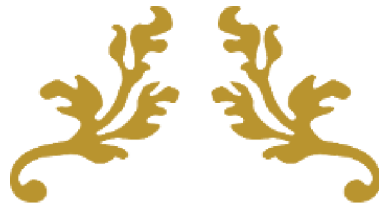




PAK-QATAR  
GENERAL TAKAFUL



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# PARTICIPANT'S MEMBERSHIP DOCUMENT (PMD)

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Electronic Equipment Takaful



Issued by:

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**Pak-Qatar General Takaful Limited (PQGTL)**

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# Participant's Membership Document

## Electronic Equipment Takaful

This document may be called a **Participant's Membership Document** (hereinafter referred to interchangeably as "contract" or "Policy") as defined in the Takaful Rules, 2012.

### Preamble

This is to acknowledge that the applicant (hereinafter called the 'Participant'), as more fully described in the schedule hereto:

- i. Is accepted as a member of the Participants' Takaful Fund (hereinafter called the 'Fund') operated by Pak-Qatar General Takaful Limited (hereinafter called the 'Company').
- ii. Being a member of the Fund, he/she is acknowledged as a beneficiary under the attached Indemnity Policy of the Fund, and of the benefits declared by the Fund from time to time under this PMD, in accordance with the Waqf Rules governing the Fund.
- iii. Subject to the participant continuing as a member of the Fund and complying with his/her undertaking under his/her declaration made in the proposal form, he/she is indemnified by the Fund as one of its beneficiaries against the perils/events described, in the manner and to the extent as stated hereunder.

### Conditions Precedent

- i. No payment in respect of any Contribution shall be deemed to be payment to the Company unless a printed form of receipt for the same, signed by an authorized official of the Company, shall have been given to the Participant.
- ii. Notwithstanding anything above, cover under this PMD shall not commence until the Contribution, as stated in the schedule hereof, has been paid or guaranteed to be paid in the manner as stated in the schedule or as expressly agreed and stated therein.

Whereas evens the Participant has made to the Company a written proposal by completing a questionnaire, which together with any other statements made in writing by the Participant for the purpose of this PMD is deemed to be incorporated herein.

Now this PMD witnessed subject to the Participant having undertaken to make payment (described in the schedule) as Contribution to the Fund and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon, the Participant shall be indemnified in the manner and to the extent hereinafter provided. This PMD applies whether the items covered are at work or at rest, or being dismantled for the purpose of cleaning, overhauling or of being shifted within the premises, or in the course of the aforesaid operations themselves, or during subsequent re-erection, but in any case only after successful commissioning.

### General Exclusions

No indemnification will be made in respect of loss or damage directly or indirectly caused by arising out of or aggravated by

- a) War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, a group of malicious persons or persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government de jure or de facto or by any public authority;
- b) Nuclear reaction, nuclear radiation or radioactive contamination;
- c) Willful act or willful negligence of the Participant or his representative.

In any action, suit or other proceeding where the Company alleges that, by reason of the provisions of Exclusion as above, any loss, destruction or damage is not covered by this PMD, the burden of proving that such loss, destruction or damage is covered, shall be upon the Participant.

### General Conditions

1. The due observance and fulfillment of the terms of this PMD, in so far as they relate to anything to be done or complied with by the Participant, and the truth of the statements and answers in the questionnaire and proposal made by the Participant shall be a condition precedent to any indemnification under this PMD.
2. The Schedule and the section(s) shall be deemed to be incorporated in and form part of this PMD and the expression 'this PMD', wherever used in this PMD, shall be read as including the schedule and the section(s). Any word or expression to which a specific meaning has been attached in any part of this PMD, of the Schedule or of the section(s) shall bear such meaning wherever it may appear.
3. The Participant shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss or damage and comply with statutory requirements and manufacturers' recommendations.
4. a) Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Participant shall provide the representatives of the Company with all details and information necessary for the assessment of the risk.

- b) The Participant shall immediately notify the Company by telegram/fax/email and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the items covered, and the scope of cover and/or Contribution shall, if necessary, be adjusted accordingly. No material alteration shall be made or admitted by the Participant whereby the risk is increased, unless the continuance of the cover provided under this PMD is confirmed in writing by the Company.
5. In the event of any occurrence which might give rise to a claim under this PMD, the Participant shall
- a) Immediately notify the Company by telephone or telegram as well as in writing, giving an indication as to the nature and extent of the loss or damage;
- b) Take all steps within his power to minimize the extent of the loss or damage;
- c) Preserve the parts affected and make them available for inspection by a representative or surveyor of the Company;
- d) Furnish all such information and documentary evidence as the Company may require;
- e) Inform the police authorities in the case of loss or damage due to burglary.

