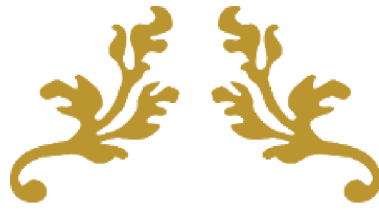




PAK-QATAR  
GENERAL TAKAFUL



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# PARTICIPANT'S MEMBERSHIP DOCUMENT (PMD)

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Fire Takaful



Issued by:

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

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# Participant's Membership Document

## Fire 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 PMD of the Fund, and of the benefits declared by the Fund from time to time under this policy, in accordance with the Waqf Rules governing the Fund.
- III. Subject to the participant continuing as 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 here of, has been paid or guaranteed to be paid in the manner as stated in the schedule or as expressly agreed and stated therein.

**Whereas** the Participant has made a payment (described in the Schedule) as Contribution to the Fund and accepting the same the Company hereby agrees that (subject to Conditions contained herein or endorse or otherwise expressed hereon which Conditions shall so far as the nature of them respectively will permit be deemed to be Conditions precedent to the right of the Participant to recover hereunder) the Property covered vide this PMD as described in the said Schedule, or any part of such Property, be destroyed or damaged by Fire and/or Lightning at any time before the last day of the Period of PMD named in the said Schedule, the Participant will be paid for the value of the property at the time of the happening of its destruction or the amount of such damage or at Company's option it will be reinstated or replaced.

Provided that the amount of indemnification shall in no case exceed, in respect of each item, the sum expressed in the said Schedule to be covered thereon or in the whole, the total sum covered hereby or such other sum or sums as may be substituted thereof, by memorandum hereon, or attached hereto, signed by or on behalf of the Company.

### Conditions

- I. If there be any material misdescription of any of the property hereby covered, or of any building or place in to any fact, material to be known for estimating the risk, or any omission to state such fact, no indemnification shall be made under this PMD so far as it relates to property affected by such misdescription, misrepresentation or omission.
2. The Participant shall give notice to the Company of any PMD(s) of Takaful or Conventional Insurance policies

already effected, or which may subsequently be affected, covering any of the property hereby covered, and unless such notice be given and the particulars of such Policy(s) of Takaful or Conventional Insurance(s) be stated in or endorsed on this PMD by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this Policy shall be forfeited.

#### 3. All coverage under this PMD:

- i. on any building or part of any building.
- ii. on any property contained in building.
- iii. on rent or other subject matter of Takaful in respect of or in connection with any building or any property contained in any building, shall cease immediately upon any fall or displacement:
  - a. of such building or of any part thereof.
  - b. of the whole or any part of any range of buildings or of any structure of which such building forms part.

Provided that such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of fire or is otherwise material.

And provided that such fall or displacement is not caused by fire or an allied peril covered under this PMD or would be covered if such building, range of buildings or structure were covered under this PMD.

In any action, suit or other proceeding, the burden of proving that any fall or displacement is caused by fire or an allied peril covered under this Policy, as aforesaid shall be upon the Participant.

#### 4. i. This PMD does not cover:

- a. Loss by theft during or after the occurrence of a fire,
- b. Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion (except as may be provided in accordance with Condition 6 "f") or by its undergoing any heating, or drying process.
- c. Loss or damage occasioned by or through or in consequence of The burning of property by order of any public authority Subterranean fire
- d. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons' material.
- ii. This PMD does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of the Condition 5 (ii) only combustion shall include any self-sustaining process of nuclear fission.
- iii. This PMD does not cover costs and expenses arising from loss or destruction or damage caused by pollution or contamination except destruction or damage to the property covered caused by pollor contamination resulting from a peril hereby covered against.

5. This PMD does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly of any of the following occurrences namely:
- Earthquake, volcanic eruption or other convulsion of nature.
  - Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance.
  - War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war.
  - Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped powers, Martial Law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
  - Any act of terrorism.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences shall be deemed to be loss or damage which is not covered by this PMD except to the extent that the Participant shall prove that such loss or damage happened independently of the existence of such abnormal condition.

