

## 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

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#### Sialkot

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Khadim Ali Road,  
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#### 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.  
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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



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# 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:**