



PAK-QATAR  
GENERAL TAKAFUL



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# PARTICIPANT'S MEMBERSHIP DOCUMENT (PMD)

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Motor Takaful Private Car Plan



Issued by:

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

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402-404, Business Arcade, Block-6, P.E.C.H.S., Shahrah-e-Faisal, Karachi-75400.

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# Participant's Membership Document

## Motor Takaful Private Car Plan

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 made in the proposal form, 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 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.

Therefore this Policy witnesses that subject to the Terms, Conditions and Exceptions contained herein or endorsed or otherwise expressed hereon:

### Section I - Loss or Damage

I. The Participant shall be indemnified against loss of or damage to the Motor Car and / or its accessories whilst thereon by;

- a) Accident external means
- b) Fire external explosion self-ignition or lightning or frost
- c) Burglary house-breaking or theft
- d) Malicious act
- e) Riot, strike
- f) Flood, hail, wind, hurricane, cyclone, tornado or typhoon
- g) Earthquake volcanic eruption or other convulsion of nature and
- h) Whilst in transit by air, road, rail, inland waterway lift or elevator

2. No payment will be due in respect of;

- a) Consequential loss, depreciation, wear and tear, mechanical or electrical break-down, failure or breakage and
- b) Damage to tyres and battery, unless the motor car is damaged at the same time when the coverage is limited to 50 per cent of the cost of such replacement.

3. In the event of the Motor Car being disabled by reason of loss or damage covered under this Policy, the Participant shall be paid the reasonable cost of protection and removal to the nearest repairer(s) and of redelivery to the Participant but not exceeding Rs. 500/- in all, in respect of any one accident.

4. The participant may authorize the repair of the Motor Car necessitated by damage for which coverage has been granted under this policy provided that:

- a) The estimated cost of such repair does not exceed Rs.750/-
- b) The company is furnished forthwith with a detailed estimate of the cost, and
- c) The participant shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

### Selection II - Liability to Third Parties

1. The Participant shall be indemnified in the event of accident caused by or arising out of the use of the Motor Car, against all sums including claimant's costs and expenses which the participant shall become legally liable to pay in respect of:

- a) Death of or bodily injury to any person but except so far as is necessary to meet the requirements of Section 95 of the Motor Vehicles Act, 1939, the company shall warrant liability where such death or injury arises out of and in the course of the employment of such person by the participant.

- b) Damage to property other than property belonging to the participant or held in trust by or in the custody or control of the participant.

2. All costs and expenses shall be paid, provided the same are incurred with the written consent of the Company.

3. In terms of and subject to the limitations and for the purpose of the indemnity which is granted by this section to the participant, the participant's driver who is driving the motor car on the participant's order or with his permission shall be duly indemnified provided that such driver:

- a) Is not entitled to indemnify under any other Takaful or insurance policy.
- b) Shall, as though he were the participant, observe, fulfill and be subject to the terms, conditions and exceptions of this PMD in so far as they can apply.

4. In terms of and subject to the limitations of the indemnity which is granted by this section in connection with the Motor Car the Participant shall also be indemnify insured whilst personally driving a private Motor Car (but not a Motor Cycle) not belonging to him and not hired to him under a hire purchase agreement.

5. In the event of the death of any person entitled to indemnity under PMD his personal representative shall be indemnified in respect of the liability incurred by such person in the term of and subject to the limitation of this PMD provided that such personal representative shall as though they were the participants observe, fulfill and be subject to the terms conditions and exceptions of this PMD in so far as they can apply.

6. The Company may at its own option (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this section and (B) undertake the defense of proceedings in any court of law in respect of nay or alleged offence causing or relating to any event which may be the subject of indemnity under this section.

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### Section III - Medical Expenses

The participant shall be paid the reasonable medical expenses not exceeding Rs. 500 in respect of anyone accident incurred in connection with any bodily injury by violent accident external and visible means sustained by the participants or any occupant of the Motor Car as the direct and immediate result of an accident to the Motor Car.

### Avoidance of Certain Terms and Right of Recovery

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person recover an amount under or by virtue of the provisions of the Motor Vehicle Act, 1939, Section 96 .

But the participants shall repay to the Fund all sums paid which would not have been liable to pay but for the said provisions.