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

6. Unless otherwise expressly stated, this PMD does not cover:
- Goods held in trust or on commission.
  - Bullion or unset precious stones.
  - Any curiosity or work of art for any amount exceeding Rs. 10,000/
  - Manuscript, plans, drawings or designs, patterns, models or molds.
  - Securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of account or other business books, computer system records.
  - Coal against loss or damage occasioned by its own spontaneous combustion.
  - Explosives.
  - Any loss or damage occasioned by or through or in consequence of explosion, but loss or damage by explosion of gas used for illuminating or domestic purposes in a building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this PMD.
  - Any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise of forests, bush, prairie, pampas, or jungle and clearing of lands by fire.
7. Under any of the following circumstances this PMD ceases to attach as regards the property affected unless the Participant, before the occurrence of any loss or damage, obtains the sanction of the Company signified by

endorsement upon the PMD, by or on behalf of the Company.

- If the trade or manufacture carried on be altered, or if the nature of occupation of or other circumstances affecting the building covered or containing the covered property be changed in such a way as to increase the risk of loss or damage by fire.
  - If the building covered or containing the covered property become unoccupied and so remained for a period of more than 30 days.
  - If the property covered be removed to any building or place other than that in which it is herein stated to be covered.
  - If the interest in the property covered pass from the Participant otherwise than by will or operation of law.
8. This PMD does not cover any loss or damage to property which at the time of the happening of such loss or damage, is covered by or would, but for the existence of this PMD be covered by any marine PMD or PMDs except in respect of any excess beyond the amount which would have been payable under the Marine PMD or PMDs had this Takaful not been effected.
9. On the happening of any loss or damage, the Participant shall forthwith give notice thereof to the Company, and shall deliver the following to the Company within 15 days after the loss or damage or such further time as the Company may allow in writing in this regard:
- A claim in writing for the loss and damage containing as particular an account as may be reasonably practicable of all the several articles or items of property damaged or destroyed and of the amount of the loss or damage thereto respectively, having regard to their value at the time of loss or damage, not including profit of any kind.
  - Particulars of all other Takaful(s) and/or other conventional insurance(s), if any.

The Participant shall also at all times at his own expense, produce, procure and give to the Company all such further particulars, plans specification, books, vouchers, invoices, duplicates or copies thereof, documents, proofs, and information will respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability or the Company as may be reasonably required by or on behalf of the Company together with a declaration of oath or other legal form of the truth of the claim and of any matters connected therewith.

No claim under this PMD shall be payable unless the terms of this condition have been complied with

10. This PMD 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 PMD 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

# Participant's Membership Document

## Fire Takaful



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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
10 days	10%
1 month	20%
1 1/2 months	25%
2 months	30%
3 months	40%
4 months	50%
5 months	60%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
Over 9 months	Full annual Contribution

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

11. On the happening of any loss or damage to any of the property covered by this PMD the Company.
  - a. Enter and take and keep possession of the building or premises where the loss or damage has happened.
  - b. Take possession of or require to be delivered to it any property of the Participant in the building or on the premises at the time of the loss or damage.
  - c. Keep possession of any such property and examine, sort, arrange, remove, or otherwise deal with the same.
  - d. Sell any such property or dispose of the same for account of whom may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Participant that he/she makes no claim under the PMD or, if any claim is made, until such claim is finally determined or withdrawn and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the Participant or diminish its right to rely upon any of the conditions of this PMD, in answer to any claim.

If the Participant or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its powers hereunder, all benefit under this PMD shall be forfeited.

The Participant shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

12. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Participant or anyone acting on his behalf to obtain any benefit under this PMD or, if the loss or damage be occasioned by the willful act or with the connivance of the Participant, or if the claim be made and rejected and an action or suit be not commenced within three months after such rejection,

or (in case of an arbitration taking place in pursuance of the 18th condition of this PMD) within three months after the Tribunal shall have made its award, all benefit under this PMD shall be forfeited.

