

Introduction

IGI Insurance is one of the leading insurance companies of Pakistan. Established in 1953, IGI underwrites all types of property and casualty insurance: fire, marine, motor, travel, health, home and miscellaneous. It provides comprehensive risk management services to a number of distinguished local and multinational business concerns throughout Pakistan.

In the last five decades, we have developed long-term relationships with our clients by creating value for our customers and shareholders alike. Our covenant with customers has always been to attain total customer satisfaction, which we have achieved through commitment and a highly professional attitude.

Home Cover Policy

The latest addition to our portfolio of services is Home Cover. Home Cover is a comprehensive plan for Home insurance and includes coverage of Home Property, Contents (furniture, carpets, electronic equipment, personal effects, watches, clocks and wearing apparel), Jewellery (at home or at the locker), Home Owner free rent, Home Tenants free rent and Cash at home.

Home Cover offers customers cover against perils including fire, lightning and explosion, aircraft damage, earthquake and other natural calamities, bursting or overflowing of water tanks, impact by vehicle, riot and strike, malicious act, burglary, house breaking including robbery and dacoity.

Cover

The insurance plan of Home Cover offers cover for a maximum of Rs. 20 million.

Insured Perils:

1. Fire, Lightning or Explosion
2. Aircraft and other Aerial devices dropped therefrom
3. Earthquake, Storm, Tempest and Flood
4. Bursting or Overflowing of Water Tanks
5. Impact by any Vehicle
6. Riot and Strike
7. Malicious Act
8. Burglary, House Breaking including Dacoity
9. Impact of Tree Falling

Free Extensions*

- Third party liability up to a limit of Rs. 200,000.
- Fire extinguishing cost up to a limit of Rs. 25,000 on any one accident or series of accidents arising out of one event.
- Replacement and installation of locks following break in up to a limit of Rs. 5,000.
- Damage to contents by professional packers during household removal, maximum Rs. 40,000.
- Accidental breakage to fixed glass and glass top of furniture up to a limit of Rs. 5,000 on any one accident.
- Loss of money involving forceable entry / exit from building: Rs. 25,000.
- Death, permanent disablement arising from accident in residence, sum insured Rs. 200,000. Spouse 50% and Children 25% (max 4 children).

- Personal liability up to a limit of Rs. 200,000.
- Insured's legal liability to domestic employee: Rs. 100,000.
- Debris removal cost 5% of building sum insured.
- Food in freezer due to fire up to a limit of Rs. 5,000.

* Conditions apply.

Premium Rate

Building:	0.18%
Contents:	0.50%
Jewellery and Cash:	0.75%

A Sample Calculation Plan for Home Cover

Home Cover – An example to calculate your yearly premium*

Applying the below mentioned rates to the estimated value of your asset gives you the Gross Premium as shown in the example below:

Category	Sum Insured (Rs.)	Rate (%)	Gross Premium
Building	3,000,000	0.18%	5,400
Contents	500,000	0.50%	2,500
Jewellery	100,000	0.75%	750
		Total	8,650

A home (just the building) valued at Rs. 3,000,000 will be covered at a premium of Rs. 450 per month only or Rs. 15 per day only.

* Excluding govt. taxes

Exceptions/Policy Exclusions

- In building insurance, only rebuilding cost is covered and this is not applicable to Northern Areas for earthquakes only.
- Electronics / Electrical Items do not include Laptops, PDAs, Cellular Phones, Blackberry Sets, Palmtops, Pocket PCs, MP3 Players or any other similar type of Electronics.

Description of Property:

1. Building (max limit on rebuilding cost Rs. 20 Million and for Islamabad Rs.10 Million against risk of Earthquake.)
2. **Contents**
Furniture, Carpets, Electronic Equipment, Personal Effects, Watches and Clocks, Wearing Apparel.
3. **Jewellery**
At home or in specified locker: max limit 10% of the content value or Rs. 400,000 whichever is less.
4. **Home Owner Free Rent**
Rs. 80,000 spread over 3 months if building becomes uninhabitable due to the insured perils.
5. **Home Tenants Free Rent**
Rs. 40,000 spread over 3 months if building becomes uninhabitable due to the insured perils.
6. Cash: At home max Rs. 25,000.

Other value-added products for Home Insurance customers at discounted rates:

- Auto Cover
- Travel Sure
- Wallet Sure
- Travel Insurance Domestic (Baggage)

Optional Coverage

Dowry Cover for up to the limit of Rs. 300,000 for two weeks before wedding at an additional premium charge.

Note:

The total value of Jewellery and Cash shall not exceed the total value of Total Contents and no one such article of Contents and Jewellery shall be deemed to be of a greater value than 5% of the value of the sum insured in a separate item specified in the schedule.