### General Exceptions

No payment will be made in respect of:

1. Any accident loss damage and/or liability caused sustained or incurred outside the Geographical Area as described in the schedule
2. Any claim arising out of any contractual liability
3. Any accident loss damage and / or liability caused sustained or incurred whilst any Motor Car in respect of or in connection with which cover is garneted under this policy is:
  - a) Being used otherwise than in accordance with the limitation as to use as described in the schedule, or
  - b) Being driven by every person other than a driver as described in the said schedule.
- 4.(a). Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising, there from or any consequential loss.
  - (b). Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of his exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accident loss damage or liability directly caused by or contributed to or arising from nuclear weapons material.
6. Any accident loss damage and/or liability caused sustained or incurred after any variation in termination of the participant's interest in the Motor Car.

The payment will be made in respect of any accident loss damage and/or liability directly or indirectly proximately or remotely occasioned by contributed to or traceable to or arising out of or in connection with war invasion the act foreign enemies hostilities or warlike operations (whether before or after declaration to of war) civil war mutiny civil commotion assuming the proportions of or amounting to a popular rising military rising rebellion revolution insurrection military or usurped power or any act of any person acting on behalf of or in connection with the organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of to by terrorism or violence or by any direct or indirect consequences of any of the said occurrence and except under section II-I of this policy whilst

the Participant or any person driving with general knowledge and consent of the participant, is under the influence of and was in no way connected with or occasioned by or contributed to by or traceable to any said occurrences thereof and in default of such proof no payment will be made to the participants.

### Conditions

This Policy and the Schedule shall be read together 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 the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and in the event of any claim and thereafter the participants shall give all such information and assistance as the Company shall require. Every letter Claim write summons and/or process shall be forwarded to the company immediately on receipt by the participant. Notice shall also be given in writing to the Company immediately the Participant shall have knowledge of any impending prosecution, Inquest of or fatal inquiry in respect of any occurrence which may give rise to claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this policy the participants shall give immediate notice to the police and cooperate with the company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the participant without the written consent of the company which shall be entitled if it so desires to take over and conduct in the name of the participant the defence or settlement of any claim or to prosecute in the name of the participant for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the participant shall give all such information and assistance as the Company may require.
3. The Company may its own option repair, reinstate or replace the Motor Car or part thereof and/or its accessories or arrange to pay in cash the amount of the loss or damage. However, such amount shall not exceed the actual value of the parts damaged or lost plus the reasonable cost of fitting and shall in on case exceed the participant's estimate of the value of the Motor Car (including accessories thereon) as specified in the schedule or the market value of the Motor Car (including accessories thereon) at the time of the loss or damage whichever is less.
4. The Participants shall take all reasonable steps to safeguard the Motor car from loss damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Motor car or any part thereof or any driver or employee of the participant. In the event of any accident of breakdown the Motor Car shall not be left unattended without proper precaution being taken to prevent further damage or loss and if the Motor Car be driven before the necessary repair are effected any extension of the damage or any further damage to the Motor Car shall not be covered under this policy.
5. If at the time of claim under this policy, there is any other existing Takaful or Insurance policy covering the same loss damage or liability, no payment shall be made or contributed more than the ratable proportion under this policy, of any loss, damage, compensation, cost or expense. Provided always that nothing in this condition shall impose any liability from which but for this condition it would have been relieved under proviso (a) of section I I-3 of this policy.

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Car shall not be left unattended without proper precaution being taken to prevent further damage or loss and if the Motor Car be driven before the necessary repair are effected any extension of the damage or any further damage to the Motor Car shall be covered under this policy.

- Where any dispute arises under a policy or over a claim under a policy 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.
- The Company may cancel this Policy by serving seven days' notice by registered letter to the Participant at his last known address and in such event shall be given an amount equivalent to the Contribution paid less pro-rata portion thereof for the period this Policy has been in force; or this Policy may be cancelled at any time by the Participant on giving seven days' notice in writing and the Participant shall be given an amount equivalent to Contribution less Contribution at the Company's short period rates, as given below, for the period this Policy has been in force:

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

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

- 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 and the truth of the statements and answers in the said proposal shall be condition precedent to the Participant being indemnified under this Policy.
- For the best interest of the "Participant Takaful Fund" (PTF), the contribution ratio for the next renewal may be increase in the event of claim(s) during the policy period. The ratio of which would depend upon the Company's discretion.

### 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:

- 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 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.

### PAK - QATAR GENERAL TAKAFUL LIMITED

Endorsement No. 1

#### MARKET VALUE CLAUSE

It is hereby understood and agreed notwithstanding anything to the contrary contained in this PMD that in the event of loss or damage to Vehicle an/or its accessories for which the participant shall be indemnified necessitating the supply of a part, the amount of indemnification in respect of any such part shall be limited to:

- (a) (i) the price quoted in the latest catalogue or price list issued by the Manufacturer or his Agents for the country in which the Vehicle is held for repair or
- (ii) if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the Vehicle is held for repair and any other import duties &/or charges which may be compulsorily, incurred,

And (b) the reasonable cost of fitting such part.