No indemnity will be made in respect of loss or damage of which no notice has been received by the Company within 14 days of its occurrence. Upon notification being given to the Company under this condition, the Participant may carry out repairs or make good any minor damage; in all other cases a representative of the Company shall have the opportunity of inspecting the loss or damage before any repairs or alteration are effected. If a representative of the Company does not carry out the inspection within a period of time which could be considered adequate under the circumstances, the Participant shall be entitled to proceed with the repairs or replacement.

The cover under this PMD in respect of any item shall cease and no indemnification will be made if said item is kept in operation after a claim without being repaired to the satisfaction of the Company, or if temporary repairs are carried out without the Company's consent.

6. The Participant shall at the expense of the Fund do and concur in doing and pen not to be done all such acts and things as may be necessary or required by the Company in the interest of any rights

or remedies, or of obtaining relief or indemnity from parties (other than those Participant under this PMD) to which the Fund shall or would become entitled or which is or would be subrogated to them upon their paying for or making good any loss or damage under this PMD, whether such acts and things are or become necessary or required before or after the Participant's indemnification under this PMD.

7. Where any dispute arises under a PMD or over a claim under a PMD issued by the Company the party to the dispute may, take up the case before the Insurance Tribunal in accordance with the provisions of Insurance Ordinance XXXIX of 2000. This shall be a condition precedent to any legal proceedings to be resorted to by either party.
8. a) If the proposal or declaration of the Participant is untrue in any material respect, or if any claim made is fraudulent or substantially exaggerated, or if any false declaration or statement is made in support thereof, then this PMD shall be void and no payment shall be made under this PMD.
- b) In the event of the company disclaiming liability under this PMD in respect of any claim and if an action or suit is Not commenced within three months after such disclaimer or (in the case of arbitration taking place in pursuance of Condition 7 of this PMD) within three months after the Tribunal have made their award, all benefit under this PMD in respect of such claim shall be forfeited.
9. If at the time any claim arises under this PMD there is any other Takaful policy covering the same loss or damage, no payment shall be made or contributed more than rate able proportion under this PMD of such loss or damage,
10. This policy may at any time be terminated at the option of the Company, on 14 days' notice to that effect being given to the Participant at his last known address. In that case, the Participant shall be given an amount equivalent to a rate able proportion of the contribution for the unexpired Period of policy from the date of such cancellation. This policy may also be terminated at any time at the request of the Participant, in which case the Participant will be paid an amount equivalent to the actual contribution made initially by him/her, less the amount worked as per the following scale applicable to the period during which the policy has been in force:

Period not exceeding	Short period-rates as Percentage of Annual Contribution
1 week	1/8 or 12.5%
1 months	2/8 or 25%
2 months	3/8 or 37.5%
3 months	4/8 or 50%
4 months	5/8 or 62.5%
6 months	6/8 or 75%
8 months	7/8 or 87.5%
Over 8 months	Full annual Contribution

However, no refund shall be allowed if any claim has arisen during the period that this Policy has been in force.

11. Under coverage for a third party's account, the Beneficiary shall be entitled to exercise, in his own name, the rights of the Participant. Without obtaining the Participant's approval, the Beneficiary shall further have the right to receive any indemnity paid under this PMD and to transfer the Participant's right even if the Beneficiary is not in possession of this PMD. Upon payment of an indemnity the Company may require evidence of the Beneficiary having given his consent to this PMD and of the having given his consent to the receipt of an indemnity by the Beneficiary.
12. The indemnity shall be payable one month after determination by the Company of the full amount due. Notwithstanding the above, the Participant may, one month after the Company have been duly notified of the loss and have acknowledge their liability, claim as an installment the minimum amount payable under the prevailing circumstances. The running of the periods shall be suspended for the time during which the indemnity is unascertainable or not payable due to reasons within the Participant's control.

The Company shall be entitled to withhold indemnification:

- If there are doubts regarding the Participant's right to receive the indemnity, pending receipt by the Company of the necessary proof.
  - If in connection with the claim an examination by the police or an inquiry under criminal law has been instituted against the Participant, pending completion of such examination or inquiry.
13. This PMD is subject to the laws of the Islamic Republic of Pakistan and the exclusive jurisdiction of the courts at Karachi.

