

Branch Network

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Program**

April, 2009

Blackbox

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About IGI Insurance

Established since 1953, IGI Insurance a part of the IGI Financial Services is one of the leading insurance companies in Pakistan providing comprehensive risk management facilities to a number of distinguished local and multinational business concerns. IGI Insurance Limited has earned the 'AA' Insurer Financial Strength (IFS) rating with stable outlook by PACRA, which denotes a very strong capacity to meet policy holders and contract obligations.

Travel Safe with Travel Sure

Travel Sure provides comprehensive coverage to suit all our customer needs, from students to senior citizens, with plans designed for Schengen, Umrah & Ziyarat, Far East destinations to rest of the world.

Our partner travel agents have been representing and introducing the Travel Sure plans to passengers traveling around the globe since 2006 when we first introduced Travel Sure in the market. Since then we have seen mounting response to Travel Sure from customers across Pakistan.

IGI Rewards

Our Partner Travel Agents! You have worked hand in hand with IGI Insurance to ensure the market success of Travel Sure. Your increasing sales have helped us provide peace of mind to clients throughout the nation and at IGI Insurance we want to reward your efforts in a special manner. It is with great honor and pride that we announce to you the IGI Rewards Program!

An innovative and novel program, conducted by the only insurance company, the IGI Rewards will allow you to be a winner at every stage. You will accumulate points for every sale that you make. This is your opportunity to shower your family and yourself with valuable gifts without spending a single penny!

Yes, by simply boosting the sales of Travel Sure as you have done in the past, you now have the chance of redeeming fabulous and exciting rewards. Except now, as you increase your sales of Travel Sure, you increase your chances of winning a bigger, better reward; it could possibly be your dream item!

How the IGI Rewards Program Works



The IGI Rewards program is a points' based system whereby you will accumulate points for every Travel Sure plan you sell. Hence every sale will add more points to your points briefcase and these points will allow you to pick and choose rewards from a wide range.

Points Ratio

Agents gain 1 point on every Rs. 50 of Gross Premium and this 1 point would equal to the value of your gift. So for example a Gross Premium of Rs. 25,000 would earn 500 points and a gift worth the same value. This means that the more points you gain, the more valuable your reward!

IGI Rewards Portal



For your ease and convenience, the entire process of reward redemption will be carried out on the IGI Rewards portal at <http://www.igirewards.com>

Through the portal you will be able to:

- i. View your points' status including points earned, redeemed and points available for redemption.
- ii. Select rewards for collected points and place order for selected reward item for redemption.
- iii. Track your request for redemption of selected Reward.
- iv. View the status of your redemption request at every stage from applied, verified, approved, in-process to dispatch.
- v. Acknowledge receipt of gift.

You're a Winner!

The rewards redeemable through this program are divided into categories such that a certain number of points will allow you to redeem rewards from a certain category. Hence the rewards comprise a wide range of items including IGI branded goods, leather accessories, household items, electronic items and much more. Your chance of winning your choice of gift is possible through the IGI Rewards depending on the number of points you earn! All it takes is to target your rewards and begin selling Travel Sure to gain points equivalent to order the prizes required.

Furthermore, you can win our exciting and grand bumper prizes if you are the:

- **Top travel agent earning the highest gross premium (city wise and country wide)**
- **Top travel agency earning the highest gross premium (city wise and country wide)**

So what are you waiting for? Contact your nearest IGI Insurance branch and become a part of this exciting year long program where you are a guaranteed winner!

Frequently Asked Questions

How do I earn points?

The points are earned on the basis of Gross premium value of policies booked and settled with IGI. For every Rs.50 in Gross Premium, 1 point can be earned which is equivalent to Rs. 1 in redemption. For Example, Gross premium of Rs.25,000 would earn 500 points and a gift worth the same value.

How soon can I redeem my points?

Points accumulated can be redeemed at the end of the quarter.

How can I redeem my points?

Points can be redeemed on the basis of points earned on Gross Premium. You can choose the gifts of your choice by clicking on the New Request in Redemption menu, and by selecting on the gifts listed.

Your request for redemption is then passed to your travel agency manager and on verification, it is sent to IGI for approval.

Can I redeem multiple gifts?

Multiple gifts can be redeemed given the required balance for redemption is available.

How much time will the gifts delivery take?

Redemptions happen quarterly. From the time your request is approved, it takes maximum 1 month to have your gift delivered to you.

How do I view the rewards that will fall in the range of the points that I have accumulated?

Rewards can be viewed from the New Request in Redemption menu. Each gift will show the reward points needed to acquire it.

How do I cancel or modify my redemption request?

If you wish to cancel or modify your redemption request, kindly send an email to contact.center@igi.com.pk or call us at 0800-2-34-34

Who can I call in case of assistance?

Call **0800-2-34-34** in case of assistance or email us on contact.center@igi.com.pk

Terms & Conditions

1. The points accumulated are based on the Gross premium value of policies booked and settled with IGI. Gross premium means the amount of premium before the inclusion of taxes, and other surcharges, which include 5% administrative charges, 10% central excise duty, 1% federal insurance fee and Rs. 20 stamp duty.
2. Points will be generated on Gross premium earned on sale of Travel Sure policies with effect from the date of launch of IGI Rewards.
3. The Points accumulated can only be redeemed once the net premium against the policy is collected and net realized by IGI Insurance, net premium is the total figure inclusive of all taxes.
4. Redemption order for any merchandise or item (a "Product") is subject to IGI insurance's approval and availability of the Product and supplier restrictions at the time of delivery.
5. IGI Insurance does not act as supplier of the product. Its role is to simply place an order with the supplier on behalf of the winner for provision of rewards.
6. IGI Insurance has taken and will take all reasonable care to ensure that product details and specifications as given on this gallery are accurate, but does not accept any liability for any inaccuracy contained therein. All descriptions of rewards are based on information provided by suppliers and IGI Insurance cannot accept any liability as to the accuracy of such descriptions.
7. If a reward arrives damaged or faulty, you must notify IGI Insurance within two days of the receipt of the item giving full details including the name of the courier company or person. IGI Insurance shall assume no liability of any damaged item after two days of receipt.
8. IGI Insurance reserves the right to change the Terms and Conditions at any time and without prior notice. IGI Insurance also reserves the right to substitute any reward for another reward of comparable value and nature.
9. IGI Insurance's decision on the reward redemption is final and no correspondence and dispute will be entertained.
10. If at any time, any dispute arises in connection with either the IGI Rewards or these Terms and Conditions, IGI Insurance's decision in connection with the same shall be final and binding.
11. Participating travel agents must qualify as Authorized Travel Agents.
12. IGI Insurance reserves the right to change or add to the gifts / prizes at any time.
13. Redemption will be done at the end of each quarter.
14. Minimum balance retained at all times will be 5% of the total points accumulated. This 5% will not be redeemable.
15. Refunds on settled policies would be treated as a deduction in points upto the amount initially earned in points on sale of the same policy.
16. The rewards being offered by M/s. IGI are not a matter of right, but an extra incentive being given to the travel agent depending upon the profitability of the venture and M/s. IGI reserves its right to call back this reward scheme, at any point in time, and at its free will, and further that no challenge could be made against the said withdrawal action.