

Property Takaful



GENERAL TAKAFUL

▼ FIRE & ALLIED PERILS TAKAFUL

This is the most important form of takaful, which is essential for all types of business concerns, providing covers in respect of loss of or damage to the property against the following perils:

Fire & lightning

Loss of or damage to the property (building, stocks, contents, furniture, fixture & fittings) directly caused by Fire & lightning.

Riot & Strike Endorsement

Loss of or damage to the property covered (building, stocks, contents, furniture, fixture & fittings) directly caused by the act of any person taking part together with others in any disturbance of the public peace.

Malicious Damage Endorsement

Loss of or damage to the property covered (building, stocks, contents, furniture, fixture & fittings) directly caused by the malicious act of any person.



Atmospheric Disturbance Endorsement

Loss of or damage to the property (building, stocks, contents, furniture, fixture & fittings) directly caused by:
A. Hail, Snow, Wind, Hurricane, Cyclone, Tornado or Typhoon and/or;
B. Rain C. Flood

Earthquake Fire & Shock

Loss of or damage (including loss or damage by fire) to any of the property covered (building, stocks, contents, furniture, fixture & fittings) by this policy occasioned by or through or in consequence of earthquake.

Standard Explosion

Loss of or damage to the property covered by fire or otherwise directly caused by explosion, but excluding loss of or damage to boilers, economisers, or other vessels, machinery or apparatus in which pressure is used or their contents resulting from their explosion.

Impact Damage

Loss of or damage to the property covered (building, stocks, contents, furniture, fixture & fittings) directly caused by impact damage by Vehicles resulting from actual physical contact of vehicles or with the building containing the property covered thereunder.

Aircraft Damage Endorsement

Loss of or damage to the property covered (building, stocks, contents, furniture, fixture & fittings) directly caused by Aircraft and other aerial devices and/or articles dropped therefrom.

Electrical Clause 'B'

Loss of or damage by fire to the electrical appliances and installations covered by this policy arising from or occasioned by overrunning excessive pressure, short-circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included).

Burglary

Loss of or damage to the participant,s contents as a result of (a) theft involving entry to or exit from the premises by forcible and violent means, (b) hold-up of the Participant or his employees by violence.

All Risks of Physical damage

Any sudden accidental and unforeseen physical loss or damage directly and wholly attributable to any cause, other than those causes excluded by the Policy.

▼ CONSEQUENTIAL LOSS DUE TO FIRE & ALLIED PERILS TAKAFUL

This policy provides cover for loss of gross profit and/or increased cost of working and/or standing charges sustained as a result of business interruption caused by an accident indemnifiable under fire and allied perils policy.



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