



**PAK-QATAR**  
GENERAL TAKAFUL

# Home Takaful



Protection, under one roof

Together We Protect

www.pakqatar.com.pk  
111-TAKAFUL (825-238)

## Home Takaful

### What is Takaful?

Takaful is a community pooling system based on the principles of brotherhood and mutual help wherein participants contribute in a fund to help those who need it most in times of financial difficulties. In practice, Takaful can serve as a risk mitigation tool and an alternative to conventional insurance.

### Company Profile

Amongst the pioneers of Takaful in Pakistan, Pak-Qatar General Takaful Limited is known for providing quality financial services, including need-based and tailored solutions in addition to a comprehensive product portfolio. Intelligent investment in technology also helps us provide better service while standing out as technological leaders in the industry.

Present in all major cities of Pakistan, and are on track to expanding our branch network even further; the Company is amongst the first and the most active in vitalizing the retail Takaful market in Pakistan.

PQGTL has a vision of providing financial protection through Takaful to everyone. The company's shareholders include some of the strongest financial institutions in the state of Qatar such as Qatar Islamic Insurance Company (QIIC), and Qatar International Islamic Bank (QIIB). The company is further strengthened by its Re-Takaful arrangements with Saudi Re, Arab Re and Pak Re.

### Home Takaful

Home is where you feel comfortable and get affection and security. Unfortunately, such harmony is not a part of our lives anymore owing to increasing man-made and natural hazards. Whatever measures you may take, you are still exposed to robbery, natural disasters, harsh weather conditions and fire, among other risks.

PQGTL Home Takaful Scheme reimburses you for your financial loss arising from mishaps that are generally "sudden and accidental" and, therefore, hard to predict and prevent.

### Coverage

Home Takaful Protection Scheme covers loss or damage to Residential buildings and Contents therein caused due to:

- Fire and Lightning
- Rain, Flood, Cyclone and severe Storm
- Earthquake (Fire & Shock)
- Burglary, Armed Robbery and Housebreaking
- Riots and Strike Damage
- Malicious Act
- Falling Aircraft and other Aerial Devices
- Impact of Motor Vehicle
- Impact of Falling Tree
- Water Damage due to Burst Pipe
- Accidental Glass Breakage (Glazing)
- Accidental Damage to Underground Tanks
- Loss of Rent
- Terrorism
- Personal Accident – Death only: Rs. 1,250/- per family member
- Personal Accident (optional): As per PQGTL Standard Takaful PMD, up to the limit of Rs. 300,000 per family member.

The loss of rent, if the building becomes uninhabitable due to peril covered, compensates for the loss of rental income or additional expenses of renting substitute housing to the extent of Rs. 50,000/- per month or as per rent agreement, whichever is less, for a Maximum period of 3 months.

### Your Valuables

Home Takaful Scheme also covers the High Value items such as jewellery and cash. Jewellery needs very special protection because it has high financial value as well as sentimental attachment. Your Home Takaful Scheme is suitable to cover jewellery in the following situations:

- Jewellery at Home
- Jewellery in Transit between Home and Locker or vice versa
- Jewellery in a Specified Safe Deposit Locker
- Jewellery on persons. The participant/spouse is covered up to 25% of the total value of jewellery.

### Contribution

Annual Contribution rates are as follows:

**Building** 0.08%

This covers against Fire and Earthquake (Fire & Shock) only.

**Contents** 0.80%

This covers against Jewellery/Cash/Valuables up to 25% of the Total Value of Contents to the maximum of Rs. 300,000/-

High value watches, designer accessories, etc. are also treated as valuables.

Maximum value of any single item of Jewellery is limited to 10% of Sum Proposed for Jewellery/Cash/Valuables.

If Sum Covered is less than the Market Value, you shall be partially compensated in the event of a loss since self-insuring the difference.

\* Plus Government levies and taxes

## Home Takaful

### Proposal Form



**PAK-QATAR**  
GENERAL TAKAFUL

Full Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Tel. Nos. \_\_\_\_\_

CNIC No. \_\_\_\_\_

Occupation \_\_\_\_\_

Apartment

Bungalow (Sole Occupier)

Bungalow (Multiple Occupants)

Plot Area/Covered Area \_\_\_\_\_

Construction Type: RCC  Non-RCC

Address of Property \_\_\_\_\_

### Security Arrangements:

Armed Response  Watchmen

Armed Guard  None

Location of Locker \_\_\_\_\_

Name of previous Home Insurer/Takaful Company (if any) \_\_\_\_\_

Loss History (if any) \_\_\_\_\_

Has any insurer or Takaful company ever declined a proposal for insurance/Takaful from you, imposed Special conditions or cancelled any policy issued to you?

## Participant Values

Building

Civil Structure (Excluding Foundations, plinths and pavement)

### Contents

Item	Sum Proposed
Air-Conditioner	
Apparel	
Carpets	
Cameras	
Cash and Prize Bonds	
Dinnerware and Crockery	
DVD/Home Theatre/Audio System	
Furniture	
Home Fabrics	
Jewellery Gold Sets	
Diamond Sets	
Rings	
Necklaces	
Earrings	
Bangles	
Kitchen Appliances	
Phone Sets	
Personal Effects	
Personal Computers	
Refrigerators and Deep Freezers	
Television/Plasma Screen	
Upholstery	
Other Items	
<b>Total Contents</b>	
<b>Total Sum Covered</b>	

### How do I choose the right amount?

The Contents Sum Covered you choose should represent the full cost of replacing your contents as NEW with items of similar quality at today's prices.

### What happens if I am Under-Takaful?

If your Sum Covered is insufficient, any claim you make would be reduced in the same proportion as the amount of Under-Takaful.

### Declaration

1. I/We hereby confirm that the details contained in this proposal form are true and correct to the best of my/our knowledge and belief and I/we have not concealed, misrepresented or mis-stated any material fact. I/We further undertake to inform the Company of any material alterations to these facts occurring during the currency of this Fund.

2. I/We agree that the statements and declaration contained in this proposal form shall be the basis of my/our beneficiary status in the Takaful Fund and deemed to be incorporated in the Fund.

3. I/We hereby undertake to contribute the agreed amount to the Takaful Fund maintained and operated by the Company.

4. I/We understand that as per the rules of the Takaful Fund, by doing so I/we shall stand entitled to the membership of the Takaful Fund and be one of its beneficiaries subject to the rules and regulations of the Fund.

5. As a prospective beneficiary of the Fund, I/we offer my/our property, as specifically described in the attached schedule, for the indemnity cover provided by the Fund to its beneficiaries.

6. I/We hereby request to be issued with a confirmation to acknowledge my/our membership and my/our consequential rights as a beneficiary of the Fund.

Date: \_\_\_\_\_

Signature of Proposer \_\_\_\_\_