

TERMS AND CONDITIONS

IGI Life Vitality Online Plan

PART 1 - DEFINITIONS

1-A: GENERAL DEFINITIONS

“Accident” means a sudden, involuntary, unforeseen and fortuitous event. This also includes riots, strikes, civil commotion and Terrorism acts if the Insured Person is not an Active Participant in any of these activities.

“Active Participant” shall mean a perpetrator of any of the events defined above.

“Application” wherever used in this Policy, means the application used by the Insured Person for enrolment under the Policy.

“Base Policy” means the underlying life insurance policy which when linked to the Vitality Active Program is called the Vitality Integrated Policy.

“Beneficiary” means the person stated on the Insurance Certificate and who is either the spouse or parent or child or sibling of the Insured Person. If such Beneficiary is not named in the Insurance Certificate, then it means the legal heirs of the Insured Person.

“Company” means IGI Life Insurance Limited offering this insurance product and its stated benefits pursuant to the Terms and Conditions herein.

“Effective Date of Insurance” means the date on which a customer of IGI Life Vitality Online Plan – Term Life applies for insurance and is reported to the Company. Coverage under this policy shall commence from the time of application subject to the receipt of premium by the Company.

“Injury” means accidental bodily injury occurring while this Policy is in force as to the Insured Person whose injury is the basis of the claim, resulting directly and independently of all other causes in a loss covered by this Policy.

“Insurance Certificate” means the individual certificate issued to each Insured Person setting forth a statement as to the insurance protection to which the Insured Person is entitled and which includes the certificate number, the name of the Insured Person, the benefits, limits as well as the Effective Date of Insurance.

“Insured Person” means IGI Life Vitality Online Plan – Term Life customers between the ages of eighteen (18) and sixty four (64) years whose names and premiums are reported to the Company. Individually they are referred to as ‘Insured Person’ and collectively as ‘Insured Persons’.

“Physician” wherever used in this Policy means a person legally licensed to practice medicine and/or surgery other than the Insured Person or a member of the Insured Person’s immediate family or an employer/employee of the Insured Person.

“Policy” means Terms and Conditions of this IGI Life Vitality Online Plan and the Insurance Certificate.

“Pre-existing Condition” wherever used in this Policy means any sickness or disease which originated prior to the Effective Date of Insurance of the Insured Person, and for which the Insured Person received medical treatment or symptoms were present which would have caused a prudent person to seek medical care/ treatment (this includes but is not limited to use of medicines for the condition) prior to the Effective Date of Insurance.

“Term Period” is one year which is yearly renewable.

“Terrorist Act” means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s shall not be considered Terrorist Acts. ‘Terrorist Act’ shall also include any act which is verified or recognized as an act of terrorism by the government of the country where the act occurs.

Vitality Active Program means a targeted product that focuses on those activities that have the strongest correlation with health and lifestyle improvements: physical activity and health checks.

Vitality Active Rewards are rewards based on regularly achieved personalized physical activity targets given to the member by Vitality Active Program.

Vitality Active Member or Member means a person who participates in Vitality Active Program and obtains at least a single Vitality Integrated Policy.

Vitality Integrated Policy: is the Base Policy linked to the Vitality Active Program in terms set forth under Annexure A hereof.

Vitality Status: Vitality Active Members earn points by engaging in Vitality Active Program leading to different Vitality Statuses upon achieving certain threshold. Members can earn following statuses ordered to represent point threshold; Bronze, Silver, Gold and Platinum.

“Waiting Period” means the number of consecutive days as stated in the Insurance Certificate, commencing from the Effective Date.

Wherever in this Policy a personal pronoun in the masculine gender is used or appears, it shall be taken to include the feminine gender also, unless the context clearly indicates the contrary.

PART 2 – DEATH BENEFIT

If an Insured Person dies while insured under this Policy the Insurance Company will, upon receipt of due proof in writing of the death of the Insured Person, pay the amount for which the Insured Person as per the Insurance Certificate to the person or persons entitled thereto under the provisions of this Policy.

