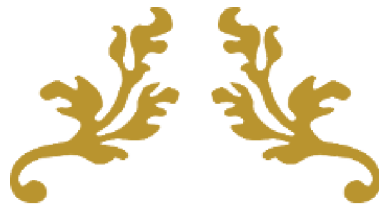




PAK-QATAR
GENERAL TAKAFUL



PARTICIPANT'S MEMBERSHIP DOCUMENT (PMD)

Marine Cargo
Comprehensive Takaful Plan



Issued by:

Pak-Qatar General Takaful Limited (PQGTL)

402-404, Business Arcade, Block-VI, P.E.C.H.S., Shahrah-e-Faisal, Karachi-75400.
Phone: (92-21) 34380357-61 | Email: info@pakqatar.com.pk, property@pakqatar.com.pk
Web: www.pakqatar.com.pk

Participant's Membership Document

Marine Cargo (Comprehensive Takaful Plan)



PAK-QATAR
GENERAL 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 policy, 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 policy 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.

This Policy and the Schedule shall be read together as one Policy and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

This Policy is understood and agreed to be subject to the English Law and practice in so far as it does not contravene any provision of the law and practice of the Shariah and usage as to liability for and settlements of any and all claims where international carriage is involved but for all transits taking place within the territorial limits of Pakistan, the relevant laws of the Islamic Republic of Pakistan shall prevail.

Claims payable by the Settling Agent as stated in the Schedule. Notwithstanding anything contained herein to the contrary, the amount of indemnification under this Policy in respect of any destruction of or damage to the subject matter of this Policy, shall not exceed the rate able proportion under this Policy having regard to any other policy or certificate, whether Marine or Fire and whether or not such other policy or certificate is exempted from contributing either by the existence of this Policy or any other.

The membership under this document shall be for the period of _____ months. However, the benefits under this document, except Surplus if any, shall cease on the arrival of goods at destination.

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 Wakala 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

- I. As a contingency reserve (over and above the technical provisions)
- II. For charity
- III. 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 Participants should, for his own protection, examine this policy 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.

IMPORTANT NOTICE

I. PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH THE PARTICIPANT MAY BE INDEMNIFIED:

I. LIABILITY OF CARRIERS, BAILEES AND/OR OTHER THIRD PARTIES

- I. To claim immediately the Carriers, Port Authorities or other Baileys for any package that is missing or that cannot be found.
- II. To apply immediately for survey in the docks by Carriers' or other Baileys' representative(s) if any loss or damage be apparent or for any package discharged defective and to claim on the Carriers or other Baileys for any loss or damage found at such survey.
- III. To ensure that the container(s) and its/their seal(s) is/are examined immediately by their responsible official(s), when delivery is made by container(s). If container(s) is/are delivered in damaged condition or with seals broken or missing or with seal numbers different from seal numbers as stated in the shipping documents, to check the delivery receipt accordingly and retain all defective or irregular seal(s) for subsequent identification.
- IV. Not to give clean receipts in any circumstances where goods are in doubtful condition.
- V. to give notice in writing to the Carriers' representative(s) or other Baileys' within three days of delivery of the loss or damage if the same was not apparent at the time of taking delivery and to make prompt arrangements for survey to be held.

NOTE: The consignees or their Agents should make themselves familiar with the regulations of the Port Authorities at the Port of discharge.

Participant's Membership Document

Marine Cargo (Comprehensive Takaful Plan)

II. SURVEY AND CLAIM SETTLEMENT

- I. In the event of loss or damage which may involve a claim under this policy/certificate, immediate notice of such loss or damage should be given to the company representative at PQGT official email id i.e. "**nonmotor.claims@pakqatar.com.pk**"
- II. In the event of any claim arising under this Policy/Certificate, request for settlement should be made to the Company representative as aforementioned.

