

IGI AUTO COVER

Chalao Befikar

IGI'S PRESENCE

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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.

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

1. If loss amount is more than 50% of the vehicle sum insured/market value
2. Liability to Third Party against Personal Injury & Death and Property Damage on court decision
3. 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