



PAK-QATAR GENERAL TAKAFUL

Together we Protect



OUR VISION

Pak-Qatar General Takaful Limited is committed to being a process-driven Shari'ah-compliant provider of risk mitigation through Takaful, based upon the principles of mutuality, team spirit and brotherhood.

OUR MISSION

We strive to bring a wholesome improvement in the lives of individuals and businesses without compromising on our beliefs and values, demonstrating the highest levels of integrity across everything we do:

Participants:

Committed to providing customized and innovative Shari'ah based Takaful products and services to the complete delight of our customers.

Shareholders:

Consistently delivering optimal returns by practicing frugality and stewardship of shareholders' capital.

Employees:

Creating a dynamic, progressive, and positive culture of innovation and skill development within our team; maximizing individual potential and practicing meritocracy.

Community:

Ensuring our support to the community and the environment by adopting "green" practices and through the promotion of social benevolence and social justice.

CORE VALUES

The following pillars of values define and dictate how we do things better and differently:

Shari'ah-Compliance:

Upholding the requirements of Shari'ah in all our business transactions and day-to-day activities both in letter and in spirit.

Excellence:

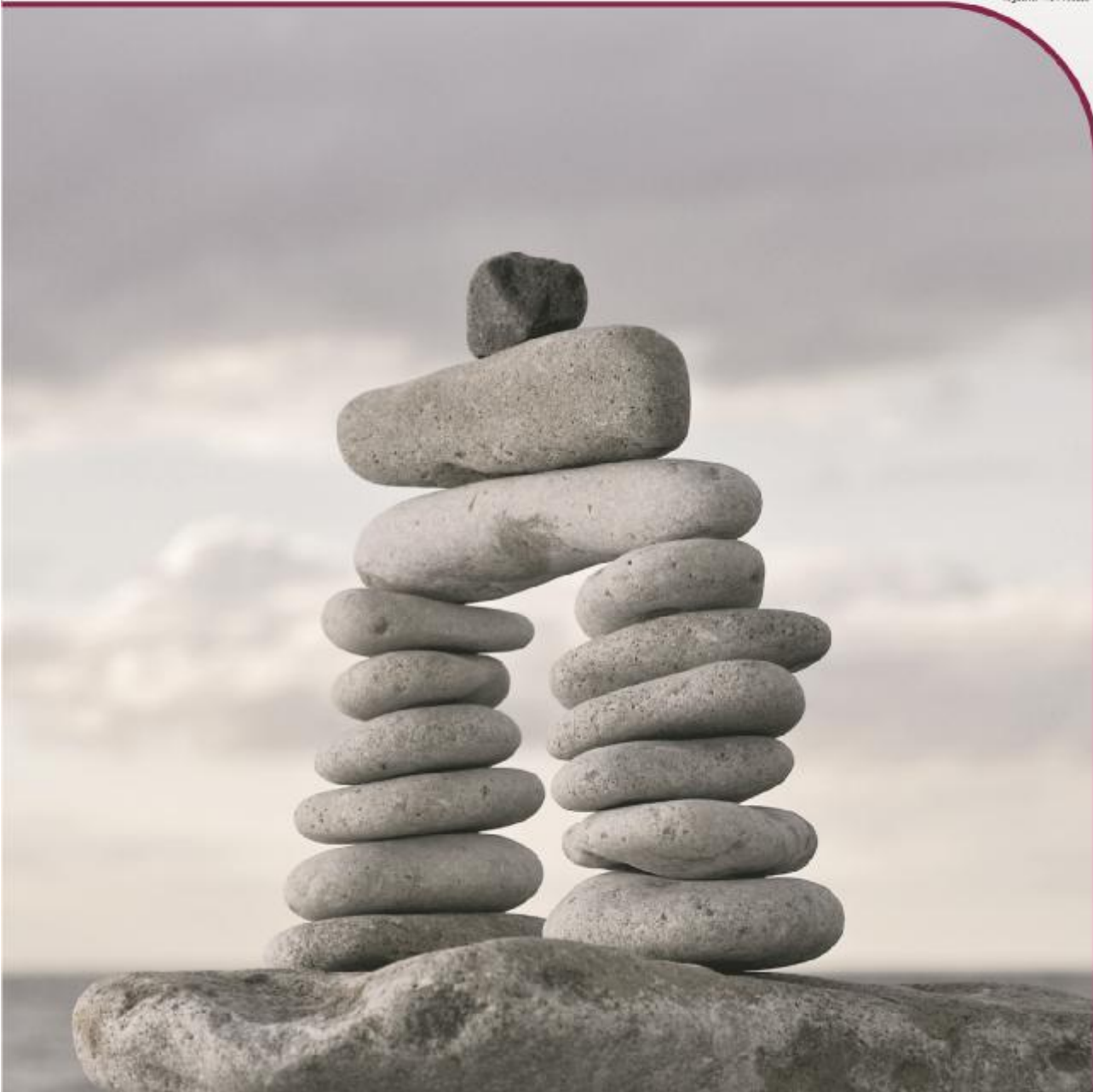
Doing things in a way that cannot be done better; replicating global best practices... maximizing and leveraging our intellectual capital.

