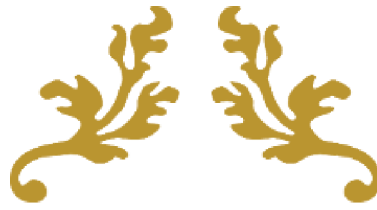




PAK-QATAR  
GENERAL TAKAFUL



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# PARTICIPANT'S MEMBERSHIP DOCUMENT (PMD)

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Terrorism Takaful



Issued by:

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

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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](mailto:info@pakqatar.com.pk), [property@pakqatar.com.pk](mailto:property@pakqatar.com.pk)  
Web: [www.pakqatar.com.pk](http://www.pakqatar.com.pk)

# Participant's Membership Document

## Terrorism 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 Company 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 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 risk of Terrorism described, in the manner and to the extent as stated hereunder:

### Conditions Precedent

No payment in respect of any Contribution shall be deemed payment to the Company unless a printed form of receipt for the same, signed by an official of the Company, shall have been given to the Participant.

- i. 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.
- ii. The Company hereby agrees (subject to the Conditions contained herein or endorsed or otherwise expressed herein 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) that the Property Covered described in the said Schedule, or any part of such Property, be destroyed or damaged by the risk of Terrorism as herein defined at any time before 12 O'clock in the Midnight of last day of the period of PMD named in the said Schedule or at any time before when the First Loss is made, whichever shall occur first, the Participant will be paid an amount equivalent of the value of the property at the time of the happening of its destruction or the amount of such damage or at the 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.

### Takaful Clause

Subject to the exclusions, limits, terms, clauses and conditions hereinafter contained, this Takaful cover property as stated in Schedule attaching to and forming part of this PMD (hereinafter referred to as the "Schedule") against physical loss or physical damage occurring during the period of Takaful caused by an Act of Terrorism or Sabotage, as herein defined.

For the purpose of this Takaful, an act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention of influence any government and/or to put the public in fear for such purposes. For the purpose of this Takaful, an act of sabotage means a subversive act or series of such acts committed for political religious or ideological purposes including the intention of influence any government and/or to put the public in fear for such purposes.

### Losses Excluded

No indemnity will be made in respect of:

1. Loss or damage arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
2. Loss or damage occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or local government entities, civil war, rebellion, revolution, insurrection, martial law, usurpation of power, or civil commotion assuming the proportions of or amounting to an uprising.
3. Loss by seizure or legal or illegal occupation unless physical loss or damage is caused directly by an Act of Terrorism or an Act of Sabotage.
4. Loss or damage caused by confiscation, nationalization, requisition, detention, embargo, quarantine, or any result of any order of public or government authority which deprives the Participant of the use or value of its property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade.
5. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge

of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

6. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind.
7. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind.
8. Any fine or penalty or other assessment which is incurred by the Participant or which is imposed by any court, government agency, public or civil authority or any other person.
9. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic weapon.

This exclusion shall not operate to exclude losses (which would otherwise be covered under this Takaful) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

10. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion.
11. Loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property covered hereunder.
12. Loss or damage caused by measures taken to prevent, suppress or control actual or potential terrorism or sabotage unless agreed by Company in writing prior to such measures being taken.
13. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working.
14. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service.

15. Loss or increased cost as a result of threat or hoax.
16. Loss or damage caused by or arising out of burglary, house - breaking, looting, theft or larceny.
17. Loss or damage caused by mysterious disappearance or unexplained loss.
18. Loss or damage directly or indirectly caused by mold, mildew, fungus, spores or other microorganism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

### Property Excluded

1. This PMD does not cover physical loss or physical damage to: Land or land values.
2. Power transmission, feeder lines or pipelines not on the Participant's premises.
3. Any building or structure, or property contained therein, while such building or structure is vacant or unoccupied or inoperative for more than thirty days, unless the property is intended to be unoccupied in its normal operations.
4. Aircraft or any other aerial device, or watercraft.
5. Any land conveyance, including vehicles, locomotives or rolling stock, unless such land conveyance is declared hereon and solely whilst located at the property covered herein at the time of its damage.
6. Animals, plants and living things of all types.
7. Property in transit not on the Participant's premises.

### Conditions

#### 1. Joint Participant

The total amount of indemnity available under this Takaful for any loss or losses sustained by any one or more of the Participants will not exceed the sum covered shown in the Schedule. No indemnity will be made for losses exceeding the sum covered whether such amount consist of losses sustained by all of the Participants or any one or more of the Participant.

#### 2. Other Insurance /Takaful Policies

This PMD shall be excess of any other insurance/Takaful available to the Participant covering a loss covered hereunder except such other insurance/Takaful which is written specifically as excess insurance/Takaful over this PMD. When this PMD is written specifically in excess of other insurance/Takaful covering the peril Participant hereunder, this PMD shall not apply until such time as

the amount of the underlying insurance/Takaful, (whether collectible or not), has been exhausted by loss and damage covered by this PMD in excess of the deductible with respect to each and every covered loss.

