



PAK-QATAR
GENERAL TAKAFUL

MOTOR TAKAFUL



Together We Protect

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

Motor 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.

About Pak-Qatar General Takaful

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 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.

Motor Takaful Coverage

This Takaful provides protection for loss of or damage to the Participant's vehicle, whether private or commercial, and to the accessories whilst thereon caused by:

- Accidental damage
- Malicious act
- Riot and strike
- Theft/snatching at gunpoint
- Legal liability arising out of an accident to third party
- Personal Accident to drivers and passengers (on payment of additional contribution)
- Terrorism (on payment of additional contribution)
- Fire, external explosion, self ignition, lightning or frost
- Flood, typhoon, hurricane, cyclone, earthquake, volcanic eruptions and other convulsions of nature
- Whilst in transit by air, road, rail, inland waterway, lift or elevator

Motor Vehicle Takaful Proposal Form

Particulars of Proposer

Name of Owner/Bank/Car Ijarah & Address: _____

C.N.I.C No. of the User: _____

Address: _____

Tel. No. (Off/Mob) _____ (Res) _____ (Fax) _____

Business or Profession: _____

Reference Through: _____

Vehicle Type:

Private Car

Motor Cycle

Commercial Vehicle

Coverage Required:

Comprehensive

Third Party

Act Only

Particulars of the Vehicle

Registration No. _____ C.C. _____

Make _____ Model _____ Colour _____

Engine No. _____ Chassis No. _____

Mileage _____ Value to be Covered Rs. _____

Parking Conditions

Garage Within Compound Open Space

Date: _____ Signature of the Applicant _____

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 misstated any material fact. I/We further undertake 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.

Accessories Fitted in the Vehicle

Accessories	Please Tick (✓)		If other than Factory Fitted		
	Factory Fitted	Others	Make	Model	Value (Rs.)
Radio/Cassette Player					
CD/DVD Player					
Air Conditioner					
C.N.G. Kit					
Alloy Rims					
Any Other Items					

Attach Copies of:

1. Registration Book/Transfer Slip
2. C.N.I.C. of the Participant
3. Last Renewal Notice
4. Business/Job Card
5. Tracker Installation Certificate/Invoice (if installed with vehicle)
6. Any Other (Please specify)

Previous History of Claims, If Any

Sr. No.	Date of Loss	Company Name	Amount Claimed/Paid
1			
2			
3			

Signed at _____ Signature of the Participants

Date: _____ Signature of the Applicant _____

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 granted under this Fund is:

(a) being used otherwise than in accordance with the Limitations to use as described in the schedule, or

(b) being driven by any person other than a driver as described in the said schedule

4. (a) Any accident, loss or damage to any property whatsoever or an loss or expense whatsoever resulting or arising therefrom or any consequential loss:
(b) Any liability of whatsoever nature directly or indirectly caused by or contributed to or arising from ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission

5. Any accident, loss, damage and/or liability directly or indirectly 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

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