13. The Company may at its own option arrange to reinstate or replace the Property damaged or destroyed, or any part thereof instead of arranging the payment of the amount of the loss or damage or may join with any other Company or Takaful Operator in doing so, but the Company shall not be bound to arrange to reinstate exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to arrange to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, not more than the sum covered by the Company thereon.

If the Company so elects to arrange the reinstatement or replacement of any property the Participant shall, at his own expense, furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done by the Company with a view of reinstatement or replacement shall be deemed in election by the Company to arrange the reinstatement or replacement.

If in any case the Company shall be unable to arrange the reinstatement or replacement of the property hereby covered, because of any municipal or other regulation in force affecting the alignment of streets, or the construction of buildings, or otherwise, in every such case, only the sum will be paid as it as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

14. The Participant shall, at the expense of the Fund, do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Fund shall be or would become entitled or subrogated, upon the payment for or making good any loss or damage under this PMD, whether such acts and things shall be or become necessary or required before or after his indemnification under this PMD.
15. If at the time of any loss or damage happening to any property hereby covered, there be any other subsisting PMD(s) of Takaful or Conventional Insurance PMD, whether effected by the Participant or by any other person(s), covering the same property, no payment shall be made or contributed more than rate able proportion under this PMD of such loss or damage.
16. If the property hereby covered shall, at the breaking out of any fire, be collectively of greater value than the sum covered thereon, then the Participant shall be considered as bearing the risk himself for the difference, and shall bear a rate able proportion of the loss or damage accordingly. Every item, if more than one, of the PMD shall be separately taken into consideration subject to this condition.
17. 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.

18. No payment will affect for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.
19. Every notice and other communication to the Company required by these Conditions must be written or printed.
20. The Company or any of the authorized representatives of the Company shall have the right to access any time to the risk and or the premises.

### 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 policy. 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 misdescription 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.

### PRO-RATA WARRANTY

“In consideration of the contribution in this case being calculated at pro-rata proportion of the annual Contribution it is agreed by the Participant that the risk covered under the within mention PMD will be continued & Renewed just after the date of expiry of the PMD for a further period of twelve months for any amount not less than the sum covered hereby failing which the difference between the contribution now paid and contribution at short period rates shall be paid to the company”.

### FULL ANNUAL CONTRIBUTION PAYMENT CLAUSE.

It is agreed that at the time of claim (at any point of time during the period of Takaful effective 1st PMD date) the full annual (remaining months) contribution of the PMD has to be paid by the participant to the Takaful Company.

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

### ELECTRICAL CLAUSE 'B'

“Loss or damage by fire to the electrical, appliances and installations covered by item of this PMD arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity, from whatever cause (Lightning included), is covered subject to the terms and conditions of this PMD but it is expressly understood that no liability exists under this PMD for loss or damage to any electrical machine, apparatus, fixture or fitting or to any portion of the electrical installation, unless caused by fire or lightning”.

It is further understood and agreed that the company's liability under this clause in respect of each motor or unit, shall be limited only to the excess over and above the loss of 5% of the value or Rs. 1,000/- whichever is greater.

Attached to & forming part of Participant Membership Document No. \_\_\_\_\_

### TERRORISM EXCLUSION CLAUSE

This Policy is Subject to following Terrorism Exclusion clause.

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy 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 policy, the burden of proving that such loss, damage or expense is covered shall be upon the participant.

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

### 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.



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

### BANK MORTGAGE CLAUSE

- I. It is hereby declared and agreed that
  - a. 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.
  - b. The receipts of the Bank shall be a complete discharge of the company there for and shall be binding on all parties covered hereunder.
  - c. 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.
  - d. 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.

### BURGLARY AND HOUSEBREAKING ENDORSEMENT

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

It is hereby declared and agreed that notwithstanding anything in the within written policy contained to the contrary, the Takaful coverage under this policy extends to cover the risks of BURGLARY and HOUSEBREAKING which shall mean:

- A. The property covered or any part thereof described and included in the schedule hereto whilst contained in the premises described in the said schedule shall be lost by theft consequent upon actual forcible and violent entry upon the said premises or committed by any person or persons (other than employees) feloniously cancelled thereon or
- B. There shall arise any damage to the said property covered or to the premises, falling to be borne by the Participant due to any such theft as aforesaid or any attempt thereat.

