

# IGI AUTO COVER

*Chalao Befikar*

## IGI'S PRESENCE

### Registered Head Office / Karachi Branch

7th Floor, The Forum,  
Suite 701-713, G-20, Block 9,  
Khayaban-e-Jami, Clifton,  
Karachi - 75600, Pakistan.  
Phone: +92-21-111-234-234

Fax: +92-21-111-567-567, +92-21-35301729, +92-21-35301772  
E-mail: insurance.karachi@igi.com.pk

### Islamabad

Mezzanine Floor, Office No. 5, 6 & 7, Kashmir Plaza,  
Block -B, Jinnah Avenue, Blue Area, Islamabad.  
Phone: +92-51-111-308-308, +92-51-2277355, +92-51-2271536,  
+92-51-2271579

Fax: +92-51-2277356  
E-mail: insurance.islamabad@igi.com.pk

### Faisalabad

2nd Floor, Sitara Tower, Sitara Chowk, Bilal Road, Civil Lines,  
Faisalabad, Pakistan.

Phone: +92-41-111-308-308, +92-41-2629416,  
+92-41-2604807, +92-41-2644735  
Fax: +92-41-2629415

E-mail: insurance.faisalabad@igi.com.pk

### Lahore

First Floor, 5 - F.C.C., Syed Maratib Ali Road,  
Gulberg, Lahore - 54660, Pakistan.  
Phone: +92-42-111-308-308, +92-42-35753404-06,  
+92-42-35751967, +92-42-35763890

Fax: +92-42-35752338, +92-42-35763542  
E-mail: insurance.lahore@igi.com.pk

### Gujranwala

Office No. 4, 2nd Floor, Bhutta Centre, G.T. Road,  
Gujranwala, Pakistan.

Phone: +92-55-4294260, +92-55-4294274  
Fax: +92-55-4294273

E-mail: insurance.gujranwala@igi.com.pk

### Sialkot

Suite No. 10, First Floor, Soni Square, Khadim Ali Road, Mubarik  
Pura, Sialkot, Pakistan.

Phone: +92-52-3258437, +92-52-3258762  
Fax: +92-52-3843738

E-mail: insurance.sialkot@igi.com.pk

### Multan

Mezzanine Floor, Abdali Tower, Abdali Road, Chowk Nawa  
Shehar, Multan Cantt, Pakistan.

Phone: +92-61-4784402, +92-61-4500179  
Fax: +92-61-4784403

E-mail: insurance.multan@igi.com.pk



# IGI

Insurance

SERVING YOU SINCE 1953

## ABOUT IGI

Established in 1953, IGI Insurance is a flagship enterprise of the Packages Group. We have been awarded "AA" rating by PACRA for 8 consecutive years authenticating our financial strength and stability. To provide services at your doorstep, we have offices in 7 cities nationwide and offer a variety of general insurance products including Fire, Motor, Marine, Travel, Health Personal Accident and Home Insurance. We are an ISO 9001:2008 certified company and deliver the desired quality of products and services to our customers.



## AUTO COVER PRODUCTS

We at IGI continue to focus on tailoring products according to customers' needs. **Classis**, **Superior** and **Ultimate** are the latest offerings in IGI Auto Cover and you may avail additional benefits based on your product selection. Details on these products are given in the following table.

	CLASSIC	SUPERIOR	ULTIMATE
<b>NET PREMIUM RATE</b>	PLEASE REFER TO PREMIUM TABLE		
<b>BENEFITS</b>			
<b>Theft/Snatching</b>	Yes	Yes	Yes
<b>Total Loss<sup>1</sup></b>	Yes	Yes	Yes
<b>Third Party<sup>2</sup></b>	Yes	Yes	Yes
<b>Terrorism</b>	Yes	Yes	Yes
<b>Riots, Strikes &amp; MD</b>	Yes	Yes	Yes
<b>Own Damage</b>	Yes	Yes	Yes
<b>Work Shop Credit</b>	Yes	Yes	Yes
<b>Self Insurance Discount<sup>3</sup></b>		N/A	N/A
<b>Towing Charges</b>	Rs. 2,000/-	Rs. 2,000/-	Rs. 2,000/-
<b>Road Side Assistance<sup>4</sup></b>	No	Rs. 3,000/-	Rs.5,000/-
<b>Discount on Family Member's Car</b>	No	10%	10%
<b>Tracker<sup>5</sup></b>	Optional	Optional	Optional
<b>Accidental Death to Paid Driver</b>	No	Rs. 100,000/-	Rs. 300,000/-
<b>Personal Accident to Passengers</b>	No	Rs. 100,000/-	Rs.100,000/-
<b>Family Personal Accidental Cover<sup>6</sup></b>	No	No	Rs.500,000/-
<b>Priority Claim Handling<sup>7</sup></b>	No	No	Yes
<b>Depreciation Waiver</b>	No	No	10%
<b>Security Lock</b>	No	No	Up to Rs. 2,000/-
<b>Discount on Travel Insurance</b>	No	5%	10%
<b>Discount on Home Insurance</b>	No	10%	15%

### Premium Table

Makes	Sum Ins.	Classic	Superior	Ultimate
1000 CC	1,000,000	Standard Rate	+ 0.10%	+ 0.35%
1300 CC	1,600,000	Standard Rate	+ 0.10%	+ 0.25%
1600 CC	1,900,000	Standard Rate	+ 0.10%	+ 0.25%
1800 CC	2,400,000	Standard Rate	+ 0.10%	+ 0.20%

- If loss amount is more than 50% of the vehicle sum insured/market value
- Liability to Third Party against Personal Injury & Death and Property Damage on court decision
- Self Insurance**

Claim Deductible	Discount
1 % of Sum Insured	10% of G.P
1.5 % of Sum Insured	15% of G.P

#### 4. Road Side Assistance

In the event of an accident or mechanical breakdown

#### 5. Tracker Mandatory for Toyota Corola XLI, GLI, Altis, Suzuki Mehran & Bolan

#### 6. Family Personal Accidental Cover

- Accidental Death & PTD (as per scale of compensation) for Insured, Spouse and two children one month to 18 years whilst travelling in insured vehicle within Pakistan.
- Capital Sum Insured : Rs. 500,000 per annum
- Benefits Limit : Insured person & Spouse :100%, Children 25% of CSI
- Emergency Medical Expenses due to accidental injury : Rs. 50,000 per person per annum

#### 7. Priority Claim Handling

- Pre-nominated surveyor
- Claim tracking through call center 0800 234 34
- Hassle free documentation - Only claims form required. Does not apply in case of theft, third party damage or total loss