PART 3 - PREMIUM

Premiums under the Policy are collected from Insured Person through online sources such as credit card, electronic fund transfers to the Company and any other suitable premium collection methodology adopted by the Company from time to time. Premium mentioned in the Insurance Certificate will have to be paid in lump sum in order to attain the benefit coverage.

PART 4 - GRACE PERIOD

Notwithstanding any other provision of this Policy, in case of non-receipt of premium on payment due date, the individual coverage of Insured Person will remain active for a grace period not exceeding thirty one (31) days from the said premium due date and processing of claims and approval thereof during the aforementioned period shall be subject to payment of outstanding premium and terms and conditions of the term insurance cover. On expiry of the grace period of thirty one (31) days, the individual coverage for the insured customer shall be terminated forthwith without any further notice should the premium due is not received within the grace period as mentioned above.

PART 5 - STATUTORY FUND

The Policy is referable to the Group Life (Non-Participating) Statutory Fund and does not participate in the surplus earnings of the Insurance Company.

PART 6 - EXCEPTIONS

This Policy does not cover any loss or expense caused by or resulting from:

- 1) intentionally self-inflicted Injury; nor
- 2) If an Insured Customer commits suicide, while sane or insane, within 18 months from the date his coverage under this Policy commences, no benefits shall be payable.
- 3) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, civil war, rebellion, revolution, insurrections, conspiracy, shelling, sniping, ambushes, murder, assault, military or usurped power, martial law, or state of siege; or any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war. Riots, strikes, civil commotion and Terrorist Acts if the Insured Person is an Active Participant in any of these activities; nor
- 4) Pre-existing condition is defined as any sickness or disease which originated prior to the enrollment date of the Insured Customer's coverage and for which the Insured Customer received medical treatment or symptoms were present, which would have caused a prudent person to seek medical care / treatment (This includes but is not limited to use of medicines for the condition) prior to the enrollment. No benefit shall be payable, if the insured customer dies due to non-accidental means, within 30 days from the date of commencement of coverage, as a result of pre-existing conditions; nor
- 5) loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a Physician; nor
- 6) any loss of which a contributing cause was the Insured Person's attempted commission of, or wilful participation in an illegal act any violation or attempted violation of the law or resistance to arrest by the Insured Person

- 7) any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immunodeficiency Virus); nor
- 8) any claim as a result of the Insured Person participating in professional sports, whether practicing or playing, competitions, races, matches in land, air or sea, hazardous sports/activities such as winter sports, rock climbing, mountaineering, bungee jumping, river rafting, pot-holing, parachuting, paragliding or scuba diving.

The claimant shall, if so required, and as condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the excluded circumstances or causes under this Policy.

PART 7 - LIMITATIONS AND TERMINATION OF INDIVIDUAL INSURANCE

The occurrence of any specified loss/ losses in respect of an Insured Person, for which 100% of Death Benefit (Principal Sum) as defined in the Insurance Certificate is payable, shall at once terminate all coverage under the Policy.