The Company will pay or make good to the participant:

- a. Loss or damage to the extent of the market value at the time of the loss (not including profit of any kind) and/or
- b. The net cost of repairing such damage shall not exceed in respect of any one item specified in the schedule the sum covered thereon nor in respect of damage to the premises five percent of the total sum covered nor in the whole during any one period of Takaful coverage such total sum covered.

### PROVIDED ALWAYS that this policy shall not extend to not cover:

- a. Loss or damage due to any such theft as aforesaid or to any attempt thereat by any of the participant's family, business staff or domestic servants or any person lawfully on the premises.
- b. Loss destruction or damage directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with Hurricane, Volcanic Eruption, Earthquake, other convulsion of nature, invasion Act of Foreign Enemies, Hostilities, or War-like Operations (whether before or after declaration of War) Civil War, Strike Riot, Civil Commotion, Mutiny Rebellion Military or Usurped Power or by any direct or indirect consequences of any of the said occurrences and in the event of any claims hereunder that the participant shall prove the accident loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by/or traceable to any of the said occurrences or any consequence thereof and in default of such proof the company shall not be liable to make any payment in respect of such a claim.
- c. Loss of or damage to medals, coins, curiosities, sculptures, manuscripts, rare books, plans, patents, models, molds, designs, deeds, bonds, bills of exchange, promissory notes, money, securities for money, stamps, documents of title or business books unless specifically included in the schedule.
- d. Loss or damage arising whilst the premises are unoccupied for a period exceeding 30 consecutive days or are occupied otherwise than as stated in the schedule unless the written consent of the company shall have previously been obtained and any additional contribution required by the company has been paid.
- e. Loss or damage to larceny, Mysterious and unexplainable disappearance.

**PROVIDED ALSO** that the premises mentioned in schedule shall not include any yard garden, out building or other appurtenance unless specifically included in the schedule hereto.

**PROVIDED FURTHER** that the due observance and fulfillment of the terms, conditions and endorsements of this policy, in so far as they relate to anything to be done or complied with by the participant, shall be conditions precedent to any liability of the company to make any payment under this policy



Attached to and forming part of Fire Participant Membership Document No. \_\_\_\_\_

### Form G

#### BUILDING WARRANTIES

1. Warranted that the building is constructed with walls of (a) burnt silica or sand lime bricks set in time and/or mortar and/or concrete (b) stone set in time and/or mortar and/or concrete (c) reinforced concrete frame with concrete, cement concrete, cement and sand, stone or burnt brick panels not less than 4" thick. N.B. Hollow Clay or Concrete Blocks not less than 4" in thickness are permissible in the walls of a building having a framework of reinforced concrete or steel, encased in concrete; that the roof is built in soorkey, chunum or concrete over tiles on beams and/or rafters of iron, steel, teak or other hard non-resinous wood and warranted that the floors are of (a) brick, terra-cotta, fire clay, stone and/or concrete not less than 5" thick devoid of cavity and, in the case of upper floors laid on beams of iron teak, or other non-resinous wood (b) wooden floor laid on a pucca structure as defined in (a) above without intermediate space (b) office and/or domestic buildings only. Floors may be of wood over beams of iron, teak or other hard on-resinous wood.
2. Warranted that the building is constructed with walls of (a) burnt silica or sand lime bricks or stone (b) burnt bricks not less than 9" in thickness and an outside bracing of timber filled in with brick (earthquake protection) (c) reinforced concrete, frames with concrete, cement concrete, cement and sand, stone or burnt bricks panels not less than 4" thick (d) hollow clay or concrete blocks not less than 9" thick and warranted that the roof is constructed or (a) tiles and/or slates (b) metal (c) corrugated asbestos sheeting (d) mud, soorkey or chunam over timber boards.