Respect & Integrity:

Treating others with fairness, dignity, compassion and understanding; building confidence and trust through openness, transparency, accountability, and honesty.



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PAK-QATAR GENERAL TAKAFUL LIMITED

Pak-Qatar General Takaful Ltd. dedicated providers of General Takaful, is a technology-driven Shari'ah compliant company providing cost-effective Takaful solutions to individuals and corporations in Pakistan since 2007.

The company is part of Pak-Qatar Takaful Group having a combined paid-up capital of Rs. 840 million respectively. The Group's shareholders include some of the most prominent and leading financial institutions from the State of Qatar, and Fawad Yousuf Securities (Pvt.) Limited.

In addition to our financial strength, Pak-Qatar General Takaful prides in having procured state-of-the-art business technology from Malaysia and in SAP ERP solution complimented by specialized human resources. This gives the company its niche and the competitive edge in providing exemplary customer services. We do not believe in customer satisfaction; we believe in customer *delight*.

Pak-Qatar General Takaful is registered and supervised by the Securities & Exchange Commission of Pakistan (SECP). An independent Shari'ah Advisory Board chaired by Mufti Muhammad Taqi Usmani certifies all Takaful products and business operations for Shari'ah compliance. This gives us the moral imperative to lead with integrity and transparency with an indefatigable thirst to make a difference. Our vision is to provide Takaful solutions in the true spirit of brotherhood and mutual solidarity.

The company is further strengthened by its Re-Takaful arrangements which allow us to enjoy the expertise of some of the strongest companies around the globe.

We are offering high quality General Takaful products with the highest level of service to our valued customers. These products include Marine Takaful, Auto Takaful, Travel Takaful, Property Takaful and Misc. Takaful.



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OUR SPONSORS

Supporting our vision are some of the strongest financial institutions from the State of Qatar. The list of our sponsors is hereunder:



• **Qatar Islamic Insurance Company (QIIC)**, (www.qiic.net.qa), the pioneer of Takaful in Qatar, and one of fastest growing companies in the State of Qatar.



• **Qatar International Islamic Bank (QIIB)**, (www.qiib.com.qa), one of the most successful Islamic Banks in the State of Qatar.



• **Qatar Islamic Bank (QIB)**, (www.qib.com.qa), the pioneer of Islamic Banking in Qatar and presently stands amongst the top five Islamic Banks in the world.



• **Qatar National Bank (QNB)**, (www.qnb.com.qa), one of the largest banks in Qatar with the largest share of the banking sector. QNB has a strong presence in all parts of the financial sector.



• **The Amwal Group**, (www.amwal.com.qa), Qatar's leading investment banking, asset management, and wealth management firm.



• **Masraf Al Rayan**, (www.alrayan.com), has a paid-up capital of US\$1 billion and is a progressive new force in the world of banking representing the region as the only fully fledged commercial and investment bank with an entirely Shari'ah compliant portfolio of products.



• **Fawad Yusuf Securities (Pvt.) Ltd.**, (www.fysecurities.com), established in 1992, and one of the best-reputed brokerage houses in Karachi Stock Exchange.



• **Doha Bank**, (www.dohabank.com.qa), the first bank in the region to have acquired BS7799 security certificate for bank-wide operations.



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OUR FINANCIAL STRENGTH

- The combined paid-up capital of Pak-Qatar Takaful Group is Rs. 840 million; with Rs. 307 million for Pak-Qatar General and Rs. 533 million for Pak-Qatar Family Takaful.
- Our top-three sponsor banks alone have a combined shareholder equity of over Qatari Riyals 14 billion (US\$ 3.8 billion) and total assets under management of over Qatari Riyals 95 billion (US\$ 26.12 billion).

SHARI'AH ADVISORY BOARD

All our products and business operations are supervised and approved by an independent Shari'ah Advisory Board consisting of the following eminent and renowned Scholars:

- **Justice Retired Mufti Muhammad Taqi Usmani, Chairman**

An internationally renowned Islamic Scholar noted particularly for his contribution in the field of Islamic Economics and Finance. In March 2004, His Highness Sheikh Muhammad bin Rashid Al Maktoum (Dubai Crown Prince and UAE Minister of Defence) presented Mufti Taqi Usmani with a special award in recognition of his lifetime service and achievement in Islamic Finance. Mufti Taqi Usmani is Vice President of Darul Uloom and Chairman and/or prominent member of dozens of Islamic financial institutions worldwide.

