



**PAK-QATAR**  
GENERAL TAKAFUL

# Miscellaneous TAKAFUL



**Together We Protect**

[www.pakqatar.com.pk](http://www.pakqatar.com.pk)  
111-TAKAFUL (825-238)

## Miscellaneous Takaful

### What is Takaful?

Takaful is a community pooling system based on the principles of brotherhood and mutual help wherein participants contribute in a fund to help those who need it most in times of financial difficulties. In practice, Takaful can serve as a risk mitigation tool and an alternative to conventional insurance.

### About Pak-Qatar General Takaful

Amongst the pioneers of Takaful in Pakistan, Pak-Qatar General Takaful Limited is known for providing quality financial services, including need-based and tailored solutions in addition to a comprehensive product portfolio. Intelligent investment in technology also helps us provide better service while standing out as technological leaders in the industry.

Present in all major cities of Pakistan, and on track to expanding our branch network even further, the Company is amongst the first and the most active in vitalizing the retail Takaful market in Pakistan.

PQGTL has a vision of providing financial protection through Takaful to everyone. The company's shareholders include some of the strongest financial institutions in the state of Qatar such as Qatar Islamic Insurance Company (QIIC), and Qatar International Islamic Bank (QIIB). The company is further strengthened by its Re-Takaful arrangements with Saudi Re, Arab Re and Pak Re.

## Money Takaful

### Cash in Safe

Money Whilst in Safe at Participant's premises under lock and key

### Cash in transit

Loss of money whilst in transit (Office to bank and vice versa, etc)

## Fidelity Takaful

The Company shall reimburse the loss caused by the dishonesty of fraudulent act of the employees of the participant

## Personal Accident

This Takaful covers 'Death', bodily injury, Total and Partial Disablement directly or indirectly caused by an accident

## Workmen's Compensation Takaful

If at any time during the period of Takaful any employee in the participant's immediate service sustains personal injury by accident or disease arising out of hand in the course of his employment, the Participant shall be liable to pay compensation for such injury, then the company will indemnify the Participant against all sums for which the Participant shall be so liable and will in addition be responsible for all costs and expenses covered with its consent in defending any claim for such compensation as per workmen's Compensation Act, 1939 and its subsequent amendments.

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