PART 8 - UNIFORM PROVISIONS

1. **CURRENCY:** All premiums paid by the Insured Person and claim payments made by the Company pursuant to this Policy will be in Pakistani Rupees.
2. **TERMINATION DATES OF INDIVIDUAL INSURANCE:** Insurance of any Insured Person shall terminate immediately on the earliest of:
 - a. the date the Insured Person is no longer eligible within the Classification of Insured Persons;
 - b. the death of the Insured Person;
 - c. the date the Insured Person attains sixty five (65) years of age.
 - d. non-receipt of premium on payment after thirty one (31) days from the said premium due date.Any such termination shall be without prejudice to any valid claim originating prior to the date of termination.
3. **NOTICE OF CLAIM:** Written notice of claim must be given to the Company within thirty (30) days after the occurrence of commencement of any loss covered by the Policy or as soon thereafter as is reasonably possible. In the event of Death immediate notice thereof must be given to the Company. Notice of claim given by claimant to the Company with information sufficient to identify the Insured Person shall be deemed to be notice to the Company.
4. **CLAIM FORMS:** The Company, upon receipt of a notice of claim, will furnish to the claimant within three (3) business days of receipt of notice of claim, such forms as are usually required by the Company for filing proofs of loss.
5. **CLAIM DOCUMENTS:** Following documents and/ or any other document as may be required by the Company pertaining to the loss sustained by the Insured Person:
 - i. **CLAIMANT STATEMENT:** The beneficiary should complete a claimant statement. In case there is minor beneficiary (ies), the guardian must sign one claimant statement on his behalf.
 - ii. **PHYSICIAN STATEMENT:** This form should be completed by the Physicians who treated the Insured Person during his/her last illness. More than one form might be filled for one claim (if the Insured Person remained under treatment of two or more Physicians).
 - iii. **ORIGINAL PROOF OF AGE:** Computerized National Identity Card (CNIC)/ Birth Certificate/ Passport/ Academic certificates etc.
 - iv. **ORIGINAL GUARDIANSHIP CERTIFICATE:** This document is required wherever there are minors among the beneficiaries.
 - v. **INDIVIDUAL INSURANCE CERTIFICATE** which was issued to the Insured Person as evidence of his coverage.
 - vi. **ORIGINAL DEATH CERTIFICATE:** An original death certificate only acceptable, which should be issued by Municipality/Union Council/Cantonment Board, etc. (which will be returned after necessary verification by the Company).
 - vii. **HOSPITAL DEATH CERTIFICATE:** A copy of hospital death certificate where death occurred, or by the Physician who declared death, is required.
6. **SETTLEMENT OF CLAIM:** The expected time for settlement of the claims under this Policy may extend up to 15 business days subject to the condition that all requisite documents have been submitted to the Insurance Company and the beneficiary have complied with all terms and conditions, as the case may be.

Claims should be addressed to the Insurance Company's head office in Karachi, directly or through any of other offices, addresses of which are given below:

Claims Department
IGI Life Insurance Limited
7th Floor, The Forum
Suite No. 701-713, G-20, Block -9
Khayaban-e-Jami, Clifton
Karachi-75600, Pakistan.

7. **TIME FOR FILING CLAIM FORMS:** Completed claim forms and written proof of loss must be furnished to the Company within ninety (90) days after the date of such loss. Failure to furnish such proof within ninety (90) days shall not invalidate nor reduce any claim if it was not possible to give proof within such time.
8. **TIME OF PAYMENT OF CLAIM:** Benefits payable under this Policy for any loss, other than loss for which this Policy provides any periodic payments, will be paid immediately upon receipt of due written proof of such loss, satisfactory to the Company.
9. **TO WHOM BENEFITS ARE PAID:** Any payment for Loss of Life becoming due hereunder shall be payable to the Beneficiary on record who shall be the legal beneficiary designated in writing and on file with the Company. If no beneficiary nomination is on file, such Indemnity or benefit shall be payable to the legal heirs of the Insured Person upon submission of the succession certificate and any other required documentation.
10. **MEDICAL EXAMINATION:** The Company, at its own expense, shall have the right and opportunity to examine an Insured Person as and when may be reasonably required during the pendency of a claim hereunder, and also have the right and opportunity to make an Autopsy/ Post-mortem in case of death where it is consented to by the Insured Person's legal heirs and not forbidden by law.
11. **LEGAL ACTIONS:** No action at law or in equity shall be brought to recover on this Policy after the expiration of three (3) years after the occurrence of the assured event.
12. **DESIGNATION OR CHANGE OF BENEFICIARY (ASSIGNMENT):** The right of designation or change of beneficiary is reserved to the Insured Person. No designation or change of beneficiary under the Policy shall be binding upon the custodian of beneficiary records and no assignment of interest shall be binding upon the Company until the original or a copy thereof is received by the Company. The Company assumes no responsibility for the validity of such designation or change of beneficiary or assignment.
13. **CONSENT OF BENEFICIARY:** Consent of beneficiary, if any, shall not be requisite to change of beneficiary or to any other changes in this Policy.
14. **MISSTATEMENT OF AGE:** If the age of any Insured Person has been misstated, all amounts payable under this Policy shall be such as the premium paid would have purchased at the correct age. If according to the correct age of the Insured Person, the coverage provided by the Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then the liability of the Company during the period the Insured Person is not eligible for coverage shall be limited to the refund, upon written request, of premiums paid for the period not covered by the Policy.
15. **NON-PARTICIPATION:** This Policy has no surrender value or paid up value, and does not participate in the profits or surplus of the Company.
16. **PAYMENT OF LIQUIDATED DAMAGES:** Subject to the satisfactions of all terms and conditions of this Policy, the Company shall make the payment within a period of Ninety days (90) from the date on which the payment becomes due or from the date on which the claimant completes all the requirements mentioned herein, whichever is later. Failure of the Company to comply with such obligation shall give the claimant the right to the payment of liquidated damages in such amount as determined in section 118(2) of Insurance Ordinance 2000, unless the Company proves that such failure was due to circumstances beyond its control.
17. **GOVERNING LAW:** This Contract shall be subject to the jurisdiction of Pakistan and governed by the laws and regulations of Pakistan. Any disputes hereunder shall be referred to the Courts in Karachi, which shall have non-exclusive jurisdiction to settle the matter.
18. **CHANGES IN LAW:** In the event of any changes in the law of taxation or imposition of new levies or taxes on the Company, or the change of any law or regulation governing the operation of insurance companies in the Country of Payment, the Company may vary the benefits and terms and conditions of the Policy as it deems appropriate, by notice to Insured Person.