## Section - I - Material Damage

### Scope of Cover

If at any time during the period of policy stated in the schedule or during any subsequent period for which the Participant pays and the Company may accept the Contribution for the renewal of this policy, the items or any part thereof entered in the schedule suffer any unforeseen and sudden physical loss or damage from any cause other than those specifically excluded, in a manner necessitating repair or replacement, the Company shall arrange to indemnify the Participant in respect of such loss or damage, as hereinafter provided, by payment in cash, replacement or repair (at the Company's option) up to an amount not exceeding in anyone year of this PMD in respect of each of the items specified in the schedule the sum set opposite thereto and not exceeding in all the total sum expressed in the schedule as hereby covered.

### Special Exclusions to Section – I

No indemnity will be made in respect of:

- The deductible stated in the schedule to be borne by the Participant in anyone occurrence, if more than one items is lost or damaged in one occurrence, the Participant shall not, however, be called upon to bear more than the highest single deductible applicable to such items;
- Loss or damage directly or indirectly caused by or arising out of earthquake, volcanic eruption, tsunami, hurricane, cyclone or typhoon;
- Loss or damage directly or indirectly caused by theft;
- Loss or damage caused by any faults or defects existing at the time of commencement of this PMD within the knowledge of the Participant or his representatives, whether such faults or defects were known to the Company or not;
- Loss or damage directly or indirectly caused by the failure or interruption of any gas, water or electricity service or supply;
- Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
- Any costs incurred in connection with the elimination of functional failures, unless such failures were caused by an indemnifiable loss of or damage to the items covered under this PMD;
- Any costs incurred in connection with the maintenance of the items covered under this PMD,

such exclusion also applying to parts exchanged in the course of maintenance operations;

- i) Loss or damage for which the manufacturer or supplier of the items covered under this PMD is responsible either by law or under policy;
- j) Loss of or damage to rented hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;
- k) Consequential loss or liability of any kind or description;
- l) Loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tires, exchangeable tools, engraved cylinder, objects made of glass, porcelain or ceramics, sieves of fabrics, or any operating media (e.g. lubrication oil, fuel, chemicals);
- m) Aesthetic defects, such as scratches on painted, polished or enameled surfaces.

In respect of the parts mentioned under m) and n) above, the Participant shall be compensated only in the event that such parts are affected by an indemnifiable loss of or damage to the items covered under this PMD.

## Provisions Applying to Section – I

### Memo I - Sum Covered

It shall be a requirement of this PMD that the sum covered is equal to the cost of replacement of the items covered by new items of the same kind and capacity, which means their replacement cost including, e.g. freight, customs duties and dues, if any, and erection costs. If the sum covered is less than the amount required to be covered, the Company shall arrange to pay only in such proportion as the sum covered bears to the amount required to be covered. Every item if more than one shall be subject to this condition separately.

### Memo 2 - Basis of Indemnity

- a) In case where damage to items covered under this PMD can be repaired, the Company shall arrange to pay expenses necessarily incurred to restore the damaged item to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair shop, customs duties and dues, if any, to the extent such expenses have been included in the sum covered. If the repairs are executed at a workshop owned by the Participant, the Company shall pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges. No deduction shall be made for depreciation in respect of parts replaced, but the

value of any salvage shall be taken into account. If the cost of repairs as detailed herein above equal or exceed the actual value of the items covered immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in b) below.

- b) In case where an item covered under this PMD is destroyed, the Company shall pay the actual value of the item immediately before the occurrence of the loss, including costs for ordinary freight erection, customs duties and dues, if any, to the extent such expenses have been included in the sum covered, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company shall also pay any normal charges for dismantling of the item destroyed, but the value of any salvage shall be taken into account. The destroyed item shall no longer be covered under this PMD, and all necessary data on the relevant substitute items shall be indicated for its inclusion in the schedule.

(The Company may agree - by application of the relevant endorsement - to extend this PMD to cover reimbursement of the full replacement value.).

As from the date of an indemnifiable occurrence the sum covered shall be reduced for the remaining period of PMD by the amount of indemnity paid, unless the sum covered is reinstated.

Any extra charges incurred for overtime, night work, work on public holidays or express freight shall be covered by this PMD only if especially agreed in writing. The costs of any alteration, additions, improvements or overhauls shall not be recoverable under this PMD. The costs of any provisional repairs shall be borne by the Company if such repairs constitute part of the final repairs and do not increase the total repair expenses. The Company shall make payments only after being satisfied by production of the necessary bills and documents that the repairs have been affected or replacement has taken place, as the case may be.