It is further declared and agreed that if in the event of any claim for loss &/or damage, the participant's estimate of value stated in the schedule hereto is less than the full market value (which includes such components as customs duty and sales tax), the amount of indemnification for such loss or damage to the vehicle or parts thereof will be reduced in the same proportion which the participant's estimate of value stated in Schedule hereto bears to the market value at the time of loss.

Nothing in this endorsement shall affect the allowance for depreciation of the vehicle parts thereof as is normally made on used vehicles.

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

#### TRANSFER OF INTEREST

Endorsement No.7

This PMD is not transferable to any other person or persons unless the Company's written consent has been obtained.

If the Motor Vehicle is disposed off, you must return the Certificate of Insurance at once, failure to do so is a punishable offence under the Motor Vehicle Act, 1939.

If the Certificate has been lost, immediate notice must be given to the Company which will advise you what to do. Subject otherwise to the Terms, Exceptions, Conditions and Limitations of this PMD.

#### SPECIAL EXCLUSIONS

The Company shall not arrange payment (unless factory fitted) under this PMD for loss or damage to the following unless specifically declared for Takaful and additional contribution is paid thereon:

- i. Radio/Television/Air-conditioner/Fan &/or Clock
- ii. CNG Kit
- iii. Tape Recorder/CD &/or DVD Player/Speakers/Woofers.
- iv. Record Changer/Amplifier/LCD Screen and any other item not factory fitted.

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

#### TERRORISM ENDORSEMENT

It is hereby declared and agreed that the coverage under this PMD shall extend to include:-

Loss of damage to the Vehicle(s) covered by an Act of Terrorism by a person or persons acting on behalf of or in connection with any organization provided always that the maximum amount of indemnification under this extension shall not exceed the value of the Vehicles(s) covered.

For the purpose of this extension but not otherwise:-

Terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

Provided always that except in so far that they may be varied by this endorsement, all other provisions, terms, conditions and exception of the PMD remain unaltered.

### DEPRECIATION CLAUSE

Endorsement No. 64

It is a condition of this Takaful that in the event of claim following rates of depreciation will be applied on all replacements including glass and plastic items.

AGE OF VEHICLE	DEPRECIATION
0 - 6 months	05%
7 - 12 months	10%
13 - 24 months	20%
25 - 36 months	30%
37 - 48 months	40%
49 - 60 months	50%
Older than 60 months	60%

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

### 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.

### CONTRIBUTION PAYMENT ENDORSEMENT CLAUSE PARAMOUNT

Section 3C(4) of the Insurance Act 1939 read with the relevant Insurance Rule 1958 provides that no company shall assume any risk in respect of general insurance business unless the full contribution payable for the insurance has been paid to or deposited with the company or guaranteed in the form prescribed. Under the Insurance Rules.

It is therefore expressly declared that notwithstanding anything to the contrary contained in this PMD/cover note or any endorsement thereon, the company shall not be liable to pay and the participant shall have no right to claim any compensation hereunder if the full contribution has not been paid, deposited or guaranteed as aforesaid prior to the date of commencement of risk.

### VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT

It is hereby declared and agreed that the Participant's Vehicle described in the schedule to this PMD is pledged to (hereinafter referred to as the pledgee); and it is further declared and agreed that the said Pledgee is loss of or damage to said Motor Vehicle (which loss or damage is not made good by repair, Reinstatement or replacement) and such monies shall be paid to the said Pledgee as long as they are the' pledgee of the Motor Vehicle and their receipt shall be a full and final discharge to the Company to arrange indemnification in respect of such loss or damage.

Save by this Endorsement expressly agreed nothing herein shall modify or affect the right or liabilities of the Participant or the Company respectively under or in connection with this PMD or any term, provision or condition thereof

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

### CNG CYLINDER CLAUSE

#### Special Conditions:

It is hereby understood and agreed that any loss to the participant/participant vehicle due to CNG Cylinder(s) installed in Participant Vehicle shall be payable, Provide that

1. Seamless CNG Cylinder(s), manufactured as per NZS 5454-1989 standard is installed.
2. LPG, Oxygen, Nitrogen, Acetylene Cylinder(s) is not used for CNG.
3. Cylinder is either fitted by the vehicle manufacturer or from an authorized vendor.
4. CNG Cylinder(s) test certificate from the CNG licensee if participant vehicle is converted to CNG.
5. Periodic Test Life Certificate from Hydro Carbon Development Institute of Pakistan (HDIP) is required for the following:

