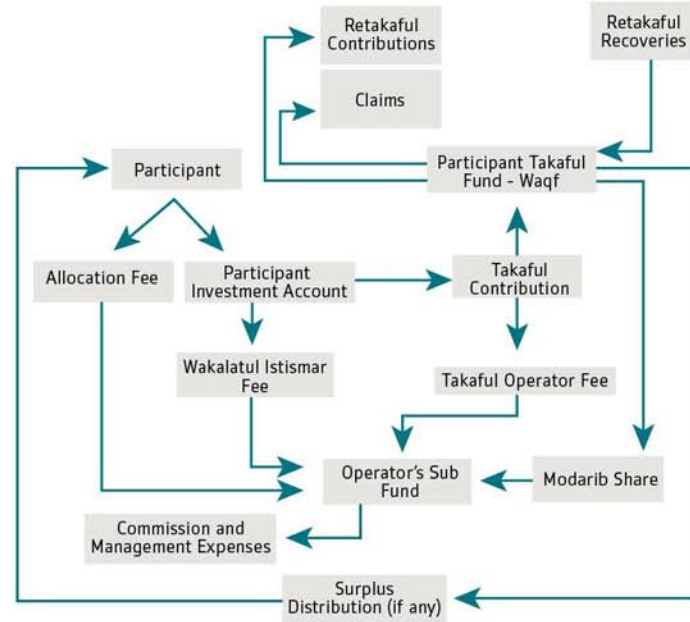
1. Members donate a small amount called 'Contribution' into the Waqf Fund on the basis of 'Tabarru' to protect themselves and each other against specified risks.
2. This Waqf Fund is managed by the Takaful/Window Takaful Operator who performs all its responsibilities with diligence and prudence in the capacity of a Wakeel.
3. The Waqf Fund pays the claims and not the Takaful/Window Takaful Operator.
4. Surplus (if any) is distributed amongst the members as per the approval of Shari'ah Advisor.

Group Family Takaful Statutory Fund

The Group Family Takaful Statutory Fund will have the following sub funds:

1. Participants' Takaful Fund (PTF)
2. Takaful Operator's Sub Fund

A flow chart representation of the Group Family Takaful Fund has been presented below:



Shifa Takaful Plans

Shifa Takaful comes in 3 variants. Details of the benefits under each plan are given below:

Shifa Takaful Bronze Plan

Coverage	Benefit Amount
Hospitalisation (per member per annum)	PKR 150,000
Additional Coverage in case of Accidental Hospitalisation	PKR 100,000
Daily Room and Board Limit	Semi Private
Pre-Hospitalisation (Investigation, Consultation and Medicines)	Covered for 30 Days
Post-Hospitalisation (Investigation, Consultation and Medicines)	Covered up to PKR 8,000 and for 30 Days
Lacerated Wound and Fractures under Day care	Covered
Intensive Care Unit	Covered
Death due to any cause (covered up to 69th birthday)	PKR 100,000

Contribution Rate

Age Band	Annual Contribution per Member (in PKR)
Up to 45	PKR 5,700
46 - 59	PKR 11,600
60 - 64	PKR 16,300
65 - 69	PKR 39,000
70 - 75	PKR 40,500

Shifa Takaful Silver Plan:

Coverage	Benefit Amount
Hospitalisation (per member per annum)	PKR 300,000
Additional Coverage in case of Accidental Hospitalisation	PKR 150,000
Daily Room and Board Limit	Semi Private
Pre-Hospitalisation (Investigation, Consultation and Medicines)	Covered for 30 Days
Post-Hospitalisation (Investigation, Consultation and Medicines)	Covered up to PKR 12,000 and for 30 Days
Lacerated Wound and Fractures under Day care	Covered
Intensive Care Unit	Covered
Death due to any cause (covered up to 69th birthday)	PKR 100,000

Contribution Rate

Age Band	Annual Contribution per Member (in PKR)
Up to 45	PKR 8,700
46 - 59	PKR 17,800
60 - 64	PKR 24,500
65 - 69	PKR 57,900
70 - 75	PKR 63,900