## Section - II - External Data Media

### Scope of Cover

The Company hereby agrees with the Participant that if the external data media entered in the schedule inclusive of the information stored thereon, which can be directly processed in EDP Systems suffer any material damage indemnifiable under Section I of this PMD, the Participant shall be indemnified, as hereinafter provided, in respect of such loss or damage up to an amount not exceeding in anyone year of this PMD in respect of each of the data media specified in the schedule the sum set opposite thereto and not exceeding in all the total sum covered hereby, provided always that such loss or



damage occurs during the period of policy stated in the schedule or during any subsequent period for which the Participant pays the Company may accept the Contribution for the renewal of this PMD. This cover applies while the Participant data media are kept on the premises.

### Special Exclusions to Section II

No indemnity will be made in respect of:

- a) the deductible stated in the schedule to be borne by the Participant in any occurrence;
- b) any costs arising from false programming, punching, labeling or inserting, inadvertent canceling of information or discarding of data media, and from loss of information caused by magnetic fields;
- c) consequential loss of any kind or description whatsoever

### Provisions Applying to Section

#### Memo I - Sum Covered

It shall be a requirement of this PMD that the sum covered is the amount required for restoring the Participant external data media by replacing lost or damaged data media by new material and reproducing lost information.

#### Memo II - Basis of Indemnity

The Participant shall be indemnified for any expenses that can be proved to have been incurred by the Participant within a period of 12 months as from the date of the occurrence strictly for the purpose of restoring the Participant external data media covered under this PMD to a condition equivalent to that existing prior to the occurrence and necessary for permitting data processing operations to be continued in the normal manner if it is not necessary to reproduce lost data or information, or if such reproduction is not effected within 12 months after the occurrence, the Participant shall only be indemnified for the expenses incurred for replacing the lost or damaged data media themselves by new material.

As from the date of an indemnifiable occurrence the sum covered shall be reduced for the remaining period of PMD by the amount of indemnity paid, unless the sum covered is reinstated.

### Section - III - Increased Cost of Working

#### Scope of Cover

The Company hereby agrees with the Participant that if material damage indemnifiable under Section I of this PMD gives rise to a total or partial interruption of

operation of the EDP equipment entered in the schedule, the Company will arrange to Indemnify the Participant as hereinafter provided, for any additional expenditure incurred for the use of substitute EDP equipment not covered under this PMD up to an amount not exceeding the agreed indemnification per day and not exceeding in all the sum covered in anyone year of this policy, provided always that such interruption occurs during the period of policy stated in the schedule or during any subsequent period for which the Participant pays and the Company may accept the Contribution for the renewal of this policy.

### Special Exclusions to Section III

The Company shall, however, not warrant liability for any additional expenditure incurred as a result of:

- a) restrictions imposed by public authorities concerning construction or operation of the EDP equipment covered;
- b) the necessary funds not being available to the Participant in time for repairing or replacing damaged or destroyed equipment.

### Provisions Applying to Section - III

#### Memo I - Sum Covered

It shall be a requirement of this PMD that the sum covered stated in the schedule is the amount which the Participant would have to pay as additional expenditure for 12 months' use of substitute EDP equipment of similar performance to the EDP equipment covered. The sum covered shall be based on the amounts agreed per day and per month as specified in the schedule.

The Company shall also arrange to reimburse the Participant or personnel expenses and costs for the transportation of materials following upon any event giving rise to a claim under this section, provided separate sums therefore have been entered in the schedule.

#### Memo 2 - Basis of Indemnity

In the event of failure of the EDP equipment covered under this PMD the Company shall arrange for the additional expenditure that can be proved to have been incurred for the period during which the use of substitute EDP equipment is essential, but at the most for the indemnity period agreed.

The indemnity period shall commence as soon as the substitute equipment is put into use.

The Participant shall bear that proportion of each claim which corresponds to the time excess agreed.

If it is found following an interruption of the operation

of the EDP equipment covered under this PMD that the additional expenditure incurred during the period of interruption is higher than the proportionate share of the annual sum covered which is applicable to this period, the Company shall only arrange to indemnify the Participant in respect of that proportion of the agreed annual sum covered which is applicable to the period of interruption, duly taking into account the indemnity period agreed.

Any savings in cost shall be taken into account when calculating the amount of indemnification to be paid under this PMD. As from the date of an indemnifiable occurrence the sum covered shall be reduced for the remaining period of Takaful by the amount of indemnity paid, unless the sum covered is reinstated.

### Takaful Operator Fees

The Company shall deduct Operator's fee as per defined ratio approved by Shariah Advisory Board out of the Contribution received under this PMD. Such fee shall be based on the Wakalah principle since the Company hereby acts as a Wakeel of the Fund.

