

Motor Takaful

Vehicles today have become a necessity, for both personal and commercial needs. They have, in essence, become valuable assets to us which require protection. PQGTL Motor Takaful offers comprehensive coverage for private and commercial vehicles. The vehicle is protected for losses incurred as a result of traffic accidents and liabilities that could incur due to accident. The business is enriched with valued clientele and duly competent staff at the backend for best service provisions.

Coverage

Pak Qatar's comprehensive Motor Takaful policy gives you the maximum coverage against theft, accidental damage and third party liability inclusive of Terrorism coverage with greater benefits, innovative features and hassle free post and pre Takaful processing. The major scope of our cover includes accidental external means, fire external explosion, snatch and theft, malicious act, riot and strike damage and natural calamities. Terrorism and Third Party liability i.e., Property Damage, Bodily Injury and Death are additional features of the policy. The package also includes Satellite Tracking system arranged through reputable Tracking companies for round the clock surveillance of your vehicle.

After the acceptance of proposal by the client, the temporary cover note is issued to the client and risk inspection survey is instructed (used vehicles).

Main Features:

- **Loss or damage due to:**
 - Accident, fire, external explosion, self-ignition
 - Lightening, flood
 - Theft and burglary
 - Malicious act
 - Whilst in transit (Road and Rail)
 - Terrorism, riot and strike
- **Third Party Liability**
 - Property damage
 - Bodily injury
 - Death
- **Special Features**
 - Satellite car tracking device
 - Competitive pricing
 - Proficient claim staff
 - Dedicated claim hotlines
 - Minimum claim settlement time
 - Credit facility at all major workshops across the country
- **Main Exclusions**
 - Loss due to mechanical or electrical breakdown
 - Loss outside geographical jurisdiction of Pakistan
 - Vehicle used for other purposes (Commercial/Rent)
 - Consequential loss depreciation wear and tear

Contribution Payment Procedure

- The contribution payment shall be made by cheque or pay order in favor of “**Pak Qatar General Participant Takaful Fund**” mentioning the name and PMD number at the back of payment instrument. **Kindly contact Mr. Muhammad Umair (0321-8994530) for all related queries.**

Claim Reporting Process

- To report a claim, contact Claims Department Head Office – Pak Qatar General Takaful Limited or nearest Branch via phone/fax/email or letter immediately.
- Also, local Law Enforcement Agencies shall be reported on urgent basis (if applicable).
- Participant shall complete the claim form and furnish other requisite documents for prompt processing of claim.

• Claim		Hotlines:
Karachi	:	0315-2005017
Lahore	:	0315-2005018
Islamabad	:	0315-2005019
Faisalabad	:	0315-2005020
claims@pakqatar.com.pk		

Claim Documents:

- Copy of Valid CNIC
- Copy of Valid Driver’s License
- Police F.I.R. (in case of Theft / Snatch / Major Accidents)
- Copy of Registration Book

Tracking Features:

The tracking company undertakes to provide the following equipment and services as per their package to the company or its referred client as part of the service package summarized as under;

- Real Time Tracking
- Round The Clock Monitoring
- Panic Button Facility
- Mobilization / Immobilization
- Battery Tempering Alarm
- History Report
- Geo Fencing
- Web Access
- Bonnet Lock