Annexure A

Terms & Conditions
(Vitality Active Program)

1 Introduction

This document outlines the product features for the Vitality Active Program for IGI Life Vitality.

1. The Vitality product aims to bring extraordinary value to customers, motivate and incentivize them to improve their health.
2. The Vitality Active Program will be made up of the following three features:
 - a. Know your health: allow Members to understand their current health status by offering various online health questionnaires.
 - b. Improve your health: offers activities to improve the current health status primarily through physical activity.
 - c. Enjoy the rewards: rewards Members with weekly Active Rewards.

2 Vitality Active Product Summary



3 Product Structure

3.1 The Vitality Membership Year

The Vitality membership year will run for 12 months from the date of enrollment on Vitality. The Vitality membership may start mid-month. Vitality membership must be renewed each year.

3.2 Membership Structure

Vitality memberships are single person memberships. Each person can have exactly 1 Vitality membership active at any point in time. In the case of multiple Policies, the Active Rewards will be provided on only one Vitality membership.

3.3 Vitality Status

The Vitality Active product consists of 4 statuses:

Vitality Status	Threshold Points
Bronze	0
Silver	12,500
Gold	20,000
Platinum	30,000

Item	Details
Starting Vitality points	0 points
Starting Vitality Status	Bronze
Carry over points	0 points
Vitality Status in subsequent years	If renewed each year Members carry over their points status earned from the previous year.
Eligible age to earn Vitality points	Members must be 18 years or older to earn Vitality points.

3.4 Know Your Health

3.4.1 Vitality Health Review and the Vitality Age

The Vitality Health Review is a set of questions, on the basis of which the Member's Vitality Age will be calculated.

3.4.2 Vitality Nutrition Assessment (VNA)

The questionnaire will contain 3 sections, namely:

- Lifestyle choices
- Daily meals
- Food choices

3.4.3 Non-smokers' declaration

Item	Details
Duration that ex-smokers need to be smoke free in order to qualify for the non-smokers points.	3 months

3.4.4 Vitality Health Check (VHC)

Item	Details
VHC components	<ol style="list-style-type: none">1. BMI (and waist circumference if BMI is out of range)2. Blood glucose*3. Blood pressure4. Total cholesterol <p>*Blood glucose can be tested via fasting blood glucose test or HbA1c test. Points will be awarded for either test but not both. In range points will be</p>