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

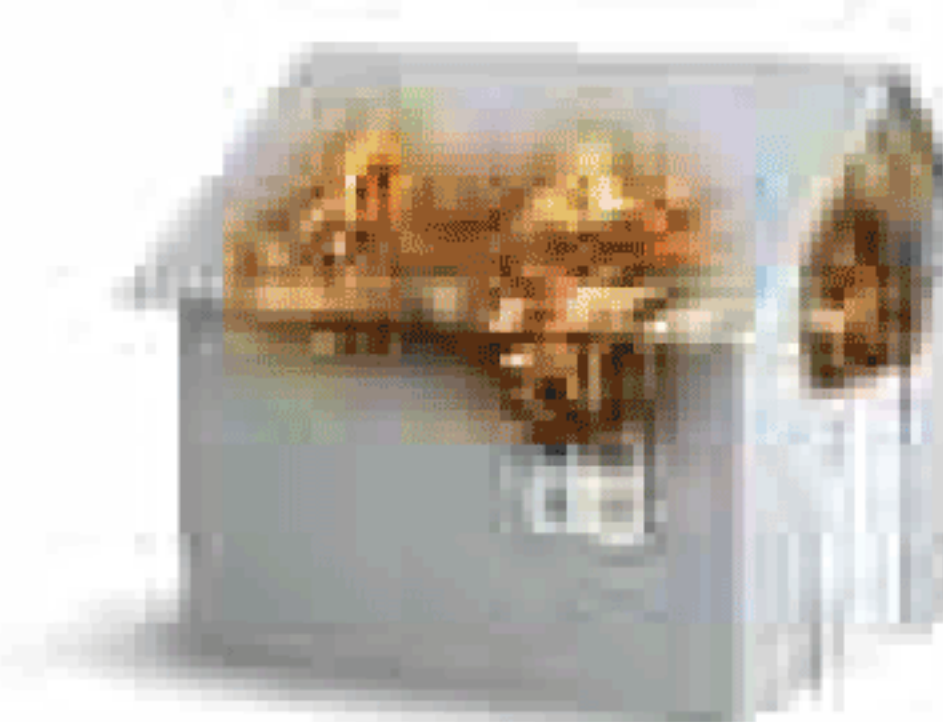
Peshawer

2nd Floor, The Mall Tower,
35 - The Mall, Saddar Cantt,
Peshawer Pakistan.
Phone: (92-91) 5275535-36
Fax: (92-91) 5275537



Insure the roof
over your head and
everything under it.

Nobody can
rob you of your
peace of mind.



Fight fire
with fire
insurance.

There is a thin line
between certainty
and uncertainty.



Get IGI Home Cover.

IGI
Insurance

**H
COVER**
M
E
Live
Happily
Ever
After

IGI
Insurance

**H
COVER**
M
E
Live
Happily
Ever
After

Call: 0800-2-34-34 www.igiinsurance.com.pk

Call: 0800-2-34-34 www.igiinsurance.com.pk

Proposal Form

HOME INSURANCE PLAN

1. Proposer's Name: _____
2. Address: _____

3. Address of property to be insured (if different from above):

4. Tel: (Off.) _____ (Res.) _____
Fax _____ Cell _____
5. E-mail Address: _____
6. Profession: _____
7. CNIC #: _____
8. Marital Status: _____
9. Family Details: Spouse _____
Dependents:
Child 1. _____
Child 2. _____
Child 3. _____
Child 4. _____
10. Are you the owner or tenant of property to be insured?

11. Home Security System installed: () Yes () No
12. Security Guards: () Yes () No

13. Type of Accommodation:
() Bungalow () Duplex () Townhouse / Villa
() Private Farmhouse () Luxury Apartment
() Other _____
14. Have you previously been insured: () Yes () No
15. If yes, please give insurer's name _____

16. Have you sustained any loss or damage on the
premises? () Yes () No
17. If yes, please give details.

18. Class of Construction: () RCC or () not RCC
19. Year of Construction _____
20. No. of Storeys _____
21. Insured Values:

(Please provide item wise details on the reverse of this page along
with values indicating the present day replacement value.)

**All information provided above is true to the best of
my knowledge, otherwise the policy issued may be
cancelled.**
- Date: _____
Proposer's Signature

Insured Values

1. Building (Excluding Foundation,
Plinth & Pavement) Rs. _____

2. Contents

i) Furniture Rs. _____

ii) Carpets Rs. _____

iii) Electronic Equipment Rs. _____

iv) Dinnerware & Crockery Rs. _____

v) Kitchen Appliances Rs. _____

vi) Refrigerator & Deep Freezer Rs. _____

vii) Personal Effects Rs. _____

viii) Wearing Apparel Rs. _____

ix) Watches & Clocks Rs. _____

x) Cameras Rs. _____

xi) Other items:

a) _____ Rs. _____

b) _____ Rs. _____

c) _____ Rs. _____

Total Contents Rs. _____

3. Jewellery

i) In Home Rs. _____

ii) In Locker Rs. _____

Location of Locker _____

Total Jewellery Rs. _____

4. Cash & Prize Bonds Rs. _____

Total Sum Insured Rs. _____

For Office Use: