



PAK-QATAR
GENERAL TAKAFUL

PERSONAL ACCIDENT TAKAFUL



BE PROTECTED

Together We Protect

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

Personal Accident 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.

Personal Accident Takaful

Personal Accident Takaful has been tailored to offer you round the clock cover that fits your needs by providing you and/or your family comprehensive coverage for:

- Accidental death;
- Accidental total disablement.

on a very nominal contribution in order to make your journey stress-free.

Notes:

1. The coverage under this policy shall be granted to persons aged between 18 and 60 years.
2. The risk of terrorism and sabotage is excluded.

Benefits Details

	Plan A (Rs.)	Plan B (Rs.)	Plan C (Rs.)
Amount Covered	100,000	300,000	500,000
Annual Contribution	300	900	1,500

Personal Accident Takaful Proposal Form



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Name of the Proposer _____

Date of Birth _____

Residential Address _____

_____ Tel: _____

Would you like to be on our SMS mailing list? Yes No

Name & Address of Employer _____

Occupation _____

(please give full details) _____

C.N.I.C. No. _____

Name of Beneficiary _____

Relationship with You _____

Name of Contingent Beneficiary _____

Relationship with You _____

For Questions 1-6: Please tick boxes as appropriate. Where an answer is "yes", please give details.

1. Do you at present have life insurance?
Yes No
2. Do you suffer from any of the following impairments:
(a) Impaired eyesight (b) Impaired hearing (c) Any physical or mental defect or infirmity (d) Any sickness
Yes No
3. Have you ever met with an accident?
Yes No
4. Do you engage in any of the following sports/vocations?
(a) Motorcycling as a sport (b) Hunting (c) Mountaineering
(d) Winter Sports (e) Aviation (other than as a fare paying passenger)
Yes No
5. Has any insurance company ever declined a proposal for insurance from you, or imposed special conditions or cancelled any policy?
Yes No

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 _____

Disclaimer:

The liability of the Company does not commence until the Proposal has been accepted and the contribution paid. Only official receipt issued from the Company on printed form is binding on the Company.

Exceptions

This Fund does not cover death, loss or disablement directly or indirectly caused by, arising or resulting from or traceable to:

- a) bodily injury willfully incurred.
- b) death or bodily injury due to or resulting from intentional self-injury, suicide or attempted suicide (whether felonious or not) or from deliberate exposure to exceptional danger (except in an attempt to save human life).
- c) death or bodily injury due to or resulting from or happening during intoxication, insanity, fighting or unlawful act on part of the Participant or surgical or medical treatment, except in case where such treatment is made necessary by the particular injury for which the claim is made.
- d) death or bodily injury sustained by the Participant whilst flying other than as a fare-paying passenger in an aircraft operated by a licensed and regular airline over an established route with published schedules.
- e) death or bodily injury directly or indirectly due to or resulting from war, invasion, act of foreign enemy, hostilities, warlike operations (whether war is declared or not), civil war, rebellion, revolution, terrorism, insurrection, military or usurped power, riot or civil commotion.
- f) death or bodily injury resulting from service on duty with armed forces.
- g) "Big games", polo, motorcycling, hunting, steeple chasing, mountaineering (involving the use of ropes or guides), racing of any kind, winter sports and hang-gliding, bungee jumping, the use of circular saw or wood working machinery.
- h) childbirth or pregnancy in case of women.
- i) AIDS or AIDS-related complexity.

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