- **Mufti Muhammad Zubair Usmani, Shari'ah Member**

A PhD in Islamic Finance from Karachi University and Fazil Takhassus & Dars-e-Nizami (specialist of Islamic Fiqh and Fatawa) from Darul Uloom Karachi, Mufti Zubair Usmani is Shari'ah Member of Pak-Qatar General Takaful. He also serves as a Shari'ah Consultant to many other financial institutions in Pakistan and abroad.

- **Mufti Dr. Ismatullah, Shari'ah Advisor**

A PhD from Karachi University and Takhassus (specialization) in Islamic Fiqh and Fatawa from Jami Darul Uloom Karachi, Mufti Ismatullah is Shari'ah Advisor at Pak-Qatar Family & General Takaful as well as at Bank Al-Habib's Islamic Banking Division.



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OUR RE-TAKAFUL ARRANGEMENTS

The following panel of international Re-Takaful companies offers ample professional protection to our risk with substantial underwriting capacity. These companies write business extensively across all lines worldwide, and their respective Shari'ah Supervisory Boards regularly review all overall business activities.

- **Hannover ReTakaful, Bahrain**
- **BEST Re, Malaysia**
- **Labuan Re, Malaysia**
- **Takaful Re Limited, UAE**
- **MNRB ReTakaful Berhad, Malaysia**

OUR SUPERIOR TECHNOLOGY

Technology is the key driver in today's service industry providing a competitive edge for any company in the market. A good business system lies at the core of providing need-based products and services to customers and as such we have implemented:

- **World-Class PentaTakaful Business System from Malaysia;**
- **SAP ERP Technology**

KEY FEATURES OF OUR TAKAFUL PRODUCTS

- We deliver customized and flexible solutions; meaning, that our products are designed and developed after understanding your needs from your point of view.
- Our solutions offer affordability, security, and reliability and are designed to exceed your expectations.
- Our portfolio comprises only Shari'ah-compliant solutions, that are equitable, transparent, and highly competitive giving us not only a religious and ethical advantage over our conventional counterparts, but a financial one as well.
- Our Riba-free products are complemented by outstanding client-servicing unparalleled in the market , providing you an impeccable hassle-free one-stop-shop Takaful experience.



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WHAT IS TAKAFUL?

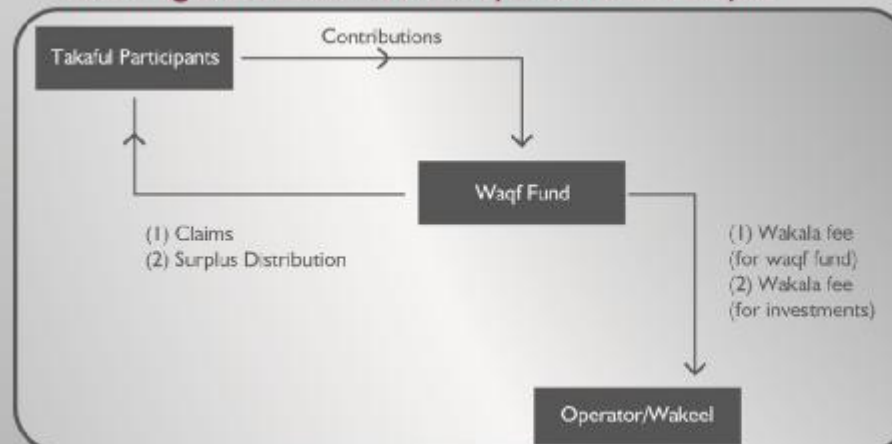
Takaful is a Halal & Ethical risk-mitigation tool which serves as an alternative to conventional insurance. It is based on the principles of brotherhood and mutual solidarity between participants for the promotion of self-reliance and financial security.

Takaful functions on the concept of *Tabarru* (voluntary contribution) and *Ta'aawun* (mutual cooperation) under the *Wakala-Waqf Model*; here the shareholders create a *Waqf fund* or community pool to extend help to those who want cover against specific financial losses. Customers become participants or members of the *Waqf* and contribute to the pool. The Company is the *Wakeel/Mutawalli* of the *Waqf* and operates and manages the pool on behalf of the participants. In the event of a mishap like a car accident or fire to house, the participants are compensated by the *Waqf* for their financial losses;

Takaful is an important social institution for the elimination of poverty and destitution and contributes to the development of the economy through the protection of industries, agriculture, commerce, and real estate;

Takaful operations are conducted in both letter and spirit of the Shari'ah;

Following is the Business Model for General Takaful:



GENERAL TAKAFUL PRODUCTS

1. Easy Home Takaful:

Easy Home reimburses you for your financial loss arising from mishaps that are generally "sudden and accidental" and, therefore, hard to predict and prevent. The plan also covers High Value items such as jewelry and cash.