### 3. Situation

This PMD cover property located at the addresses stated in the Schedule.

### 4. Sum Covered

No indemnity will be made for more than the sum covered stated in the Schedule in respect of each occurrence and in the PMD aggregate.

### 5. Deductible

Each occurrence shall be adjusted separately and from each such amount the sum stated in the Schedule shall be deducted.

### 6. Occurrence

The term "Occurrence" shall mean any one loss and/or series of losses arising out of and directly occasioned by one Act or series of Acts of Terrorism or Sabotage for the same purpose or cause. The duration and extent of any one "Occurrence" shall be limited to all losses sustained by the Participant at the property Participant herein during any period of 72 consecutive hours arising out of the same purpose or cause. However no such period of 72 consecutive hours may extend beyond the expiration of this PMD unless the Participant shall first sustain direct physical damage by an Act of Terrorism or an Act of Sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this PMD.

### 7. Debris Removal

This PMD also covers, within the sum covered, expenses incurred in the removal from the Participant location of debris of property stated in the Schedule damaged by an Act of Terrorism or an Act of Sabotage.

The cost of removal of debris shall not be considered in determination of the valuation of the property covered.

### 8. Due Diligence

The Participant (or any of the Participant's agents, sub or co-contractors) must use due diligence and do (and concur in doing and permit to be done) everything reasonably practicable, including but not limited to taking precautions to protect or remove the covered property, to avoid or diminish any loss herein covered and to secure compensation for any such loss including action against other parties to enforce any rights and remedies or to obtain relief or indemnity.

### 9. Protection Maintenance

It is agreed that any protection provided for the safety of the property covered shall be maintained in good order throughout the currency of this PMD and shall be in use at all relevant times, and that such protection shall not be withdrawn or varied to the detriment of the interests of the Company without their consent.

### 10. Valuation

It is understood that, in the event of damage, settlement shall be based upon the cost of repairing, replacing or reinstating (whichever is the least) property on the same site, or nearest available site (whichever incurs the least cost) with material of like kind and quality without deduction for depreciation, subject to the following provisions:

The repairs, replacement or reinstatement (all hereinafter referred to as "replacement") must be executed with due diligence and dispatch;

Until replacement has been effected the amount of liability under this PMD in respect of loss shall be limited to the actual cash value at the time of loss;

If replacement with material of like kind and quality is restricted or prohibited by any by-laws, ordinance or law, any increased cost of replacement due thereto shall not be covered by this PMD.

The limit of indemnity under this PMD shall not exceed the smallest of the following amounts:

The PMD limit applicable to the destroyed or damaged property, The replacement cost of the property or any part thereof which was intended for the same occupancy and use, as calculated at the time of the loss, The amount actually and necessarily expended in replacing said property or any part thereof.

The Company will normally expect the Participant to carry out repair or replacement of the Participant property, but if there is mutual agreement between the Company and the Participant that it is not practicable or reasonable to do this, the Company will arrange to pay the Participant an amount based on the repair or replacement costs, less an allowance for fees and associated costs which are not otherwise incurred. The Company will only pay the Participant up to the Sum Covered shown in the Schedule.

### 11. Incorrect Declaration Penalty

If the values declared as stated in the Schedule are less than the correct values to be declared as determined above, then any recovery otherwise due hereunder shall be reduced in the same proportion that the values declared bear to the values that should have been declared, and the Participant shall co-insure for the balance.

### 12. Notification Of Claims

The Participant, upon knowledge of any occurrence likely to give rise to a claim hereunder, shall give written advice as soon as reasonably practicable to the Company within seven (7) days of such knowledge of any occurrence and it is a condition precedent to claims hereunder that such notification is given by the Participant as provided for by this PMD.

If the Participant makes a claim under this PMD he must give the Company such relevant information and evidence as may reasonably be required and co-operate fully in the investigation or adjustment of any claim. If required by the Company, the Participant must submit to examination under oath by any person designated by the Company.

### 13. Proof Of Loss

The Participant shall render a signed and sworn proof of loss within sixty (60) days after the occurrence of a loss (unless such period be extended by the written agreement of Company) stating the time, place and cause of loss, the interest of the Participant and all others in the property, the sound value thereof and the amount of loss or damage thereto.

If the Company have not received such proof of loss within two years of the expiry date of this PMD, they shall be discharged from all liability hereunder.

In any claim and/or action, suit or proceeding to enforce a claim for loss under this PMD, the burden of proving that the loss is recoverable under this PMD and that no limitation or exclusion of this PMD applies and the quantum of loss shall fall upon the Participant.

### 14. Subrogation

Any release from liability entered into in writing by the Participant prior to loss hereunder shall not affect this PMD or the right of the Participant to recover hereunder. The right of subrogation against any of the Participant's subsidiary or affiliated companies or any other companies associated with the Participant through ownership or management is waived;

In the event of any payment under this PMD, the Company shall be subrogated to the extent of such payment to all the Participant's right of recovery therefor. The Participant shall execute all papers required, shall cooperate with Company and, upon the Company's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, attaining the attendance of witnesses and in the conduct of suits and shall do anything that may be necessary to secure such right. The Company will act in concert with all other interests concerned (including the Participant) in the exercise of such rights of recovery.