### Investment Management Share

The Company shall act as a Mudarib or Wakeel for the purpose of managing the investment of the participant's Contribution. As such, the Company stands entitled to a Mudarib share or Wakalatul Istismar fee in the investment income subject to approval by the Shariah Advisory Board.

### Surplus Distribution

Operator may hold a portion of the surplus

- As a contingency reserve (over and above the technical provisions)
- For charity
- The rest of the surplus may be distributed to participants in proportion to the contributions to the PTF net of any risk related claims, which they may have received during the undervaluation period.

#### IMPORTANT:

The Participant should, for his / her own protection, examine this PMD to ascertain whether it is in accordance with his intentions and correctly described, if any error or mis-description is found the same should immediately be intimated to the company for correction.

**Disclaimer:** This PMD serves as a standard document; the primary coverage details can be found within the PMD schedule. Please refer to the PMD schedule for comprehensive information regarding the coverage provided.

Attached to and forming part of Participant Membership Document (PMD) No. \_\_\_\_\_

### BANK MORTGAGE CLAUSE

- 1) It is hereby declared and agreed that
- 1) Upon any moneys belonging payable under this PMD the same shall be paid by the company to the Bank and such part of any money so paid as may relate to the interest of other parties covered hereunder shall be received by the Bank as Agents for such other parties.
  - 2) The receipts of the Bank shall be a complete discharge of the company there for and shall be binding on all parties covered hereunder.
  - 3) If and whenever any notice shall be required to be given or other communication shall be required to be made by the company to the participant or any of them in any matter arising under or in connection with this PMD such notice or Other communication shall be deemed to have sufficiently given or made if given or made to the Bank.
  - 4) Any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the company and the participant or any of them arising under or in connection with this PMD if made by the Bank shall be valid and binding on all parties, but not so as to impair the right of the Bank to recover the full amount of any claim, it may have on other parties covered hereunder and
- 2) That this PMD so far only as it relates to the interest of the Bank therein shall be cease to attach to any of the covered property by reason of the operation of clause 8 of the conditions endorsed on the PMD except where a breach of such clause has been committed by the Bank or its duly authorized agents or servants and this PMD shall not be invalidated by any act or omission on the part of any other party covered hereunder whereby the risk is increased or by anything being done to upon or in any building hereby covered or any building in which the goods covered under the PMD are stored without the knowledge of the Bank provided always that the Bank shall notify the company of any change or ownership or alternation or increase of hazard not permitted by this PMD as soon as the same shall come to its knowledge and shall on demand pay to the company the necessary additional contribution from the time when such increase of risk first took place. And it is further agreed that whenever the company shall pay the Bank any sum in respect of loss or damage under this PMD and shall claim that as to the Mortgage or owner no liability therefore existed, the company shall become legally subrogated to all the rights of the Bank to the extent of such payment but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgage or owner or any other party or parties covered hereunder or from any securities or funds available.

### Endorsement 504

#### Cover of Mobile and Portable Equipment Outside the Premises

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include loss of or damage to the mobile and/or portable equipment as specified under item(s) No(s) contained in the schedule of the Policy whilst stationary or in transit anywhere within the territorial limits of The Insurers shall not be liable under this Endorsement for - loss or damage occurring whilst the above items are unattended unless locked inside a building or vehicle, - loss or damage from any cause whatsoever whilst the above items are installed or carried in or on aircraft or aerial devices or waterborne vessels or craft.

#### Extra Contribution

Section 1:

Section 2:

Section 3:

### Endorsement 538

#### Warranty for Lightning and Overvoltage Protection Devices

It is agreed and understood that otherwise subject to the terms, exclusion, provisions and conditions contained in the PMD or endorsed thereon, the Takaful Company shall only indemnify the Participant in respect of loss of or damage to electronic equipment or data media or increased cost of working as a result of lightning or overvoltage if the electronic equipment is fitted with lightning and overvoltage protection devices and alarm system and these have been installed and maintained in accordance with the recommendations of the manufacturers of the electronic equipment and the lightning and overvoltage protection devices.

This means that the lightning and overvoltage protection devices and alarm system

- are regularly serviced by qualified personnel of the manufacturer or supplier,
- are kept under supervision by trained personnel,
- are provided with an automatic switch-off device complying with the latest requirements for electronic equipment and the manufacturer's recommendations.



Attached to and forming part of Participant Membership Document (PMD) No. \_\_\_\_\_

### TERRORISM EXCLUSION CLAUSE

This PMD is Subject to following Terrorism Exclusion clause.