	awarded for the first test that is in range.																
Vitality Health Check Partner	Members will be able to go to any of the approved health care provider to have these screens done																
Healthy Range definition	<table border="1"> <thead> <tr> <th>Measurement</th> <th>Healthy range</th> </tr> </thead> <tbody> <tr> <td>BMI</td> <td>BMI 18.5 – 24.9 Or BMI 25.0 – 29.9 and waist circumference is in range: Women: <88 cm Men: <102 cm</td> </tr> <tr> <td>Blood pressure</td> <td><140/90 mmHg</td> </tr> <tr> <td>Total Cholesterol</td> <td>< 200 mg/dl (<5.2 mmol/l)</td> </tr> <tr> <td>Blood glucose</td> <td>Fasting: <=110 mg/dl (<=6.1 mmol/l)</td> </tr> <tr> <td>HbA1c</td> <td><6.5%</td> </tr> </tbody> </table>	Measurement	Healthy range	BMI	BMI 18.5 – 24.9 Or BMI 25.0 – 29.9 and waist circumference is in range: Women: <88 cm Men: <102 cm	Blood pressure	<140/90 mmHg	Total Cholesterol	< 200 mg/dl (<5.2 mmol/l)	Blood glucose	Fasting: <=110 mg/dl (<=6.1 mmol/l)	HbA1c	<6.5%				
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Points rules	Points will be awarded once per year for each assessment and each healthy range. A Member does not necessarily need to get all measurements done within one assessment. Members can have either the fasting glucose or HbA1c test done but will not receive points for both tests.																
Vitality Health Check completed before start of Vitality membership	Members will be allowed to submit VHC results up to 6 months prior to the start of their Vitality Active membership.																
Default unit of measure	<table border="1"> <thead> <tr> <th>Measure</th> <th>Default metric</th> </tr> </thead> <tbody> <tr> <td>Weight</td> <td>Kilograms</td> </tr> <tr> <td>Waist circumference</td> <td>Inches (automatically converted to cm)</td> </tr> <tr> <td>Height</td> <td>feet and inches (automatically converted to m)</td> </tr> <tr> <td>Glucose</td> <td>mg/dl</td> </tr> <tr> <td>Cholesterol</td> <td>mg/dl</td> </tr> <tr> <td>Distance</td> <td>Km</td> </tr> <tr> <td>HbA1c</td> <td>%</td> </tr> </tbody> </table>	Measure	Default metric	Weight	Kilograms	Waist circumference	Inches (automatically converted to cm)	Height	feet and inches (automatically converted to m)	Glucose	mg/dl	Cholesterol	mg/dl	Distance	Km	HbA1c	%
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HbA1c	%																

3.5 Points

3.5.1 Booster points for older ages

Members aged 60 and older will earn booster points for some activities (see points table below in Section 4.5.2).

Members are eligible for these points in the Vitality Membership Year that they turn 60.

3.5.2 Physical Activity points

Item	Details																										
Daily Physical activity limits	A maximum of one exercise event is allowed per day for physical activity. If more than one event is recorded in a single day, the event with the highest number of points will be awarded.																										
Physical Activity Points earned via a pedometer*	<table border="1"> <thead> <tr> <th></th> <th style="text-align: center;">Steps per day</th> <th style="text-align: center;">Points awarded</th> <th style="text-align: center;">60+ boost</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">5,000 – 7,499</td> <td style="text-align: center;">0</td> <td style="text-align: center;">50</td> </tr> <tr> <td>Light</td> <td style="text-align: center;">7,500 – 9,999</td> <td style="text-align: center;">50</td> <td style="text-align: center;">50</td> </tr> <tr> <td>Moderate</td> <td style="text-align: center;">10,000 – 14,999</td> <td style="text-align: center;">100</td> <td style="text-align: center;">50</td> </tr> <tr> <td>Vigorous</td> <td style="text-align: center;">15,000+</td> <td style="text-align: center;">200</td> <td style="text-align: center;">50</td> </tr> </tbody> </table>		Steps per day	Points awarded	60+ boost		5,000 – 7,499	0	50	Light	7,500 – 9,999	50	50	Moderate	10,000 – 14,999	100	50	Vigorous	15,000+	200	50						
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Qualifying physical activity points for Active Rewards*	<table border="1"> <thead> <tr> <th style="text-align: center;">Item</th> <th style="text-align: center;">Include?</th> </tr> </thead> <tbody> <tr> <td>Step points</td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>Heart rate points</td> <td style="text-align: center;">Yes</td> </tr> </tbody> </table>	Item	Include?	Step points	Yes	Heart rate points	Yes																				
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* The Company reserves the right to alter the points crediting mechanism from time to time which will be communicated to the customers.

