



VIACARE TRAVEL TAKAFUL - DOMESTIC WORDINGS

Domestic Travel		
Benefits	Limits in PKR	
	Platinum (By air)	GOLD (By air)
Accidental Death & Permanent Disability	1,000,000	500,000
Accidental medical reimbursement	50,000	25,000
Emergency medical evacuation	30,000	15,000
Repatriation of Mortal Remains*	15,000	15,000
Loss of baggage	7,500	3,500
Loss of CNIC	2,000	1,500
* in case of natural death only		

This document may be called Participant's Membership Document (herein after referred to interchangeably as "scheme" or "policy") as defined in the Takaful Rules, 2012.

PREAMBLE

This is to acknowledge that the applicant (hereinafter called the 'Participant') as more fully described in the schedule here to:

- Is accepted as a member of the Participants' Takaful Fund (hereinafter called the 'Fund') operated by Jubilee General Insurance Company Limited – Window Takaful Operations (hereinafter called the 'Operator').
- Being a member of the Fund, he/she is acknowledged as a beneficiary under the attached Indemnity Policy of the Fund, and of the benefits declared by the Fund from time to time under this policy, in accordance with the Waqf Deed and Waqf Rules governing the Fund.
- Subject to the participant continuing as a member of the Fund and complying with his/her undertaking under his/her declaration made in the proposal form, he/she is indemnified by the Fund as one of its beneficiaries against the perils/events described, in the manner and to extent as stated hereunder:

CONDITIONS PRECEDENT

- No payment in respect of any Contribution shall be deemed to be payment to the Participant Takaful Fund (PTF) unless a printed form of receipt for the same, signed by an authorized official of the Operator on behalf of the Fund, shall have been given to the Participant.
- Notwithstanding anything above, cover under this policy shall not commence until the Contribution, as stated in the schedule hereof, has been paid or guaranteed to be paid in the manner as stated in the schedule or as expressly agreed and stated therein.

This is your Travel Takaful Policy. It tells you what is covered and what is not, as well as the conditions which apply and the basis on which all claims will be settled. This Policy and the Schedule form the contract of Takaful. Please read them carefully, keep them in a safe place, and take them with you when you travel for your trip to academic growth.

Takaful Agreement

In consideration of the terms and conditions of this document, we on behalf of the Participant Takaful Fund (PTF) agree to provide Takaful coverage in accordance with the operative Sections of the Policy. The Schedule and any Endorsements are all part of the Policy. The information you have supplied forms part of the contract of Takaful with Participant Takaful Fund (PTF). Your Policy is evidence of that contract.

Cover Chosen

Your Schedule specifies the cover you have chosen.

Availability of Cover

This Policy is available only if you are a Citizen or have Resident Status in Pakistan.

Conditions and Exclusions

Special Conditions apply to individual Sections of this Policy, while General Exclusions and General Conditions will apply to the whole of this Policy. Refer also to 'not covered' which applies to each Section of the Policy. Additionally, specific claims procedures, which apply to certain Sections of the Policy, must be followed in order for a claim to be accepted.

Age Eligibility

This Policy is available to persons aged 50 or below. If Annual Multi-Trip Cover is selected, and you reach 51 during the Period of Takaful, Cover will continue until the expiry date but not thereafter.

Law and Jurisdiction

Your Policy will be governed by the Law and Jurisdiction of Competent Courts of the country this Policy is issued.

Material Fact

All material facts must be disclosed to the Takaful operators. Failure to do so may affect your rights under this Policy. A material fact is a fact that is likely to influence the acceptance or assessment of the Takaful by Takaful Operator.

Policy Document

Please read this document carefully. We wish to remind you that Cover varies from Policy to Policy and from one Takaful Operator to the other.

Policy Limits

Most Sections of your Policy have limits on the amount Participant Takaful Fund (PTF) will arrange to pay under that Section. Some Sections also have specific inner limits: for example, for Valuables. Please check your Policy to ensure that the cover is adequate for your needs.

Property Claims (Baggage)

These claims are settled based on the value of the property at the time of the loss and not the cost of buying new items. Your Policy details the claims procedure that must be followed for a claim to be accepted, in particular the requirement to obtain Police reports within 24 hours.

Reasonable Care

You must take all reasonable care to protect yourself and your property as if you were not covered.

Contact for Queries

If you would like more information or require clarification on any of the Covers provided, please do not hesitate to contact us.

Toll Free # 0800-03786

UAN :111-654-111

Email: info.takaful@jubileegeneral.com.pk

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy.

You/Your's/Covered Person

Means each person traveling on a Trip whose name appears in the Policy Schedule.

We/Us/Our

Means "**Jubilee General Insurance Company Limited – Window Takaful Operations**"

Adventure Sports

Means winter and Water Sports, trekking and safari.

Baggage

Means luggage, clothing, personal effects, Valuables and other articles which belong to you (or for which you are legally responsible) and are worn, used or carried by you during any Trip.

Bodily Injury

Means an identifiable physical injury sustained by you during the Period of Takaful by a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall also be deemed to mean Bodily Injury.