Notwithstanding any provision to the contrary within this PMD or any endorsement thereto, this PMD does not cover any loss, damage or expense of whatsoever nature directly or indirectly caused by resulting from, happening through or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the loss, damage or expense.

For the purpose of this exclusion, terrorism means an act of violence or an act dangerous to human life tangible or intangible property or infrastructure with the intention or effect to influence any government or to put the public or any section of the public in fear.

In any action suit or other proceedings where the company alleges that by reason of this definition a loss, damage or expense is not covered by this PMD, the burden of proving that such loss, damage or expense is covered shall be upon the participant.

### JURISDICTION CLAUSE

It is hereby declared and agreed that in case of any claim or dispute arising hereunder the same shall be decided at Karachi and further that legal proceedings in respect of any such claim or dispute shall be instituted in a competent court in the city of Karachi only and the courts of law at Karachi shall have exclusive jurisdiction to which the parties submit.

Subject otherwise to the Terms, Exceptions, Conditions and Limitations of this PMD.

### Endorsement 563

### Special Condition Concerning Obsolete Equipment

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the PMD or endorsed thereon, the Takaful Company's liability in respect of electronic data processing equipment the manufacture of which has been discontinued, or for which spare parts are no longer available (obsolete equipment), shall be restricted to the period of business interruption which would arise if a current model or type of data processing system of equal performance had to be repaired or replaced.

### Endorsement 591

### Warranty for Maintenance Contract

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the PMD or endorsed thereon, a maintenance contract has to be in force during the period of the PMD. Maintenance as used in this Endorsement is understood to mean the following: - safety checks - preventive maintenance - rectification of loss or damage or faults arising from normal operation as well as from ageing, eg by repair or replacing of modules, sections, assemblies and components According to the PMD conditions, costs of such maintenance work are not insurable.

# Complaints in Respect of Takaful Membership

## تکافل ممبر شپ کے متعلق شکایات



PAK-QATAR  
GENERAL TAKAFUL

If you have any complaint or grievance against the Takaful Company, agent, or bank representative in respect of your Takaful Membership, you may file your complaint directly with the Takaful Company at the following address:

اگر آپ کو اپنی تکافل ممبر شپ کے حوالے سے تکافل کمپنی، ایجنٹ یا بینک نمائندے سے کوئی شکایت ہو تو سب سے پہلے متعلقہ تکافل کمپنی کو براہ راست اپنی شکایت درج ذیل پتہ پر بھیجیں

### Pak-Qatar General Takaful Limited

### پاک قطر جنرل تکافل لمیٹڈ

Mr. Kashif Rasheed  
Incharge Complaint Cell  
402-404, Business Arcade, Plot # 27-A, Block 6, P.E.C.H.S., Sharea Faisal, Karachi. 75400. **Phone:** 021-38798550  
**Email:** kashif.rasheed@pakqatar.com.pk, complaints@pakqatar.com.pk

جناب کاشف رشید صاحب  
انچارج مرکز شکایت  
لیگل اینڈ کیپالٹنس ڈیپارٹمنٹ 402-404، بزنس آرکیڈ، پلاٹ نمبر 27-A، بلاک 6، P.E.C.H.S.، شاہراہ فیصل کراچی 75400۔ فون: 021-38798550  
ای میل: kashif.rasheed@pakqatar.com.pk, complaints@pakqatar.com.pk

However, in case if the insurance company fails to address your grievance, you may file your complaint with other external independent forums at the following addresses:

اگر انشورنس کمپنی آپ کی شکایت کا ازالہ کرنے میں ناکام رہے یا آپ کمپنی کے جواب سے مطمئن نہ ہوں تو آپ مندرجہ ذیل انڈیپنڈنٹ فورم کے ساتھ اپنی شکایت کا اندراج کروا سکتے ہیں

### Federal Insurance Ombudsman

### وفاقی انشورنس محتسب

2nd Floor, Pakistan Red Crescent Society, Annexe Building, Plot # 197/5, Dr. Doud Pota Road, Karachi.  
**Phone:** 021-99207761-62 | **Website:** www.fio.gov.pk/

سیکنڈ فلور، ریڈ کرسنٹ سوسائٹی  
انکسی بلڈنگ، پلاٹ نمبر 197/5 ڈاؤڈ پوتا روڈ، کراچی۔  
فون: 021-99207761-62 ویب سائٹ: www.fio.gov.pk/