If any amount is recovered as a result of such proceedings,

such amount shall be distributed in the following priorities:

- i) Any interest, (including the Participant's), exclusive of any deductible or self-covered retention/portion on which participant is own responsible, suffering a loss of the type covered by this PMD and in excess of the coverage under this PMD shall be reimbursed up to the amount of such loss (excluding the amount of the deductible);
- ii) Out of the balance remaining, the Company shall be reimbursed to the extent of payment under this PMD;
- iii) The remaining balance, if any, shall inure to the benefit of the Participant, or any Takaful Operator providing insurance/Takaful PMD primary to this PMD, with respect to the amount of such primary insurance/Takaful PMD, deductible, self-covered on which Participant is own responsible retention, and/or loss of a type not covered by this PMD.

The expense of all proceedings necessary to the recovery of any such amount shall be apportioned between the interests concerned, including that of the Participant, in the ratio of their respective recoveries as finally settled. If there should be no recovery and proceedings are instituted solely on the initiative of Company, the expense thereof shall be borne by the Company.

### 15. Salvage And Recoveries

All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this PMD shall be applied as if recovered or received prior to the said settlement and all necessary adjustments shall be made by the parties hereto.

### 16. False Or Fraudulent Claims

If the Participant shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this PMD shall become void and all claims and benefit hereunder shall be forfeited.

### 17. Misrepresentation

If the Participant has concealed or misrepresented any material fact or circumstance relating to this PMD, this PMD shall become void. If the Participant is unsure what constitutes material fact(s) or circumstance(s), they should consult their broker or agent.

### 18. Abandonment

There shall be no abandonment to the Company of any property.

### 19. Inspection And Audit

The Company or their agents shall be permitted but not obligated to inspect the Participant's property at any time.



Neither the Company' right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the Participant or others, to determine or warrant that such property is safe.

The Company may examine and audit the Participant's books and records at any time up to two years after the final termination of this PMD, as far as they relate to the subject matter of this Takaful.

### 20. Assignment

Assignment or transfer of this PMD shall not be valid except with the prior written consent of the Company.

### 21. Rights of Third Parties Exclusion

This PMD is effected solely between the Participant and the Company.

This PMD shall not confer any benefits on any third parties, including shareholders, and no such third party may enforce any term of this PMD. This clause shall not affect the rights of the Participant.

### 22. Cancellation

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 the amount worked as per the following scale applicable to the period during which the policy has been in force:

However, no refund shall be allowed if any claim has arisen during the period that this 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

### 23. Arbitration

If the Participant and Company fail to agree in whole or in part regarding any aspect of this PMD, each party shall, within ten (10) days after the demand in writing by either party, appoint a competent and disinterested arbitrator and the two (2) chosen shall before commencing the arbitration select a competent and disinterested umpire.

The arbitrators together shall determine such matters in which the Participant and Company shall so fail to agree and shall make an award thereon and the award in writing of any two (2), duly verified, shall determine the same, and if they fail to agree, they will submit their differences to the umpire.

The parties to such arbitration shall pay the arbitrators respectively appointed by them and bear equally the expenses of the arbitration and the charges of the umpire.

### 24. Several Liability

The Company's obligations of each Co-subscribing/Takaful Company under this PMD are several and not joint and are limited solely to its individual subscriptions. The Co-subscribing Companies are not responsible for the subscription of any co-subscribing Company who for any reason does not satisfy to all or part of its obligations.

### 25. Legal Action Against Company

No one may bring a legal action against Company unless: There has been full compliance by the Participant with all of the terms of this PMD; and The action is brought within two (2) years after the expiry or cancellation of this PMD.

### 26. Material Changes

The Participant shall notify the Company of any change of circumstances which would materially affect this Takaful.

### 27. Experts Fees

The PMD includes, within the sum covered, the necessary and reasonable fees of architects, surveyors, consulting engineers and other professional experts which are incurred in reinstating or repairing the Participant's property following loss/damage covered under this PMD.

### 28. Law

As specified in the Schedule.

### 29. Jurisdiction

As specified in the Schedule.

### 30. Service Of Suit

Any summons, notice or process to be served upon the Company for the purpose of instituting any legal proceedings against them in connection with this PMD may be served upon of who have authorized to accept service on their behalf.

### Takaful Operator's Fee

The Company shall deduct Takaful Operator's fee 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 on behalf of the Fund.

### Investment Management Share

The Company shall act as a Mudarib for the purpose of managing the investment of the Participant's Contribution. As such, the Company stands entitled to a share in the investment income thereof as Mudarib.

### 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 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.

### BANK MORTGAGE CLAUSE

- a) It is hereby declared and agreed that

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.

The receipts of the Bank shall be a complete discharge of the company there for and shall be binding on all parties covered hereunder.

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.

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.

**Attached to & forming part of Participant Membership Document 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.



# 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 کیپٹالسٹس 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 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)



### **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.

