

GROUP FAMILY TAKAFUL (LIFE) "SCHEME I"
◀ AGE 18 TO 59 YEARS ▶

◆ Categories of Takaful Sum & Rates (In Rupees)

Takaful Sum & Contribution (Premium)

I	4,000,000	⇒	15,200
II	2,000,000	⇒	7,600
III	1,000,000	⇒	3,800
IV	500,000	⇒	1,900

Rate per thousand per annum = Rs. 3.80

☞ BENEFITS:

Takaful Benefits: Takaful is a Halal risk mitigation tool which serves as an alternate to conventional insurance. Benefits covered under this category are:

- 1. Basic Death Benefit:** Payment of full sum assured in case of death due to any cause.
- 2. Additional Accidental Death Cover (ADB):** Additional payment equal to sum assured if death results from an accident.
- 3. Natural Disability Benefit (PTD Nat.):** Payment of sum assured in case of permanent and total disablement due to natural causes [e.g. paralysis, brain hemorrhage, etc].
- 4. Accidental Disability Benefit (PTD Acc.):** Payment of sum assured in case of permanent and total disablement due to accident.
- 5. Terminal Illness Benefit:** Payment of 50% on diagnosis.

☞ GENERAL NOTES:

- 1. Period of Coverage:** July 01, 2011 to June 30, 2012

In case an individual covered attains maximum age under a particular category of coverage during the policy period, the coverage shall continue till the end of policy period.

- 2. Mode of payment:**

Cash, Cheque, Pay order, D.D. favoring 'ICAP' / ONLINE payment on ICAP Website www.icap.org.pk

- 3. Documents required:**

- Health Declaration form
- Nomination form

Download link:

<http://www.icap.org.pk/web/links/320/groupbenefitschemes.php>

- 4. Person to contact for assistance:**

Shakeel Ahmad [Tel. (021) 111-000-422 Ext. 353]
or bfund@icap.org.pk

GROUP FAMILY TAKAFUL (LIFE) "SCHEME II"
◀ AGE 60 TO 64 YEARS ▶

◆ Categories of Sum Assured and Rates (In Rupees)

Takaful Sum & Contribution (Premium)

I	4,000,000	⇒	14,000
II	2,000,000	⇒	7,000
III	1,000,000	⇒	3,500
IV	500,000	⇒	1,750

Rate per thousand per annum = Rs. 3.50

☞ BENEFITS:

Benefits covered under this category are:

- 1. Basic Death Benefit:** Payment of full sum assured in case of death due to any cause.
- 2. Additional Accidental Death Cover (ADB):** Additional payment equal to sum assured if death results from an accident.

GROUP FAMILY TAKAFUL (LIFE) "SCHEME III"
(AGE 65 TO 69 YEARS)

◆ Categories of Sum Assured and Rates (In Rupees)

Takaful Sum & Contribution (Premium)

I	1,000,000	⇒	26,640
II	500,000	⇒	13,320

Rate per thousand per annum: Rs. 26.64

☞ BENEFIT:

Basic Death Benefit: Payment of full sum assured in case of death due to any cause.

☞ UNDERWRITING REQUIREMENTS:

Age 60 & above members and all members opting for Rs.4 million cover need to submit Health Questionnaire as a basic requirement. Upon receipt of Health Questionnaire medical examination may be called from approved medical examiner in exceptional cases. Cost of the medical examination will be borne by M/s **Pak-Qatar Family Takaful Limited**.

☞ CERTIFICATE OF TAKAFUL:

Upon confirmation of coverage, a 'Certificate of Takaful Cover' is issued by the insurers to each member as an evidence of coverage.