3.5.3 Vitality Active Points table

	Activity	Points	Bonus points for 60+	Frequency of points allocation	Points limit (per membership year)
Assessments	Vitality Health Review	1,000	0	Annual	2,500
	Vitality Nutrition Assessment	500	0	Annual	
	Non-smokers declaration	1,000	0	Annual	
Screening and prevention	Vitality Health Check	Per component: 1,250 for the check; 2,500 for being in the healthy range	1,250 for being in the healthy range	Annual	15,000 – under 60 20,000 – over 60
Exercise	Fitness device download	50-300 depending on activity	50 per qualifying activity	Daily	20,000

3.6 Improve your Health

3.6.1 Fitness Device

Members will be allowed to use the following manufacturer's fitness devices and apps:

NAME
1. Fitbit
2. Garmin
3. Health app
4. iHealth
5. Nokia
6. Polar
7. Samsung Health app
8. Suunto
9. Strava
10. TomTom

Company may add or remove manufacturers stated in the list above.

3.6.2 Active Rewards

3.6.2.1 *General setup and business rules*

Item	Details				
Eligibility	All eligible Members of the Vitality Active Program will have access to Active Rewards				
Weekly target cycle	<table border="1"><tr><td>Start</td><td>Monday, 00:00 PKT</td></tr><tr><td>End</td><td>Sunday 23:59 PKT</td></tr></table>	Start	Monday, 00:00 PKT	End	Sunday 23:59 PKT
Start	Monday, 00:00 PKT				
End	Sunday 23:59 PKT				
Monitoring period	6 days - until Saturday 23:59 (this is the time allowed for the points earned by Sunday midnight from the previous week to reflect in the app)				
Physical activity limit and Active Rewards	Note that if a Member has reached the physical activity points' limit for the Vitality Membership Year, physical activity points will still be calculated so a Member can meet their target, however the points will not be awarded and added to the Vitality Status.				

3.6.2.2 *Weekly Rewards*

Item	Details
Weekly Reward Option	Members will be presented with a list of available rewards and allowed to select their desired reward from the Vitality mobile application.
Reward selection validity	A Member will have 30 days to select his reward. Thereafter the option to select a reward will expire.
Voucher Validity	EasyTickets Cinema vouchers: 4 weeks FoodPanda vouchers: from 4 to 6 weeks Company may add or remove reward partners from list above.
Access to Vitality Active Program and rewards post cancellation	On Vitality membership cancellation, Member's access to the Vitality mobile application will be revoked with immediate effect.

3.6.2.3 *Active Rewards Weekly Targets*

ITEM	DETAILS
Starting points target	300 points
Min points target	200 points
Max points target	800 points

4 **Vitality Partner Benefits and Rewards**

4.1 Active Rewards

4.1.1 Easy Tickets

1. On completion (achievement) of the weekly Active Reward goal, the Member will have the option to select an EasyTickets voucher as their reward.
2. The voucher will be for a 50% discount off a cinema ticket booking with EasyTickets.
3. This voucher is only valid for 1 ticket, any subsequent ticket(s) will be bought at full price.
4. The vouchers will have a 4 week expiry from the date of issue.
5. There will be a link on the Vitality Active App to take the Member to the EasyTickets app to make a booking.

6. If the Member has not yet installed the EasyTickets app the user will be taken to the app store to download the EasyTickets app.
7. The user will need to enter the voucher code on the EasyTickets app to avail the discount.

4.1.2 FoodPanda

1. On completion (achievement) of the weekly Active Reward goal, the Member will have the option to select a FoodPanda voucher as their reward.
2. The voucher will be for a PKR 500 discount off a FoodPanda order at select restaurants
3. Each voucher will be valid from 4 to 6 weeks.
4. On selection of a FoodPanda as the Active Reward, the Member will receive a FoodPanda voucher code on the Vitality Active app.
5. There will also be a link on the Vitality Active App to take the user to the FoodPanda website/app to redeem the voucher.
6. The user will need to enter the voucher code on FoodPanda website/app to access the discount.

