

# PERSONAL ACCIDENT TAKAFUL COVERAGE



Life is full of uncertainties and unexpected events. Accidents can happen anywhere. The death or injury of a breadwinner can create serious financial problems for any family. No one can avoid such circumstances but can minimize its consequences.

**Personal Accident Takaful** from **Salaam Takaful Limited** can help to protect you against losses due to accidents. The year-round coverage of the policy provides full benefit amount for accidental death, permanent disablements and both temporary total and partial disablements. The policy can be extended to cover reimbursement of medical expenses incurred arising out of such accidents.

## What does this Policy cover?

### i) Death:

Due to accident; and solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such bodily injury, resulting in the death or disablement of the participant within (12) months from the date of the accident.

### ii) Permanent Disablement:

Disablement which entirely prevents the participant from attending his business or occupation of any kind.

### iii) Temporary Total Disablement:

Disablement which entirely prevents the participant from attending his business on a temporary basis.

### iv) Temporary Partial Disablement:

Disablement which prevents the participant from attending to a substantial part of his business but does not render him temporary total disabled.

### v) Repatriation or Funeral Expenses:

The policy provides coverage for the preparation and transportation of the mortal remains from the place of death to home country (i.e. Pakistan) for person covered under the policy subject to the maximum 10% of the sum covered.

### vi) Medical Expenses Coverage:

If availed, this covers reimbursement of medical expenses (treatment and medicine) necessarily incurred and expended by the Participant on account of accidental injury for which a valid claim is made under this Policy up to the pre-specified amount with a maximum 10% of the sum covered.

**Age:** Individuals aged between 18 and 60 years can avail this policy.

### Occupational Classification:

Based on the risk exposure, the Personal Accident Takaful coverage is offered on the basis of three occupational classifications:

**Class I** - White collar non-hazardous occupations i.e., lawyer; office executives; clerks; salesmen; overseeing or superintending engineers; or similar.

**Class II** - Occupation involving only limited exposures such as manual labor, supervisory engineers, industry managers, surgeons, dentists, machine operator, paid driver of a car, cash carrying employee, or similar.

**Class III** - Workers of electronic installations, miners, Geologist, Farmers, Commercial Vehicle drivers, or similar.

Special approval of the Company must be required for any occupation not specified above.

**General Exclusions:** Suicide, self-inflicted injury, pregnancy or childbirth, pre-existing physical or mental

defects, infections, bleeding from inner organs, medical or surgical treatment except as may be necessary solely as a result of injury, aviation other than a passenger in any properly licensed conventional aircraft being operated on a licensed airline in accordance with published schedules of flights or time tables or in a properly licensed multi-engine aircraft being operated by any licensed airline, rallies, war, invasion, civil war, terrorism, alcoholics & person habitually under the influence & abuse of drugs, HIV & AIDS.

### Sum Covered:

The sum covered (capital sum) under the policy can be obtained ranging from Rs. 100,000/- to Rs. 500,000/-. The amounts can be enhanced subject to prior approval of the Company.

### Contribution Rates:

The following tables of gross rates (*in mile*) will be charged for each of the following classes. However, the rates may vary depending upon the nature of risk. Government charges are additional to these rates.

Package	Risk Covered	Occupational Classes		
		I	II	III
Platinum	Accidental Death, Permanent Disability, Temporary Total Disability.	3.00	4.00	5.00
Gold	Accidental Death, Permanent Disability.	2.50	3.00	4.00
Silver	Accidental Death	1.50	2.00	3.00
Optional	Accident Medical Coverage	20.00	25.00	30.00

### List of Benefits:

Sr. No.	Contingencies	Compensation
1.	Death	100% of the Capital Sum
2.	Permanent Disablement	Capital Sum in accordance with the pre-defined scale, of percentage based on (1) above.
3.	Temporary Total Disablement (Compensation payable up to the maximum of 52 weeks)	Rs.5/- per thousand per week.
4.	Temporary Partial Disablement (Compensation payable up to the maximum of 52 weeks)	Rs.2/- per thousand per week.
5.	Repatriation or Funeral Expenses.	With a max. 10% of the sum covered.
6.	Medical Expenses Coverage (Optional)	Coverage can be obtained up to the maximum of 10% of the Capital Sum Covered.

### Note:

Benefit is payable either under (3) or (4) of the above at any one time.

### Cumulative Bonus:

5% per claim free year up to maximum of 25% of the capital sum covered (where applicable).

# SALAAM TAKAFUL LIMITED

(Formerly Takaful Pakistan Limited)



## PERSONAL ACCIDENT TAKAFUL COVERAGE

### INDIVIDUAL PROPOSAL FORM

Name of the Proposer:

Valid C.N.I.C. No:

Residential Address:

Date of Birth:

D	D	M	M	Y	Y	Y	Y
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Tel. No. (Res):

Tel. No. (Office):

Mobile No.:

Occupation:

Package required:

- Platinum:**  
Accidental Death, Permanent Disability,  
Temporary Total Disability,
- Gold:**  
Accidental Death and Permanent Disability.
- Silver:**  
Accidental Death Only.
- Optional**  
Accidental Medical Coverage.

Accident Sum Covered Rs.

Medical Coverage Rs.

Name of Beneficiary:

Relationship:

Please tick boxes as appropriate. Where any answer is "Yes" please provided full details using additional sheets if required:

1. Are you or any member of your family insured/covered against Personal Accident insurance/takaful? Yes  No
2. Do you or any member of your family have life Insurance/Takaful? Yes  No
3. Do you or any member of your family suffer from any of the following impaired (a) Impaired eyes sight (b) Impaired Hearing (c.) Any physical or mental defect or Infirmary (d) Any sickness? Yes  No
4. Have you or any member of your family ever met with an accident? Yes  No
5. Do you any member of your family engage in any of the following sports/avocations? (a) Motor Cycling as a Sport, (b) Hunting, (c.) Mountaineering (d) Winter sport (e) Aviation (other than as a fare paying passenger)  
Yes  No
6. Has any insurance company/takaful operator declined a proposal for insurance/takaful from you, or imposed special conditions or cancelled any policy? Yes  No

Signed at:

Name of Signatory

Signature of the Participant:

Dated: