

You can choose a range of benefits for different categories of employees

Product Categories and Limits

Indicative Plans

	A	B	C	D
HOSPITALISATION	100,000	75,000	50,000	25,000
ROOM & BOARD	3,500	2,500	1,500	500
ADDITIONAL LIMIT	300,000	250,000	200,000	150,000
Maternity: Normal	30,000	20,000	15,000	6,000
C - Section	60,000	40,000	30,000	12,000

Some of the Major Exclusions are:

- Routine medical examinations
- Dental treatment or oral surgery apart from emergency accidental dental treatment.
- Cosmetic surgery.
- Birth defects or congenital illness.
- Pre-existing medical conditions unless the condition has been declared to and accepted by the Company in writing.
- Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons).
- Self-inflicted injury, attempted suicide, abuse of alcohol, drug addiction or abuse and treatment of any sexually transmitted diseases.

Health Sure

Recover Sure with Health Sure

Branch Network

Karachi (Head Office)

7th Floor, The Forum,
Suite Nos. 701-713,
G-20, Block-9,
Khayaban-e-Jami, Clifton,
Karachi-75600, Pakistan.
UAN: (92-21) 111-308-308
Fax: (92-21) 5301772
(92-21) 111-567-567

Faisalabad

Second Floor, Sitara Tower,
Bilal Chowk, Civil Lines,
Faisalabad.
Tel: (92-41) 111-308-308
(92-41) 2629416
Fax: (92-41) 2629415

Sialkot

Suite Nos. 10 and 11,
First Floor, Soni Square,
Khadim Ali Road,
Mubarik Pura, Sialkot.
Tel: (92-52) 3258437
Fax: (92-52) 3258438

Karachi

Bungalow D-32, Block-2,
Clifton, Karachi.
Tel: (92-21) 5831030-32
Fax: (92-21) 5831062-64

Lahore

5-F.C.C., Syed Maratib Ali
Road, Gulberg, Lahore.
UAN (92-42) 111-308-308
Tel: (92-42) 5753404-6
Fax: (92-42) 5752338

Gujranwala

Anwar Industries
Complex, Block B-1,
Gujranwala.
Tel: (92-55) 4294260-72
Fax: (92-55) 4294273

Multan

Mezzanine Floor, Abdali
Tower, Abdali Road, Multan.
UAN: (92-61) 111-308-308
Tel: (92-61) 4500179
(92-61) 4784402
Fax: (92-61) 4784403

Islamabad

Basement, Razia Sharif
Plaza, 90 Blue Area,
G/7, Islamabad.
UAN: (92-51) 111-308-308
Tel: (92-51) 2277355
(92-51) 2273840
Fax: (92-51) 2277356



Health Sure

Recover Sure with Health Sure



IGI

Insurance

0800-2-34-34

www.igiinsurance.com.pk

IGI Insurance Limited

IGI Insurance Limited (formerly International General Insurance Company of Pakistan Limited) is a flagship organisation of Packages Group, one of the leading business houses of Pakistan. IGI Insurance underwrites all types of property and casualty insurance: fire, marine, motor, travel, health and miscellaneous.

Since 1953, IGI Insurance has been providing comprehensive risk management facilities to a number of distinguished local and multinational business concerns through a network of branches in Pakistan.

Our covenant with the customers has always been to provide the best risk management services

in Pakistan. This we have achieved through a total commitment to customer satisfaction, a highly professional attitude towards underwriting risk and prudent management practices. By developing a long-term relationship with our clients, in the last four decades, we have created value for our customers and shareholders alike.

Table 1 shows our financial position based on the Audited accounts of 2006-7.

Table 1:

RUPEES IN MILLION	
GROSS PREMIUM (G.P.)	900
UNDERWRITING PROFIT (U.P.)	227
INVESTMENT INCOME	7,316
PROFIT BEFORE TAX	7,357
PAID UP CAPITAL AND RESERVES	8,510
NET ASSETS AT REALISABLE VALUE	OVER 9 BILLION

Market Standing

Our Company has been awarded **“AA” (Double A) Insurer Financial Strength (IFS) Rating by Pakistan Credit Rating Agency (Private) Limited (PACRA)**, which denotes a very strong capacity to meet policyholders' and contract obligations. This is the highest rating, consecutively for the eighth year, amongst the local insurance companies and has given a lot of confidence to us as well as to our clients.

In line with our growth strategy, we have **acquired the Pakistan operations of Royal and SunAlliance Plc. U.K.**

As a result of this acquisition, we have positioned ourselves amongst the top five insurance companies operating in Pakistan. IGI is now a global network partner of Royal and SunAlliance Global Network Plc. U.K.

At IGI, we are committed to maintaining the highest standards of integrity and fair dealing in our relationships with all stakeholders: customers, intermediaries, staff, shareholders and business partners. Wherever we operate, we seek to make a positive and meaningful contribution to community activities and to behave in a socially responsible manner.

IGI – Solution to your Healthcare Needs

Health Sure offers a managed care solution to your healthcare needs backed by professional staff, financial strength and insurance experience accumulated over a period of fifty years. Our managed care system provides for quality healthcare at an affordable cost.

Our managed care system comprises of:

- A network of over fifty carefully selected hospitals all over the country
- A network of diagnostic centers and pharmacies
- Qualified staff doctors
- An expert claims handling team

Through this system, we ensure that our customers get the best available treatment at reputed hospitals under the administrative supervision of our staff doctors. Our claims team guarantees that we are charged competitive rates by the healthcare providers (hospitals, labs) thereby ensuring a tight control on treatment expenses. These cost efficiencies are transferred to our customers by way of affordable premium rates.

Benefits of Health Sure

As competition grows in the job market, it has become very difficult for companies to attract and retain high calibre employees. In addition to competitive salary, other fringe benefits including a comprehensive healthcare coverage are considered essential in this regard. Some companies provide healthcare coverage through self-insurance. However, it becomes difficult for them to budget and manage their healthcare program due to ever increasing medical inflation (i.e. increase in treatment costs and development of new and expensive treatment methods), fluctuations in healthcare expenses and lack of relevant professional staff. Hence, most companies feel comfortable in outsourcing their healthcare needs to a professional health insurance company – a company that can provide cost effective yet efficient healthcare.

In addition to the quality of care, we also offer the following free value-added benefits:

- **No pre-authorisation for admission**
- **Pre and post hospitalisation expenses**

- **Credit facility at our panel of well-reputed hospitals across Pakistan**
- **No limit on length of stay in the hospital**
- **No sub limits on hospital procedures or surgeries**
- **Patient's meals covered**
- **Local ambulance charges covered**
- **Discounts at consultations, dental treatments, pharmacies and diagnostic services**



- **Out of network treatment reimbursed**
- **Discretionary Benefit Option (DBO) to pay for costs normally excluded from the policy**
- **24-hour Medical Hotline managed by our staff doctors**
- **Easy to carry Health Card**