Company may add or remove reward partners from the ones mentioned above. The Company reserves the right to change the amount of Active Rewards from time to time.

5 Vitality Product Eligibility

ITEM	DETAILS
Vitality eligibility	<ul style="list-style-type: none"> - All persons with an insurance product. - Member must be currently insured with IGI Life and have an eligible insurance policy – the company will define the eligibility criteria from time to time. - Corporate clients are also eligible.

6 Cancellations and Reinstatements

6.1 Cancellations

ITEM	DETAILS
Termination of Policy	The Vitality Active membership will be cancelled when the underlying insurance Policy is cancelled.
Death OR Policy Maturity	The Vitality Active membership will be cancelled when the notification of death is received or if the Policy is not renewed within the Grace period.
Member unable to exercise	If there is an event that renders the Member unable to permanently not be able to engage in physical activity the Vitality Active membership will be cancelled.
Termination of agreement between IGI Life and Vitality Group	In case of termination of agreement between IGI Life and Vitality Group, the Vitality Active membership will be cancelled automatically without any liability on part of IGI Life unless IGI Life and Vitality Group agree to provide a run-off period of two years during which the Vitality Active membership will be active. At the end of the run-off period, the Vitality Active membership will be cancelled automatically without any liability on part of IGI Life.

Upon termination of the Vitality Active membership in accordance with the terms set out under Clause 6.1 above, the Insured's Vitality Active membership shall be terminated and his rights to any benefits or rewards will cease and IGI Life will not refund any fees paid for the Vitality Active Program or its benefits by such Insured.

7 Data Privacy Clause

By agreeing to these terms & conditions, the Insured unconditionally grants IGI Life permission to retain, store, use and share all their information (including personal information and information related to the Vitality Active Program for the purpose of, inter alia, administering the Vitality program, providing any services that the Vitality Policy may require and for academic research by the Vitality Group its affiliates and by contracted research and survey providers in Pakistan, as well as outside the borders of Pakistan) with third parties including, without limitation, the Vitality Group and its affiliates. The Insured hereby accepts this clause by applying for the Vitality Integrated Policy and such acceptance shall be voluntary, but is a requirement for activating and servicing the Vitality Policy.

8 Disclaimers

- 8.1** IGI Life may, at its sole discretion, alter any terms and conditions set out hereunder (including any changes in the Owner's contributions or changes and enhancements to the benefits such Insured may be entitled to) and the Owner and Insured hereby agree to abide by any such alterations made by IGI Life. The Owner will be notified prior to any such alterations.
- 8.2** Any Vitality benefits and guidelines given by IGI Life are not meant to be used and neither should be used to diagnose or treat a health problem or disease without consulting with a qualified healthcare provider. Each Vitality Active Member/Insured is required to consult with their physician or other qualified healthcare providers with any questions they may have about a medical condition or treatment before starting a new healthcare or exercise regimen in terms hereof.
- 8.3** Under no circumstances, including as a result of its negligent acts or omissions or those of its staff, servicers, agents, contractors, partners or other persons for whom in law it may be liable, will IGI Life be liable for any loss, injury or damage of any nature which Insured, beneficiaries or any third parties may sustain as a result of engagement in the Vitality program. By agreeing to these rules, each Vitality Active Member/Insured and its Beneficiaries and any third parties agree to indemnify IGI Life for any damage caused, or losses incurred due to any negligence, fraud or misconduct by a Vitality Active Member/Insured.
- 8.4** Each Vitality Active Member hereby agrees and confirms that they have no legal relationship with IGI Life or the Vitality Program other than being bound by these rules and, when entitled to do so, receiving any benefits they may be entitled to.
- 8.5** Each Insured hereby confirms and undertakes that it has received independent tax advice regarding any benefit they may receive in terms of these presents. IGI Life will not be responsible for any tax consequences that may arise.