

**DAWOOD FAMILY TAKAFUL**



**ISLAMIC LIFE INSURANCE**

Partner for Life



**Group Term  
Takaful**

## PRODUCT DESCRIPTION

# GROUP TERM TAKAFUL

## BASIC BENEFIT

*Group Term Takaful provides protection to the Participant's employees in the event of death due to any cause. They will be covered 24 hours a day anywhere in the world.*

*The sum covered would either be a fixed amount for everyone, or determined according to some agreed category. Most employers tend to link amount of coverage with employees designation or salary, whereas organizations would normally provide equal amount irrespective of membership status.*

*The cover is provided without ascertaining the state of each person's health condition up to certain amount of sum covered (free-cover limit), beyond which he/she will be medically examined.*

# SUPPLEMENTARY BENEFITS

(OPTIONAL)

## (a) Accidental Death Benefit

*Under Accidental Death if any person covered dies due to accidental means within ninety (90) days of such accident and sustained injuries are solely and independently caused by external, violent and purely accidental means, compensation will be paid to the Participant for benefit of his/her beneficiaries. This is in addition to the amount payable under the basic cover benefit.*

## (b) Accidental Disability Benefits

*Under Accidental Disability if any person covered sustains bodily injuries effected solely through external, violent and purely accidental means, and within ninety (90) days after such injuries are incurred, shall suffer losses, compensation will be paid to the Participant for the benefit of the person covered as per the following schedules:*

### ► Permanent Partial Disability

*If a person covered sustains bodily injuries and suffers losses which are 'permanent and partial' compensation will be paid to the Participant for the benefit of the person covered a scheduled percentage of sum covered (subject to degree of disablement), varying from 1% to 90%.*

► **Permanent Total Disability**

*If a person covered sustains bodily injuries and suffers losses which are ‘permanent and total’ the following compensation will be paid to the Participant for the benefit of the covered member:*

<i>S. No.</i>	<i>Description of Injuries</i>		<i>Compensation (Percentage of Sum Covered)</i>
1.	<i>Loss of both hands or amputation at higher sides</i>	:	100
2.	<i>Loss of hand and a foot</i>	:	100
3.	<i>Double amputation through leg or thigh amputation through leg or thigh on one side and loss of other foot</i>	:	100
4.	<i>Loss of sight to such an extent as to render the claimant unable to perform any work for which eye-sight is essential</i>	:	100
5.	<i>Very severe facial disfigurement</i>	:	100
6.	<i>Absolute deafness</i>	:	100

► **Temporary Total Disability**

*If a person covered sustains bodily injuries which are ‘temporary and total’, compensation will be paid to the Participant for the benefit of the person covered for the loss of wages in terms of fortnightly payments of an agreed amount until he/she resumes work subject to a limit of 1 (one) year.*

### (c) Natural Disability Benefit

*Under Natural Disability if any person covered, suffers 'permanent total disability' due to natural causes which renders such person incapable of performing his/her duties and being gainfully employed otherwise, the full sum covered will be paid to the Participant for the benefit of the covered member*

### (d) Accidental Hospitalization Benefit

*Under Accidental Hospitalization if any person covered suffers an injury due to accident and is hospitalized, medical expenses (on reimbursement basis) up to a agreed limit will be paid to the Participant for the benefit of the person covered.*



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



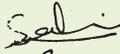
# Certificate of Shariah Compliance

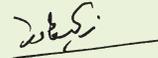
All praise is to Almighty Allah, the Lord of the creation and Peace be upon Muhammad the Last and Final Prophet to all mankind and mercy of Allah for the entire world and upon his family, his companions and all those who followed them with virtue.

This is to certify that Shariah Supervisory Board of Dawood Family Takaful Ltd., has reviewed the structure of the Group Family Takaful products based on Wakala/Waqf model and examined the relevant documents and specimen format of the policy. We have also studied the rulings of contemporary Fiqh academies. The members of Shariah Supervisory Board unanimously approve the mentioned products and certify that this Product is Shariah compliance. This is the best available alternate of the conventional insurance.

Dated: 15th May, 2008

  
Prof. Mufti Munib-ur-Rehman  
(Chairman)

  
Mufti Syed Sabir Hussain  
(Member)

  
Mufti Syed Zahid Siraj  
(Member)