**Note:** Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach FIO

نوٹ: پاکستان کے کسی بھی علاقے تعلق رکھنے والے پالیسی ہولڈرز، آزاد جموں کشمیر/گلگت بلتستان وفاقی انشورنس محتسب (ایف آئی او) سے رجوع کر سکتے ہیں۔

### Official Coordinator, Small Disputes Resolution Committee – Karachi

### دفتری رابطہ کار - سال ڈسپیوٹس ریزولوشن کمیٹی، کراچی

The Deputy Director, Specialized Companies Division, 5th Floor, State Life Building No. 2, Wallace Road, Off. I. I. Chundrigar Road, Karachi.  
**Direct No.:** 021-99002021, 021-32414204  
**Email:** sdrc.khi@secp.gov.pk, complaints@secp.gov.pk

ڈپٹی ڈائریکٹر اسپیشلائزڈ کمپنیز ڈویژن 5th فلور، اسٹیٹ لائف بلڈنگ نمبر 02، ولاس روڈ، آف آئی آئی چندریگر روڈ، کراچی۔  
ڈائریکٹ نمبر: 021-99002021, 021-32414204  
ای میل: sdrc.khi@secp.gov.pk, complaints@secp.gov.pk

**Note:** Policyholders belonging to provinces of Sindh and Balochistan may approach this Committee.

نوٹ: صوبہ سندھ اور بلوچستان سے تعلق رکھنے والے پالیسی ہولڈرز کراچی میں قائم کمیٹی سے رجوع کریں۔

### Official Coordinator, Small Disputes Resolution Committee – Lahore

### دفتری رابطہ کار - سال ڈسپیوٹس ریزولوشن کمیٹی، لاہور

The Deputy Registrar of Companies, Company Registration Office – Lahore, Associate House, 3rd & 4th Floor, 7-Egerton Road, Lahore.  
**Direct No.:** 042-99014050, 042-99204962-66 Ext: 28  
**Email:** sdrc.lhr@secp.gov.pk, complaints@secp.gov.pk

کمپنیز کے ڈپٹی رجسٹرار، کمپنی رجسٹریشن آفس، لاہور، ایسوسی ایٹ ہاؤس، 3rd اینڈ 4th فلور، 7-ایگرتون روڈ، لاہور۔  
ڈائریکٹ نمبر: 042-99014050, 042-99204962-66 Ext: 28  
ای میل: sdrc.lhr@secp.gov.pk, complaints@secp.gov.pk

**Note:** Policyholders from all districts of Punjab except Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock may approach this Committee.

نوٹ: بھکر، خوشاب، میانوالی، جہلم، چکوال، راولپنڈی اور اٹک کے سوا پنجاب کے تمام اضلاع کے پالیسی ہولڈرز لاہور میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

### Official Coordinator, Small Disputes Resolution Committee – Islamabad

### دفتری رابطہ کار - سال ڈسپیوٹس ریزولوشن کمیٹی، اسلام آباد

The Management Executive, Insurance Division, 3rd Floor, NIC Building, 63-Jinnah Avenue, Blue Area, Islamabad.  
**Direct No.:** 051-9195391, 051-9207091-4 | Ext 439  
**Email:** sdrc.isb@secp.gov.pk, complaints@secp.gov.pk

منیجمنٹ ایکزیکوٹو، انشورنس ڈویژن 3rd فلور، این آئی سی بلڈنگ 63 جناح ایوینیو، بلیو ایریا، اسلام آباد۔  
ڈائریکٹ نمبر: 051-9195391, 051-9207091-4 | Ext 439  
ای میل: sdrc.isb@secp.gov.pk, complaints@secp.gov.pk

**Note:** Policyholders belonging to Islamabad Capital Territory, Khyber Pakhtunkhwa, Gilgit Baltistan, Azad Jammu & Kashmir and the western side of Punjab (i.e. Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock districts) may approach this Committee. Complaint against Takaful Company may also be filed with Securities and Exchange Commission of Pakistan (insurance regulator in Pakistan) at the following address:

نوٹ: اسلام آباد کیپیٹل ٹیریٹری، خیبر پختونخوا، گلگت بلتستان، آزاد جموں کشمیر، اور صوبہ پنجاب کے مغربی حصے (یعنی بھکر، خوشاب، میانوالی، جہلم، چکوال، راولپنڈی اور اٹک اضلاع) سے تعلق رکھنے والے پالیسی ہولڈرز اسلام آباد میں قائم کمیٹی سے رجوع کر سکتے ہیں۔  
انشورنس کمپنی کے خلاف شکایت سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (جو کہ پاکستان میں انشورنس ریکولیٹر ہے) کے پاس بھی درج ذیل ایڈریس پر دائر کی جاسکتی ہے۔