PUCCA

ORDINARY

#### MISCELLANEOUS WARRANTIES

Warranted that during the currency of this Participant Membership Document:

3. No artificial light be used in the said premises other than electric light.
4. No smoking or cooking be allowed on the premises except in buildings specially set apart for such purposes.
5. No hay, fodder, grass, bhoosa (chaff) or other similar stocks be stored in the building hereby covered for Takaful (herein referred to) or in any building communicating therewith or in the open within 50 feet thereof.
6. This Company is expressly declared to be free from liability for loss of or damage to any electrical machine, apparatus, fixture or fitting (including electric fans, electric household or domestic appliances, wireless sets and radios) or to any portion of the electrical installation, arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity, from whatever cause (lightning, included); provided that this exemption shall apply only to the particular electrical machine, apparatus, fixture, fitting or portion of the electrical installation so affected and not to other machines, apparatus, fixtures, fitting or portions of the electrical installation which may be destroyed or damaged by fire so set up.
7. Takaful coverage in other offices allowed particulars of which to be declared in the event of loss by Fire or when required.
8. It is hereby declared and agreed that in case of any claim arising in respect of the property hereby covered the same shall be settled and paid in Karachi, and the entire cause shall also be deemed to arise in Karachi, and further that all legal proceedings in respect of any such claim shall be instituted in a competent court in the city of Karachi only.
9. No building or Timber, Kutcha or Thatched construction be situated within 50 feet of the building described in the Participant Membership Document.
10. The official of the Security & Exchange Commission of Pakistan shall have access at any time to the risks and to the premises.

ELECTRIC  
CLAUSE-A

# Participant's Membership Document

## Fire Takaful

Attached to and forming part of Fire Participant Membership Document No. \_\_\_\_\_

- |  |  |
|--|--|
| 11. Plinths, Foundations and Pavements are excluded from this Takaful coverage.  | <b>A. Godowns</b>                        |
| 12. No goods other than piece-goods, umbrellas, umbrella fittings, yarns, and/or twist and all textile fabrics in bales and/or cases and/or metals in blocks, slabs or otherwise un-manufactured and/or ores, be stored in the building(s) to which this Takaful coverage applies.   |  |
| 13. Neither hazardous goods be the stored nor hazardous trade or process be carried on in the building(s) to which this Takaful coverage applies.  | <b>B.</b>                                |
| 14. No cotton and other vegetable fibre, jute, coir, celluloid or celluloid goods or inflammable liquid having a flash point below 150oF (65 oC) (close test) or paints or varnishes or disinfectants liquid or insecticides or turpentine or thinner in sealed tins or drums having a flash point below 73oF (23oC) or kerosene be stored in the building(s) to which this Takaful coverage applies.  | <b>C.</b>                                |
| 15. No cotton other vegetable fibre in other than fully pressed bales or any other hazardous good be stored in the building to which this Takaful coverage applies.  | <b>C1.</b>                               |
| 16. No jute in other than fully pressed bales or any other hazardous goods be stored in the building to which this Takaful coverage applies.   | <b>C2.</b>                               |
| 17. No hazardous goods be contained in the building(s) to which this Takaful coverage applies. The presence of hazardous goods not exceeding 1 percent of the total value of the stock (or in the case of a building embracing a number of retail shop not exceeding 1 percent of the value of the stock in each shop) shall no be deemed a breach of this warranty provided that the 1 percent allowance shall in no instance include more than six gallons of petrol or other volatile spirit. | <b>D. Retails Premises</b>               |
| 18. No inflammable liquid having a flash point below 150oF (close test) or paints or varnishes or disinfectant liquids or insecticides or turpentine or thinners in sealed tins or drums having a flash point below 73oF (close test) or kerosene be stored in excess of six gallons or 1 percent of the total value of the stock (or in the case of a building embracing a number of retail shops, in excess of 1 percent of the value of the stock in each shop), whichever is less.           | <b>E</b>                                 |
| 19. No inflammable liquid having a flash point below 150oF (close test) or paints or varnishes or disinfectants liquids or insecticides or turpentine or thinners having a flash point below 73oF (close test) or kerosene be store in excess of forty gallons which quantity must always be kept in properly close tins.  | <b>F</b>                                 |
| 20. No portion of the premises herein described, be used for the manufacture or the deposit of merchandise.  | <b>G. Domestic Premises And The Like</b> |
| 21. The said stove and/or fireplace be securely set in masonry or concrete and protected by a metal fonder, the flue or chimney being of pucca or iron construction and free from contact with wood work.  | <b>H</b>                                 |
| 22. The said premises are silent, no part of the machinery being used for the purpose of manufacture, all raw material, stock in process and finished goods being removed from the premises to which this Takaful coverage applies.  | <b>J. Silent Risks</b>                   |

