



**Pak Qatar General Takaful "Motor Comprehensive  
Coverage for ICAP"**

Annual Contribution Rate: **1.49% \*** Net.(Inclusive of all taxes & duties)

For All private vehicles (New Locally Manufactured, Imported & Used) Comprehensive Cover

- **Scheme:** Motor Coverage
- **Duration:** 1 Year Coverage
- **Coverage:** Comprehensive Motor Takaful
- **Eligibility:** Only For ICAP Members, Affiliate Members, Students & Employees
- **Rate:**

	Description	Net Rate	Conditions
1	Private Vehicles For Commercial Vehicle CV-IV clause is mandatory	1.49% Net*	Plus, Tracker Charges on Tracker mandatory vehicles

- **Tracker Requirement:** Only for Toyota Corolla Xli and Gli Suzuki Mehran/Bolan/Ravi Up to 5 Years Old Vehicle
- **Tracker Rate:** 10,500
- **Alternate of Tracker:** 10% Excess on Sum Covered in case of Theft
- **Payment Terms:** Upfront
- **Documentation & Details:** Below details & document required with intimation:

Customer Name / Policy Holder Name	
CNIC Copy / ICAP Membership Card	Document
Reg Paper/card (Front & Back)	Document
Complete Current Address	
Mobile Number	
Make	
Model	
Vehicle Value	
Year of Manufacture	
Reg Number	
Engine No	
Chassis No	
Tracker Certificate in case already installed	



## Policy Coverage

We provide comprehensive coverage against accidental damage including:

- Fire
- Theft
- Explosion
- Malicious Damage
- Snatching away by violent means
- Riot and Strike damage
- Loss or Damage due to natural calamities (Like flood, storm)
- Third party Property Damage: (Client should keep away from needless arguments with the other party. If client at fault, kindly inform our Claims Department to launch Third party claims)
- Third Party Bodily Injury: (If you are at fault, then inform our claims department to launch third party claim)
- Terrorism Cover: (In case of any terrorism activity occurs, your vehicle is fully covered.)

PAK-QATAR  
GENERAL TAKAFUL



پاک قطر  
جنرل تکافل

### Terms & Condition

- This offer can only avail by ICAP Member, Employees, Affiliate members and Students
- Inspection/Pre Takaful survey will be mandatory only for used and imported vehicles
- In case of theft/snatch and total loss Pak Qatar will pay only market value or sum covered whichever is less as per policy.
- Declared value or sum covered is depends on the market value of the vehicle. Under- Takaful (Under-insurance) applies when this value is not correctly declared. Up to 5% to 10% variation is ignorable.
- Under Takaful applies if sum covered is more than 10% of the market values
- Pre existing damages will not be covered.
- Depreciation will be as per standard policy terms.
- Subject to realization of all AML documents as defined our regulator (SECP)

PAK-QATAR GENERAL TAKAFUL LIMITED

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