Emergency evacuation

Means expenses incurred for the emergency transportation and medical care on to move the covered person who has a critical accidental medical condition, to the nearest hospital, where appropriate care and facilities are available

Home / City of Residence

Means your normal place of residence in any city of Pakistan of which you are a citizen or hold a valid resident status as of the date of your inter-city journey.

Loss of Limb

Means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight

Means total and irrecoverable Loss of Sight in one or both eyes.

Medical Condition

Means any disease, illness or injury,

Medical Practitioner

Means a registered practicing member of the medical profession who is not related or known personally to you or any person with whom you are traveling.

Period of Takaful

Means the period of the Trip as stated in the Schedule and the period for which the contribution is accepted. The Takaful commences when you leave your Home to commence the Trip and terminates at the time of your return to your City of Residence within Pakistan on completion of the intercity Trip or the expiry of the Policy (whichever is earlier). In any event, no Cover shall commence more than 24 hours prior to booked departure time or terminate more than 24 hours after booked return to Home.

The Period of Takaful is automatically extended for the period of the delay in the event that your return to Home is unavoidably delayed due to an event covered by this Policy where your maximum stay shall be total number of days starting from the time of departure from your home city in Pakistan for intercity domestic air travel up-till the time of arrival in your home city on return from your domestic trip.

Permanent Total Disablement

Means disablement which is beyond reasonable hope of improvement having lasted for a continuous period of 1 year and prevents you from attending to any occupation or alternative remunerative work of any kind.

Personal Money

Means bank notes, currency notes and coins in current use, cheques, postal or money orders, prepaid coupons or vouchers, travel tickets, pre-booked event and entertainment tickets, phone cards and electronic money cards all held for private purposes.

Public Transport

Means any publicly licensed aircraft on which you are booked to travel.

Repatriation of mortal remains

Means expenses incurred for preparation and transportation of the dead body of the covered person from city of visit (as mentioned in the policy schedule) to home city, provided the death occurred due to natural death only

Schedule

means the validation page attached to this Travel Policy setting out the names all those persons covered (You/Your/ Covered Person), the Area of Travel, the Policy type, the Period of Takaful and any other Special Conditions and terms.

Trip

Means any "Domestic Trip" or journey made by you within Pakistan as shown in the Schedule which begins and ends in the City of Residence during the Period of Takaful but excluding one-way trips or journeys. Any Trip solely within the City of Residence is not covered.

Valuables

means antiques, Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs,

cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), mobile telephones, computer games and associated equipment, telescopes and binoculars.

Important conditions relating to health

It is a condition of this Policy that no Trip will be covered if at the time of taking out this Policy:

1. You or anyone upon whom the Trip plans depend has received a terminal prognosis.
2. You or anyone upon whom the Trip plans depend are on a waiting list for, or have knowledge of the need for, in-patient treatment at a hospital, clinic or nursing home.
3. You are traveling against the advice of a Medical Practitioner or would be traveling against the advice of a Medical Practitioner had you sought his/her advice.
4. You or anyone upon whom the Trip plans depend is expected to give birth before, during or within two months of the Trip.
5. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this Policy.

You must be able to comply with these conditions to have the full protection of this Policy. Otherwise, unless you have been given our prior written agreement, you will not be covered under the Policy.

Covers

All the following covers are subject to the monetary limits mentioned specifically on the schedule page of the policy or Annexure attached with the Schedule page of the policy and the required Excess or Deductibles mentioned thereon.

SECTION A

Emergency Medical Expenses

We on behalf of the Participant Takaful Fund (PTF) shall arrange to pay medical, pharmaceutical and hospital expenses incurred by you on medical prescription in urgent cases arising as a result of an accident which has occurred during the Trip, as well as ambulance expenses from the place of the accident to the nearest medical center subject to the limits and the deductibles mentioned on the schedule page.

SECTION B

Repatriation of mortal remains and emergency evacuation

We on behalf of the Participant Takaful Fund (PTF) undertake to bear and refund the cost of your transport if medically necessary:

- A. to a hospital, which is better equipped to treat your case;
- B. to a hospital which is closer to your City of Residence;
- C. to your City of Residence.

What is not covered under SECTIONS A,B.

- a. The cost of treatment, medication or surgery, Including exploratory tests, which are not directly related to or result from the accidental Bodily Injury or Illness which necessitated your admittance into hospital
- b. Costs of prosthetics, cosmetics, plastic surgery and physiotherapy Investigations, checkup, medical examination being part of preventive medicine
- c. Pre-existing medical Condition, pregnancy, convalescence or relapses

SECTION C

Personal Accident Benefit

We on behalf of the Participant Takaful Fund (PTF) will arrange to pay one of the Benefits shown below if, during the Period of Takaful, you sustain Bodily Injury, which shall solely and independently of any other cause, result within one year in:

- Death
- Loss of Limb
- Loss of Sight
- Permanent Total Disablement

Special Conditions

- a. Only one Benefit shall be payable,
- b. Our Medical Advisors may examine you as often as they deem necessary in the event of a claim.