## INDUSTRIAL AND/OR MANUFACTURING RISKS

- |   |                          |
|---|--------------------------|
| No process of manufacture be carried on between the hours of 9.00 P.M. and 5.00 A.M. (P.S.T.) | <b>X. Night Work</b>     |
| No process of manufacture be carried on by artificial light, other than electric light.       | <b>Y. Electric Light</b> |

Attached to and forming part of Fire Participant Membership Document No. \_\_\_\_\_

### RIOT AND STRIKE ENDORSEMENT

It is hereby agreed and declared that notwithstanding anything in the within written PMD contained to the contrary the Takaful under this PMD shall extend to cover Riot and Strike damage which for the purpose of this endorsement shall mean (subject always to the Special Conditions hereinafter contained)

Loss of or damage to the property covered directly caused by:-

The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in Connection II of the Special Conditions hereof.

The action Of any lawfully constituted authority suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance.

The willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out.

The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

### SPECIAL CONDITIONS APPLICABLE TO THIS EXTENSION

I. This Takaful does not covers:

- (a) Loss of earnings, loss by delay, loss of market or other consequential or in direct loss or damage of any kind or description whatsoever.
  - (b) Loss or damage resulting from total or partial cessation of work or the retarding or interruption of cessation of any process or operation.
  - (c) Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
  - (d) Loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person or such building.
  - (e) Loss or damage, directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons martial. Provided nevertheless that the Company is not relieved under (c) or (d) above of any liability to the Participant in respect of physical damage to the property covered occurring before dispossession or during temporary dispossession.
2. This Takaful does not cover directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this condition, only combustion shall include any self-sustaining process of nuclear fission.
  3. This Takaful does not cover any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through, arising out of, or in connection with any of the under mentioned occurrences regardless of any other cause or to the loss,

damage, cost or expense.

- (a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
- (b) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- (c) Any act of terrorism - For the purpose of this endorsement an act of terrorism Means an act, including but not limited to the use of force or violence and/or the threat thereof, or an act harmful to human life, tangible or intangible property or infrastructure, of any person or group (s) of persons, whether acting alone or on behalf of or in-connection with any organization (s) or government (s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, to any section of the public, in fear.

This condition also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any of the above stated occurrences. Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence of directly or indirectly any of the said occurrences shall be deemed to be loss or damage Which is not covered by this Takaful, except to the extent that the Participant shall prove that such loss or damage happened independently of this existence of such abnormal conditions.

In any action; suit or other proceedings where the company alleges that by reason of the provisions of this condition any loss or damage is not covered by this Takaful, the burden of proving that such loss or damage is covered shall be upon the Participant.

4. Unless otherwise expressly stated in the PMD this Takaful does not cover:
  - (a) Goods held in trust or on commission.
  - (b) Bullion or unset precious stones.
  - (c) Any curiosity or work of art for an amount exceeding Pak. Rs.10,000
  - (d) Manuscripts, plans, drawings or designs, patterns, models or molds.
  - (e) Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques books of account or other business books computer systems records.
  - (f) Explosive.
5. This Takaful may at any time be terminated by the Company on notice to that effect being given to the participant, in which case the Company shall be liable to repay a ratable proportion of the contribution for the event contributing concurrently or in any other sequence unexpired term from the date of concealment. If the

Takaful be terminated at the request of the Participant the Company shall not be liable to repay the contribution or any part of it except in so far as the Takaful applies to stocks in respect of which the Company shall retain a contribution calculated according to its customary short period scale for the time and said Takaful has been in force.

