

Ashiana Takaful



Protection, under one roof

Together We Protect

www.pakqatar.com.pk

What is Takaful?

Takaful is a community pooling system based on the principle 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.

The Company

Amongst the pioneers of Takaful in Pakistan, Pak-Qatar General Takaful 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 help us provide better service while standing out as technological leaders in the Industry.

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

Contact Detail

Pak-Qatar General Takaful Limited

Office No. 402-404, 4th Floor, Business Arcade, Plot No. 27A, Block 6, P.E.C.H.S., Shahrah-e-Faisal, Karachi.

Phone: 0213-4380357-61, Ext.: 133, Fax: 0213-4386453,

UAN: 111-TAKAFUL (825-238), Email: info@pakqatar.com.pk,

Web: www.pakqatar.com.pk



PAK-QATAR
GENERAL TAKAFUL

111-TAKAFUL (825-238) | www.pakqatar.com.pk

Address: Head Office, 4th Floor Business Arcade,
P.E.C.H.S., Block-6, Shahrah-e-Faisal, Karachi.

Pakistan

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Coverage :

Ashiana Takaful Protection scheme cover loss or damage to residential building and content there caused due to:

- Fire, Lightning, Earthquake Fire & Shock,
- Burglary, Housebreaking or any attempt of threat
- Flood & Typhoon (excluding rain damage except when occurring during or immediately after typhoon)
- Bursting of Overflowing of underground water or sewerage pipes.
- Riot & Strike Damage, Malicious Act
- Impact of Motor Vehicle & Falling Tree
- Explosion (including explosion of domestic appliances like Geyser, Stoves & UPS)
- Falling Aircraft and other aerial devices
- Accidental Damage to underground tanks
- Fire, directly or indirectly caused by the failure or interruption of any gas, water or electricity service or supply. Electrical Clause B.
- Terrorism

Documents Required for Issuance of Policy :

- Submission of the proposal form, duly completed & signed by the participant of the home, as attached; along with copy of CNIC.
- Submission of the picture of home & contents (covering all assets) via email
- Submission of the invoices, if available.
- Submission of Complete detail of Laptop & Mobile Phone (make, model & serial number)
- Contribution cheque of owner or tenant in the name of Pak-Qatar General Takaful Limited (in case of payment by any family member; attached third party form required)

Claim Requirement :

- Information regarding any claim must be made to the Company within 48 Hours of the incident..
- In case of Burglary, the Participant shall register Police Report/FIR with Police within three days of the incident.
- In case of Fire, the Participant shall provide register Fire Brigade Report within Seven days of the incident.
- Any other document required by Independent Govt. Licensed Loss Surveyor.

Terms, Conditions, Warranties & Exclusion:

- All claim will be settled on indemnity basis i.e. market value basis.
- The risk of earthquake is not cover for the 2nd class construction building.
- Deductible: PKR 2,500/- on each and every loss.
- The coverage is only applicable within the premises only, any loss outside the premises are excluded.
- Loss due to dropping or during repairing or moving from one place to other are excluded.
- The coverage offered herein is on agreed value basis; therefore no under takaful apply (i.e if at the time of loss any damage item's value is greater than the value mentioned in selected plan then under takaful or average clause will not apply).
- The coverage of burglary offered herein will reduce upto 50% if loss due to the involvement of any employee(s) &/or security guard(s) of the participant.
- All other terms & condition as per company's standard takaful PMD (Policy).

“The risk of Atmospheric Disturbance shall not be applicable on items lying in II & III class construction &/or in open&/or in open sided sheds&/ or in basment”

Description of Covered Assets, Sum Covered upto the limit herein defined & Contribution:(for one year plan)

Description of Assets	Plan A	Plan B	Plan C	Plan D
Building Structure including plinth, foundation, pavement, boundary wall, main gate, fittings, flooring, plumbing work & wiring.	2,000,000	3,000,000	4,000,000	7,000,000
Kitchen Wood Work	50,000	100,000	125,000	175,000
Furniture (Sofa, Bed including Mattress, Chairs, Almirah etc.)	400,000	500,000	600,000	700,000
Electronic Items (TV, LCD, Fridge, Dispensers, Oven, Washing Machine, etc.)	300,000	400,000	500,000	600,000
Computer equipment (Laptop, Tablets & Desktop, Play Station) etc.	75,000	100,000	150,000	200,000
Carpets, Curtains, Clothing, Spread Sheet etc.	50,000	75,000	100,000	125,000
Crockery	50,000	75,000	125,000	150,000
Wearing Apparel Including Hand bags	100,000	150,000	175,000	200,000
Misc. Items like shoes, decoration Items etc	25,000	50,000	75,000	100,000
Cash & Prize bond at Home	50,000	50,000	50,000	50,000
Mobile Phone at Home	50,000	50,000	50,000	50,000
Watches at Home	50,000	50,000	50,000	50,000
Jewelry at Home	300,000	400,000	500,000	600,000
Total Sum Covered (PKR)	3,500,000	5,000,000	6,500,000	10,000,000
Total Contribution (PKR)	7,500	9,000	11,500	17,500