- a) Imported (New/Reconditioned) Vehicles
- b) Five (5) or more years old vehicle (Factory fitted CNG)
- c) New/Old Vehicle (CNG fitted by the Owner/User)

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### Special Exclusion:

It is hereby understood and agreed that takaful company shall not be liable to make any payment in case of any accidental loss/damage/liability claim or consequential loss or damage caused by explosion of CNG cylinder unless the participant provide the valid certificate issued the competent authorities approved by the Federal/Local Government authority which confirms the fitness of the CNG kit/Tank/accessories. If the participant/keeper fails to comply with the terms and conditions of his warranty on liability of any kind will attached to the insurer for any loss/damage/liability claim caused by explosion of CNG tank/cylinder/accessories under any circumstances.

### Third Party Motor Takaful coverage " Sindh ACT No.VIII of 2026"

### COVERAGE LIMITS & CONTRIBUTION

#### Takaful Benefits (Per Participant)

Death Benefit: PKR 700,000/-

#### Injury/Disability Benefit

Up to PKR 500,000/- (As per Schedule – I)

#### Aggregate Takaful Fund Limit

PKR 20,000,000/-

### SCHEDULE – I: TABLE OF COMPENSATION

The compensation under the no fault act only motor third party liability policy shall be as follows:

Compensation coverage	Compensation (PKR)
Death	700,000
Loss of both hands / arms / feet / legs	500,000
Loss of sight in both eyes	500,000
Loss of one hand and one foot	500,000
Loss of one hand, one foot with loss of sight in one eye	500,000
Complete and incurable insanity	500,000
Complete and incurable paralysis	500,000
Loss of right arm or hand	450,000
Loss of left arm or hand	400,000
Loss of one leg or foot	400,000
Loss of sight in one eye	250,000
Loss of thumb (right)	150,000
Loss of thumb (left)	100,000
Loss of index finger (right)	100,000
Loss of index finger (left)	75,000
Loss of any other finger (right)	50,000
Loss of any other finger (left)	40,000
Loss of big toe	30,000
Loss of any other toe	25,000
Loss of hearing in one ear	100,000
Multiple injuries (maximum)	500,000
Other minor injuries	25,000

### Rent a Car/ Mobile/ Web base Application Based Services Warranty for attaching in motor Policy

"It is hereby understood and agreed that, this Policy does not cover pick and drop, rent-a-car radio cab, mobile/web base services and other similar services for hire or reward purpose. If vehicle is being used for any such purposes without written consent and agreement in from of an endorsement/warranty from the takaful operator, on claim will be entertained, and policy will be cancelled since inception without any refund of contribution."

### TRACKER WARRANTY

It is hereby warranted that the vehicle(s) covered under this policy and/or added through endorsement(s) is/are fitted with a vehicle tracking device of a company approved by the company for the entire duration of cover as provided in the policy or altered through an endorsement. If at the time of any theft/snatching/burglary claim(s) arising under this policy, it is found that the vehicle tracking device is not fitted in the vehicle, or has been removed from the vehicle, or is not operational or is not maintained as stipulated by the manufacturer or supplier of tracking device, the company shall not be liable to pay such claim(s).

### IMPORTANT NOTICE FOR THEFT/SNATCH CLAIM REPORT

Warranted that in case the covered vehicle is stolen / snatched the incident should immediately be informed to '15' and the F.I.R should immediately be registered with the police authorities mentioning clearly, that the vehicle is covered with Pak-Qatar General Takaful Limited, 4th floor business arcade, Block-6, PECHS, Main Shahrah-e-Faisal, Karachi. Phone No. (92-21) 34380357-61, 34386452. - 0315-2005017 Furthermore, the incident must be reported within 24hrs from the time of its occurrence to:

1. The Company
2. Anti-Car Lifting Cell (ACLC)
3. Citizen Police Liaison Committee (CPLC)
4. Excise and Taxation Department.

## PAK-QATAR GENERAL TAKAFUL LIMITED

### Theft/Snatched Claim Notification Warranty

You are advised in your interest, to report Theft/Snatch Claim as soon as possible but not later than 10 (ten) days From the date of incident. Any claim reported after this period may lead to its repudiation.

### Name & Phone Number For the Theft/Snatch Claim Notification

**(Head Office Karachi - Cell: 0315-2005017)**

## Claim Reporting Process

### Claim Reporting Process

- Emergency Phone Numbers registers the claim request after furnishing all personal details and details of the policy taken for verification.
- Company appoints surveyor who inspects the vehicle and submits the loss report.
- After completion of required formalities and documents claim is processed by the company immediately.
- On approval of the claim the payment cheque is released.