6. If the property hereby Takaful shall at the breaking out of any fire or at the commencement of any destruction or damage to such property by any other peril covered against by this endorsement be collectively of greater value than the sum covered thereon, the participant shall be considered as being his own Takaful for the difference and shall bear a ratable share of the amount of the loss accordingly. Every item if more than one, of the PMD shall be separately subject to this condition.

**PROVIDED** that it is hereby further expressly agreed and declared that:-

1. All the conditions of this PMD shall apply in all respects to the Takaful granted by this extension save in so far as the same are expressly varied by the above Special Conditions and any reference of fire in the conditions of the PMD shall be deemed to include the perils hereby covered against.
2. The special conditions herein shall apply only to the Takaful granted by this extension and the conditions of the PMD shall apply in all respects to the Takaful granted by the PMD as if this Endorsement had not been made thereon.

### MALICIOUS DAMAGE ENDORSEMENT

It is hereby agreed and declared that the Takaful coverage under the said Riot and strike Endorsement shall extend to include

**MALICIOUS DAMAGE** which for the purpose of this extension shall mean.

Loss of or damage to the property covered directly caused by the malicious act of any person (whether or not such act is committed-in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in Special Condition 6 of the said Riot and Strike Endorsement.

But the Company shall not be liable under this extensions for any loss or carnage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, house breaking, theft or larceny or any attempt threat or caused by any person taking part therein.

Provided always that all conditions and provisions of the said Riot and strike endorsement shall apply to this extension as if they had been incorporated herein.

### IMPACT DAMAGE

It Is hereby declared and agreed that the Takaful coverage under this participant membership document shall extend to include loss or damage to the property described herein resulting from impact by any road vehicles, horses or cattle not be belonging to or under the control of the Participant or any member of his family, or any person in and upon the Participant's service, provided that the first Rs. 750.00/- of each and every claim under this endorsement shall be borne by the Participant.

### STANDARD EXPLOSION ENDORSEMENT

It is hereby agreed and declared that the Takaful coverage under this Policy shall subject to the Special Conditions herein after contained extend to include.

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

**PROVIDED** always that all the conditions of the Policy(except in so far as Condition No.7 (h) is hereby expressly varied) shall apply as if they had been incorporated herein and for the purpose here of any loss or damage by explosion as aforesaid shall be deemed to be loss or damage by fire, within the meaning of this policy.

### SPECIAL CONDITIONS

- 1) The company shall not be liable, under this extensions, for loss or damage occasioned by or through or in consequence, directly or indirectly, of acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization.

For the purpose of this Condition, 'terrorism' means the use of violence for political ends and includes any use of violence for the purpose of putting the public or in any section of the public in fear.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered shall be upon the Participant.

- 2) If there shall be any other fire Takaful coverage on the property covered under this PMD, the Company shall be liable only pro rate with such other fire Takaful coverage for any loss or damage by explosion whether or not such other fire Takaful coverage be extended to cover loss or damage by explosion.
- 3) The company shall not be liable under this extension for loss or damage which at the time of the happening of such loss or damage is Participant by or would, but for the existence of this extension, be participant by any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or which would have been payable under such other policy or policies has this Takaful coverage not been effected.

### AIR CRAFT DAMAGE ENDORSEMENT

In consideration of the contribution made by the Participant to the Company of the sum of Additional contribution Rs. \_\_\_\_\_, it is hereby agreed and declared that the Takaful coverage under the policy shall, subject to the Special Condition hereinafter contained, extend to include loss or damage to the property covered (by fire or otherwise) directly caused by Aircraft and other aerial devices and/or articles dropped there from.

Provided always that all the conditions of the policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to loss or damage by fire.

### SPECIAL CONDITIONS

- 1) The liability of the Company shall in no case under this Endorsement and the policy exceed the sum covered by each item of the policy.

- 2) The Takaful coverage does not cover any loss or damage caused by any Aircraft to which permission to land has been extended by the participant.