### Securities and Exchange Commission of Pakistan (SECP)

### سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

NIC Building, 63-Jinnah Avenue, Blue Area, Islamabad - 4400, Pakistan.  
**Phone:** Toll free 080088008  
**Email:** complaints@secp.gov.pk  
**Website:** https://sdms.secp.gov.pk/ (for online filing of complaints)

این آئی سی بلڈنگ 63 جناح ایوینیو، بلیو ایریا، اسلام آباد - 4400، پاکستان۔  
فون: ٹول فری 080088008  
ای میل: complaints@secp.gov.pk  
ویب سائٹ: https://sdms.secp.gov.pk/ (شکایات کی آن لائن فائلنگ کے لیے)

**Note:** Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach SECP.

نوٹ: پاکستان کے کسی بھی علاقے سے تعلق رکھنے والے پالیسی ہولڈرز، آزاد جموں کشمیر/گلگت بلتستان ایس ای سی پی سے رجوع کر سکتے ہیں۔

### Insurance Tribunal

### انشورنس ٹریبونل

SR#	COMPLAINT PROVINCE	JURISDICTION
1	Sindh	District & Session Judge Karachi (Central)
2	KPK	District & Session Judge Peshawar
3	Punjab	District & Session Judge (All Districts)

نمبر شمار	شکایت کا صوبہ	دائرہ کار
۱	سندھ	ڈسٹرکٹ اینڈ سیشن جج کراچی (وسطی)
۲	خیبر پختونخوا	ڈسٹرکٹ اینڈ سیشن جج پشاور
۳	پنجاب	ڈسٹرکٹ اینڈ سیشن جج (تمام اضلاع)

Issued by: Pak-Qatar General Takaful Limited (PQGTL)

A member company of Pak-Qatar Group, Pakistan's premier & pioneer Islamic financial services group



### **A Brief Introduction of Pak-Qatar Group**

**Pak-Qatar Group** stands as Pakistan's premier and pioneer Islamic financial services group, offering a comprehensive range of savings and protection solutions that adhere to the principles of Sharia'h-compliant finance. With a steadfast commitment to excellence and a strong emphasis on Islamic values, the group encompasses esteemed companies such as **Pak-Qatar Family Takaful Limited, Pak-Qatar General Takaful Limited, Pak-Qatar Investment (Private) Limited** and **Pak-Qatar Asset Management Company Limited**.

**Pak-Qatar Family Takaful** (Rated **A++** with **Stable Outlook** by VIS and PACRA) and **Pak-Qatar General Takaful** (Rated **A+** with **Stable Outlook** by VIS and PACRA) embody the essence of solidarity and shared responsibility, delivering comprehensive Takaful (Islamic insurance) coverage that adheres to the principles of cooperation and mutual support. Through innovative and Sharia'h-compliant savings & protection solutions, these entities provide individuals, families, and businesses with reliable protection against unforeseen risks, ensuring peace of mind, supplemented by market competitive returns on their investments under Unit-linked (Investment-linked) life Takaful policies.

At the heart of its operations, Pak-Qatar Investments excels in providing independent assessments and exclusive investment recommendations to its esteemed clientele, besides acting as a holding company of the group. Backed by a team of seasoned experts and a deep understanding of the financial landscape, Pak-Qatar Investments guides individuals and organizations towards prudent investment decisions that align with their unique goals and Islamic finance principles.

**Pak-Qatar Asset Management Company** (Rated **AM2** with **Stable Outlook** by PACRA) plays a pivotal role within the group, offering expert guidance and proficiently managing investments' funds in strict adherence to Islamic finance principles. With a focus on thorough research, market analysis, and prudent risk management practices, Pak-Qatar Asset Management Company (PQAMC) strives to maximize returns while maintaining ethical investment standards. PQAMC has all the Funds in its bouquet, including Money Market Funds, Income Funds, Equity Funds, Asset Allocation Fund and Fixed Income Funds.

With an unwavering commitment to excellence, integrity, customer satisfaction and Sharia'h compliance, Pak-Qatar Group has established a remarkable track record in Pakistan's financial industry. By combining cutting-edge financial solutions with the guiding principles of Islamic finance, the group continues to set new industry benchmarks. As a trusted partner, Pak-Qatar Group empowers individuals and organizations to navigate the financial landscape with confidence and integrity, fostering their prosperity and financial well-being.