### Theft/Snatched/Partial Loss Notification Warranty

You are advised in your interest, to report all motor claim as soon as possible but not later than 10 (ten) days from the date of incident. Any claim reported after this period may lead to its repudiation.

### اطلاع برائے تکافل کلیم

موٹر کلیم کی اطلاع فوراً ایمرجنسی نمبر پر دیں۔ اطلاع موصول ہوتے ہی پالیسی کی تفصیلات جانچ کی جائیں گی۔

کمپنی گورنمنٹ لائسنس یافتہ مجاز سرویٹر کی خدمات سے کلیم کی نقصان کا اندازہ لگائے گی۔

سرویٹر اپنی جانچ مکمل کر کے اپنی رپورٹ جمع کرائے گا۔

کمپنی اس بات کی ضامن ہوگی کہ رپورٹ کے مطابق نقصان کی تلافی کرے۔

گاڑی چوری یا چھین جانے کی صورت میں پاک قطر جزل تکافل کو جلد از جلد مطلع کریں۔ مگر 24 گھنٹے سے زیادہ تاخیر نہ ہو۔

توجہ فرمائیں: اگر گاڑی کسی بھی طرح **Rent A Car** پر استعمال ہوگی۔ تو کلیم مسترد کر دیا جائے گا۔

# 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:

آگر 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 پتے 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 کمپلائنس ڈپارٹمنٹ 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 اینڈیپنڈنٹ 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 کرسینٹ سوسائٹی  
انٹی بلڈنگ، پلاٹ نمبر 197/5، ڈاکٹر داؤد 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۔ شمال ڈسپوٹس 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، 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۔ شمال ڈسپوٹس 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، 3<sup>rd</sup> اینڈ 4<sup>th</sup> فلور، 7 ایگرتن 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۔ شمال ڈسپوٹس 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 ایگزیکٹو، انشورنس ڈویژن 3<sup>rd</sup> فلور، این آئی سی بلڈنگ 63 جناح ایونیو، بیو 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 پختونخواہ، 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 ریگولیٹر 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 ایونیو، بیو 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 ایس 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
1	سندھ	ڈسٹرکٹ اینڈ سیشن جج کراچی (وسطی)
2	خیبر پختونخواہ	ڈسٹرکٹ اینڈ سیشن جج پشاور
3	پنجاب	ڈسٹرکٹ اینڈ سیشن جج (تمام اضلاع)



**Pak-Qatar Group** stands as a trailblazer in Pakistan's Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Rooted in Islamic values and driven by excellence, the Group's trusted entities - Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation - work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, and trust to reshape the country's Islamic financial ecosystem.

Life is full of uncertainties, but protecting your family shouldn't be. As Pakistan's pioneer in Family Takaful, **Pak-Qatar Family Takaful Limited (PQFTL)** is Pakistan's first & only dedicated Takaful company backed with an "AA" rating (by VIS) with a stable outlook and a Pension Fund manager rating of "AM2" with stable outlook by Pakistan Credit Rating Agency (PACRA), offers an unmatched, comprehensive suite including individual and corporate Takaful and investment solutions like Mahana Bachat & Takaful Flexi Plan, Priority Takaful, Education Takaful & Voluntary Pension Scheme with Annuity Plan that protect what matters most—your loved ones and your future. From securing your family's future to safeguarding businesses, PQFTL ensures you are prepared for the unexpected—today and tomorrow.

**Pak-Qatar Asset Management Company Limited (PQAMC)** is your gateway to Riba-free and profitable Investments. As the fastest growing asset management company of Pakistan, rated "AM2" (by PACRA) with a positive outlook and "AM2+ (by VIS) with stable outlook, PQAMC is redefining investment opportunities offering top-tier mutual funds and personalized investment advisory services. With a vision to improve lifestyles, we believe the halal and right investments can transform lives.

With **Pak-Qatar General Takaful (PQGTL)**, protect what matters. When challenges come your way, we're not just a safety net - we're your strongest partner. As one of Pakistan's leading General Takaful providers, rated "A+" (by PACRA) and "A" (by VIS) with stable outlook, we combine the principles of mutual support and cooperation to offer non-life Takaful coverage that protects your assets and secures your peace of mind.

**Pak-Qatar Investment (Private) Limited (PQIL)** is your partner in progress. We combine expertise with action to deliver powerful, results-driven, and Shariah-compliant financial solutions. From delivering sharp project insights to exclusive investment strategies, PQIL helps clients make smarter, confident decisions. As a key player in Pak-Qatar Group, we don't just advise - we unlock opportunities that fuel growth and create impact.