### ATMOSPHERIC DISTURBANCE ENDORSEMENT

It is hereby declare and agreed that notwithstanding anything herein contained to the contrary the Takaful coverage by (Item No., of) this policy shall, subject to the special conditions herein after contained, extend to the include:

**LOSS OR DAMAGE** to the property describe in the schedule directly caused by:

- A. Hail, Snow, Wind, Hurricane, Cyclone, Tornado or Typhoon and/or.
- B. Rain, provided the building(s) in respect of which the claim made or containing the property in respect of which the claim is made is so damaged by any of the perils specified in A supra as to admit rainwater to the interior of the said building(s); and/or.
- C. Flood, which shall mean:
  - (1) The overflowing or deviation from their normal channels of either natural or artificial of water courses and.
  - (2) Any flow or accumulation of water on the ground except when such flow or accumulation be of water emitted, from any water supply main, tap, pipe, wall or the like.

Provided nothing herein shall be deemed to cover stocks and/or contents in open and/or in open sided shades and/or in open sided building, underground tanks in the open containing solvents.

Provided always that all the conditions of this Policy shall apply (except in so far as they may be hereby expressly varied) and that any reference to net loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this Takaful coverage extends to include by virtue of the above mentioned clause.

No consequential loss or damage of any kind or description, nor any loss or damage caused by confiscation or willful destruction by Government or any Municipal or Local In Authority is covered under this Policy.

The Event of the Participant making any claim for loss or damage under this PMD in respect of the above mentioned perils they must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of the said perils.

It is understood and agreed that each and every loss under the above mentioned perils shall be subject to a deductible of Rs. 25,000/-

### EARTHQUAKE ENDORSEMENT AND CLAUSES ENDORSEMENT

#### Earthquake Fire Cover

"In consideration of the contribution made by the Participant to the Company on the name of Additional contribution the Company agrees notwithstanding what is stated in the printed conditions of this PMD to the contrary that this Takaful covers loss or damage by fire to any of the property covered by this policy occasioned by or through or in consequence of earthquake".

#### Earthquake Shock Cover

In consideration of the contribution made by the Participant to the Company of the sum of Additional contribution the Company agrees notwithstanding what is stated, in the printed conditions of this PMD to the contrary, that this Takaful covers loss or damage (including loss or damage by fire) to any of the property covered by this property occasioned by or through or in consequence of earthquake.

Provided always that all the conditions of this PMD shall apply (except in so far as they may be hereby expressly, varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly cause by any of the perils which this Takaful coverage extends to include by virtue of this endorsement.

### CLAUSES

- 1. Excess Clause. It is understood and agreed that each and every loss under the PMD caused by Earthquake (other than loss or damage by Fire so caused) shall be subject to a deductible of Rs. 15,000/- N.B. This clause is not applicable to goods and/or materials stored or lying in the open.
- 2. Onus of Proof Clause. In the event of the Participant making any claims for loss or damage under this PMD he must (if so required by the Company) prove that the loss or damage was occasioned by or through in consequence of earthquake.

#### Rule 58 of SECP

As per SECP Rules 58 of 2017 advising that no Takaful Policy / PMD to be issued where contribution has not been received by the participant.



# 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 جزل 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.، شہرہ 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 5<sup>th</sup> فلور، اسٹیٹ لائف بلڈنگ نمبر 02، ولاس روڈ، آف آئی آئی چندریگر روڈ، کراچی۔  
ڈائریکٹ نمبر: 021-99002021, 021-32414204  
ای میل: complaints@secp.gov.pk, sdrc.khi@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

کمپنیوں کے ڈپٹی رجسٹرار، کمپنی رجسٹریشن آفس، لاہور، ایسوسی ایٹ ہاؤس، 3<sup>rd</sup> اینڈ 4<sup>th</sup> 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

منجمنٹ ایکزیکوٹو، انشورنس ڈویژن 3<sup>rd</sup> فلور، این آئی سی بلڈنگ 63 جناح ایوینو، 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 سیکٹر کا ریگولیٹر 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 ایوینو، 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.