* To get a customized package other than the above, please contact us at info@pakqatar.com.pk

Proposal Form

Participant Details

Participant Name:		Profession:
Address		CNIC:
	PTCL Number:	Mobile Number:
If on tenancy, Please share the owner Details:		
Beneficiary Details:	CNIC:	Mobile Number:

House Detail

Property Type: <input type="checkbox"/> House <input type="checkbox"/> Apartment <input type="checkbox"/> Flat	Construction <input type="checkbox"/> 1 st Class i.e RCC / PUCCA <input type="checkbox"/> 2 nd Class i.e Ordinary
Coverage Details (Name of previous insurance/takaful company, if any):	
Loss history for last three years, with/without Insurance/Takaful cover:	
Has any insurer / takaful company ever declined/rejected a proposal for insurance/takaful cover or, imposed special condition or cancelled any policy issued to you? If YES, then please share details	
ASHIANA TAKAFUL PLAN	Which plan would you like to select? <input type="checkbox"/> Plan A <input type="checkbox"/> Plan B <input type="checkbox"/> Plan C <input type="checkbox"/> Plan D

QUESTIONNAIRE

Do you have any of the below activities or any criminal proceedings against you?

Narcotics and Trafficking	<input type="checkbox"/>	Kidnapping for ransom	<input type="checkbox"/>
Corruption and Bribery	<input type="checkbox"/>	Robbery / theft	<input type="checkbox"/>
Smuggling in relation to Custom and Excise Duty and taxes	<input type="checkbox"/>	Extortion for business	<input type="checkbox"/>
Tax Crime related to direct and indirect taxes	<input type="checkbox"/>	Cyber Crime	<input type="checkbox"/>
Illegal MVTs/Hawala/Hundi	<input type="checkbox"/>	Inside Trading and marketin Manipulation	<input type="checkbox"/>
Cash Smuggling	<input type="checkbox"/>	Delivery Channels	<input type="checkbox"/>
Terrorism and Terrorism Financing	<input type="checkbox"/>	Sexual Exploitation, Including Sexual Exploitation of Children	<input type="checkbox"/>
Participation in an organized criminal group and racketeering	<input type="checkbox"/>	Counterfeiting and Piracy of Products	<input type="checkbox"/>
Human Trafficking / Migrant Smuggling or Trafficking in Person and Smuggling of Migrants	<input type="checkbox"/>	Murder, Grievous Bodily Harm	<input type="checkbox"/>
Illicit Arm Trafficking	<input type="checkbox"/>	Environmental Crime	<input type="checkbox"/>
Fraud / Forgery / Cheating	<input type="checkbox"/>	Piracy	<input type="checkbox"/>

If answered 'YES' to any of the options above then please share the details below:-
Dealing Court/ Agency: _____ Nature: _____
Title: _____ Year: _____ City: _____
Few Details about the case:- _____

- Are you or your family member a Politically Exposed Person (PEP)? If yes, then please share the details of the respective individual(s).
- For this question PEP means individuals who are or have been entrusted domestically with prominent public functions, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials.
- Are you subject of any money laundering or terrorist financing-related proceedings, If YES, investigations, sanctions, punitive actions indictment, had fines, conviction or civil enforcement action imposed on you by any law enforcement body ?
- Do you have any criminal record or have any criminal proceeding pending against you before any adjudicating forum(s) or associated/link with any proscribed organization/individual referred in Schedule 4 of the Anti-Terrorism Act 1997 or as per any other prevailing laws of the land?
- Are you in any way engaged in any sort of business activities with the countries being marked as AML non-compliant by the FATF or UN? If Yes, then please share the details.

Asset Details

Laptop Detail		
Make	Model	Serial Number
Mobile Detail		
Make	Model	Serial Number

Note : The liability of the Company does not commence until the Proposal has been accepted and the contribution is received. Only official receipt issued from the Company on printed form is binding on the Company.

Declaration

- I hereby confirm that the details contained in this proposal form are true and correct to the best of my/our knowledge and belief, I/We have not concealed, misrepresented or misstated any material fact. I/We further undertake to inform the company of any material alterations to these facts occurring during the currency of this Policy.
- I agree that the statements and declaration contained in this proposal form shall be the basis of my/our beneficiary status in the Takaful Fund and deemed to be incorporated in the Policy.
- I hereby undertake to contribute the agreed amount to the Takaful Fund maintained and operated by the company.
- I understand that as per the rules of Takaful Fund, by doing so I shall stand entitled to the membership of the Takaful Fund and being one of its beneficiaries subject to the rules and regulations of the Fund.
- As a prospective beneficiary of the Fund, I offer my/our property, as specifically described in the attached schedule, for the indemnity cover provided by the Fund to its beneficiaries.
- I hereby request to be issued with a confirmation to acknowledge my membership and my consequential rights as a beneficiary of the Fund.

Signed at: _____ Signature of the Participant: _____
Dated: _____ Name of Signatory: _____