III. DOCUMENTATION OF CLAIM

Any claim under this Policy should be submitted without delay, accompanied by all available supporting documents, including where applicable:

- I. Original Marine Cargo Takaful Policy or Certificate.
- II. Original or copy of shipping/commercial invoices together with shipping specifications and/or weight notes.
- III. Original Bill of Lading and/or other contract of carriage.
- IV. Survey report or other documentary evidence to show the extent of the loss or damage.
- V. Landing account and Weight Notes at final destination.
- VI. Truck receipt / Railway receipt / Consignment Note.
- VII. Bill of entry / Shipping bill.
- VIII. Correspondence exchanged with the carriers and other parties regarding their liability for the loss or damage.
- IX. Any other documents / information deemed necessary for settlement of the claim.

NOTE:

- I. In the event of duty and other taxes being covered under this Policy/Certificate, it is warranted that no claim shall attach in respect of such duty and/ or taxes unless such duty and / or taxes are actually paid by the Participant and are not refundable.
- II. Where any covered items consist of articles in a pair or in set, the Participant shall not be indemnified for more than the value of any particular part(s) which may be lost or damaged without reference to any special value which such article or articles may have as a part of such pair or set, nor more than a proportionate part of the covered value of the pair of set(s). Failure to comply with the above instructions will prejudice any claim under this Policy/Certificate.
- III. Failure to comply with the above instructions will prejudice any claim under this Policy/Certificate.

2. DANGEROUS DRUGS CLAUSE

It is understood and agreed that no claim under this Policy/Certificate will be paid in respect of drugs to which the various International Conventions relating to Opium and other dangerous drugs apply unless:

- I. The drugs shall be expressly declared as such in this

Policy/Certificate and the name of the country from which, and the name of the country to which they are consigned shall be specifically stated in the Policy/Certificate; and

- II. The proof of loss is accompanied either by a license, certificate or authorization issued by the government of the country to which the drugs are consigned showing that the importation of the consignment into that country has been approved by that government or, alternatively, by a license, certificate or authorization issued by the government of the country from which the drugs are consigned showing that the export of the consignment to the destination stated has been approved by that government; and

- III. The route by which the drugs were conveyed was usual and customary.

3. NIL/WRONG/OBLITERATED MARKS CLAUSE

Warranted that the risk of non-delivery covered by this Policy/Certificate is subject to under notes:

- I. Notwithstanding anything contained in the Short Landing Report/Certificate issued by the Karachi Port Trust/Port Qasim the Participant and his Agent(s) shall not refuse to accept the offer if any, made by the carriers of goods contained in package(s) landed from the ship under NIL/WRONG/OBLITERATED marks, unless such goods are proved to be of a nature and specification materially different from what is mentioned in the relevant invoice.
- II. By reference to para (i) above the Participant and his Agent(s) shall, for the purpose of proving that the goods offered by the carriers are materially different from the specifications mentioned in the relevant invoice(s) apply forthwith to the carriers, under advice to the company, for joint survey relating to or in connection with or otherwise of the goods with the relevant invoice(s).

Provided that in the event of carriers' refusal to arrange joint survey for the purpose as aforesaid, the Participant and his Agent(s) shall notify in writing to the carriers the date, time and place fixed for survey by the surveyors nominated by the Company and request the carriers at the same time to depute their representative to be in attendance at the time of survey.

Provided further that the aforesaid formalities shall be completed by the Participant or his Agent(s) within 30 days of the date of carrier's letters offering the package(s) under NIL marks.

- III. The Participant and his Agent(s) shall furnish to the Company Surveyor's Report referred to in paragraph 3 (i) above and other related documents as may be required by the Company, at least 60 days in advance of the time when the right of action against the carriers would become barred by statute.

- IV. The Participant and his Agent(s) shall forward to the Company, copies of all letters relating to their claim written to and received from the carriers, baileys and other third parties, immediately after such letters are sent or received by the Participant and/or his Agent(s).

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.، 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 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 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 0800880008
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 0800880008
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.