2. Hajj & Umrah Travel Takaful:

This Plan offers you round-the-clock comprehensive personal Accident Takaful coverage to you and / or your family to make your journey stress-free.

3. Motor Takaful:

This Plan provides protection for loss or damage to your vehicle, whether private or commercial. It also includes satellite-based GSM tracking system for 24 / 7 surveillance of your car.

4. Travel Takaful:

Enjoy a stress-free journey by protecting yourself and your loved ones against traveling risks such as medical emergencies, loss of baggage, death and / or disablement etc.

5. Property Takaful:

Covers loss of or damage to the property against perils like Fire & Lightning, Riots & Strike Damage, Malicious Damage, etc.

6. Marine Takaful:

Loss of or damage to cargo whilst in transit by Sea / Air and Rail Road, in case of Import / Export and inland transit. Depending upon the need of a client, there are various covers available.

7. Engineering Takaful:

Provides various coverages for loss or damaged to Electronics equipment's, machinery, project coverages like Contractors' All Risk, Erection All Risks, Contractors' Plant & Equipment, etc

8. Liability Takaful:

Covers legal liability of the participant in respect of death & / or bodily injury and/or loss or damage to third party and / or its property (other than participant & / or his employees) as a direct result of an accident arising at the participant's specified premises.

9. Miscellaneous Takaful:

This includes various coverages like, money takaful, fidelity guarantee, plate glass, personal accident and workmen compensation etc.

Want details? Talk to us (021) 111-TAKAFUL (825238)



PAK-QATAR GENERAL TAKAFUL
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TAKAFUL
Protection
against all



odds

Pak-Qatar General Takaful extends Sharia-based protection plans that give you comfort and cover against all odds. With flexible plans for fire, marine and motor protection, Pak-Qatar General Takaful provides you complete peace of mind supporting you every step of the way.

Takaful is a halal risk mitigation tool which serves as an alternate to conventional insurance.



PAK-QATAR GENERAL TAKAFUL LIMITED

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UAN: 111-TAKAFUL (825-238)

Website: www.pakqatar.com.pk

ABOUT PAK-QATAR FAMILY TAKAFUL

Pak-Qatar Family Takaful Ltd, the pioneers of Family Takaful, is a progressive and a technology-driven Shari'ah compliant company providing innovative Takaful solutions in Pakistan.

The Company is registered and supervised by the Securities & Exchange Commission of Pakistan (SECP). An independent Shari'ah Advisory Board chaired by Mufti Muhammad Taqi Usmani certifies all products and operations for Shari'ah compliance. The company is rated A minus (having Stable Outlook) by JCR-VIS Credit Rating Co. Ltd.

The company's vision of providing financial protection through Takaful to everyone is supported by some of the strongest financial institutions in the state of Qatar and Munich-based FWU AG. The paid-up capital of Pak-Qatar Family is Rs. 533 million.

Pak-Qatar Family is recipient of several domestic and international awards and nominations. In 2009, the company won the 'Best Family Takaful' award by 1st National Achievers Award, Karachi, and the 'Best Use of Technology' award by the Islamic Business & Finance Awards, UAE.

FAMILY TAKAFUL PRODUCTS

Share'n Care Savings Takaful: Why borrow loans and incur debts when you have the means to accumulate small amount of savings and grow it into a large fund? Through savings you can now provide higher education to your children, get them married, buy a new house, and / or provision for retirement.



SHARE N CARE

ABC Education Takaful: protects and ensures the continuity of your child's education even when you are not around or cannot afford the tuition fees.



abc
Education Takaful

Salary Savings Takaful: is a unique plan for salaried individuals looking to invest smartly through the convenience of monthly salary deductions.



Salary
Savings
Plan

Group Family (Life) Takaful: provides financial protection to the dependents of an employee covered under the Group Family Takaful Plan in an unforeseen event of his/her death or disability.

Group Healthcare Takaful: is designed to cater to employees' well-being covering their hospitalization due to any reason, major medical expenses, maternity / childbirth as well as day-to-day medical expenses.



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HEAD OFFICE

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BRANCH NETWORK

Hyderabad

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Ph: (022) 3820385-88 Fax: (022) 3820389

Islamabad

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Ph: (051) 5387494 & (051) 2804156 to 59
Fax: (051) 2804157

Peshawar

4th Floor, City Tower, Block-C, University Road Peshawar.
Tel & Fax: (091) 5846396

Lahore

14-A, Ali Block, 2nd Floor, New Garden Town, Lahore.
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Faisalabad

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Rahim Yar Khan

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Ph: (068) 5007783, (068) 5870126



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