What is not covered

Any Bodily Injury caused directly or indirectly by:

1. Pregnancy
2. Any claim arising from your failure to comply with the Important Conditions relating to Health mentioned on page 3

Section D**Loss of Checked-In Personal Baggage**

We on behalf of the Participant Takaful Fund (PTF) will arrange to pay up to the amount shown in the Schedule of Benefits in the event You suffer a total loss of Personal Baggage that has been checked by an domestic Airline for a domestic flight. Any benefit paid will be excess of an amount received by the Airline. In the event of a loss of Personal Baggage, We reserve the right to replace or pay the intrinsic value of any lost article on behalf of the Participant Takaful Fund (PTF).

A deductible of 50% shall apply to covered person below the age of 16.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of Baggage, and you should take all practicable steps to recover properly lost or stolen. If it is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If property is lost, stolen or damaged whilst in the care of an airline you must:

- a. Obtain a Property Irregularity Report by Airport/ Police Report
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy)
- c. Retain all travel tickets and tags for submission if a claim is to be made under this Policy
- d. Retain receipts for items lost, stolen or damaged as these will help you to substantiate your claim

What is not covered

1. Claims for Valuables and Personal Money in Checked-In Personal Baggage
2. Loss or damage due to delay, confiscation or detention by customs or other authority
3. Partial loss or damage to Checked-In Personal Baggage. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion
4. Depreciation in value or shortages due to error or omission
5. Claims for items for which You have already been reimbursed by the Airline or another party
6. Business goods, samples, tools of trade, motor accessories or other items used in connection with your employment or occupation
7. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

Section E**Loss of CNIC**

We on behalf of the Participant Takaful Fund (PTF) will pay up to the amount shown in the Schedule of Benefits in the event You suffer a loss of CNIC due to violent, forcible and/or visible Snatching/Robbery of your wallet during the period of Takaful.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of your CNIC, and you should take all practicable steps to recover properly lost or stolen.

You are to obtain a Property Irregularity Report / Police Report and also inform and obtain a complaint's acknowledgement in writing in case if you are in the care of a carrier, authority or hotel, with details of the loss or theft.

General Exclusions

Applicable to All Sections of the Policy

We will not arrange to pay for claims arising directly or indirectly from:

a. War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power riot or civil commotion

b. Any act of Terrorism -for the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

c. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly

d. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds

e. Losses arising, directly or indirectly from the loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment, that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious and or damaging code, including but not limited to computer virus, worm, logic bomb, or trojan horse and which can be identified as the cause of loss

f. Your pursuit of Adventure Sports (Winter Sports and/or Water Sports and/or trekking and/or safari (unless this extension has been purchased and specifically stated as covered in the Schedule but, in any case, excluding the professional practice of these activities in competition)

g. The following activities: bob sleigh/skeletons, bobbing, off-piste skiing, free-style skiing, heli-skiing, luge, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, ski stunting, snow carting, snow mobiling, snowcat skiing or skiing against local authoritative warning or advice

h. Your engagement In or practice for manual work in connection with a profession, business or trade, the use of motorized two-or three-wheeled vehicles unless a full driving license is held permitting the use of such vehicles in those countries which you are visiting/traveling through, motor competitions/rallies, professional entertaining, professional sports or racing

i. Your engagement in or practice for base jumping, bungee jumping, expeditions, jet skiing, mountaineering requiring the use of guides or ropes, shark diving or underwater activities

j. Your engagement in or practice for boxing, canyoning, caving, cycle racing, fencing, flying in unlicensed aircraft or as a learner, competitive football, gliding, gymnastics, hang gliding, horse riding in competitions, hot air ballooning, hunting, ice hockey, karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting/parascending/parasailing, polo, potholing, rugby, sky diving, sky surfing, white water rafting/ canoeing or wrestling

k. Your willfully, self-inflicted injury or Illness, sexually transmitted diseases, solvent abuse, alcoholism, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life)

I. Your own unlawful action or any criminal proceedings against you

- m. Bodily Injury, Illness, sickness, death, loss, disablement, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness
- n. Consequential loss of any kind
- o. A Trip from which you are not booked to return within the Period of Takaful
- p. Incidents which may give rise to a claim not notified to us in writing within 31 days of the end of the Trip
- q. Operational duties as a member of the Armed Forces
- r. Your suffering from stress, anxiety, depression or any other mental or nervous disorder.

General Conditions

You must comply with the following conditions to have the full protection of your Policy. If you do not comply, we may on behalf of the Participant Takaful Fund (PTF), at our option, cancel the Policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Duty of Disclosure

It is a condition of this Takaful that you have disclosed all material facts to us. Your failure to do so may affect your rights under this Takaful. If you are in any doubt about what was material then you should declare it to us.

2. Compliance

You must comply with all the terms, provisions, conditions and endorsements of this Takaful. Failure to do so may result in a claim being declined or reduce the amount of any claim payment.

3. Claims

You must notify us in respect of claims for all Sections: Apply Procedure on page 10 as soon as possible, but not later than 31 days of the end of the Trip.

You must also inform us if you are aware of any writ, summons or impending prosecution, every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

You or your legal representatives must supply, at your own expense, all information, evidence, details of other Takaful/Insurances (if any) and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a Post Mortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own expense. If we on behalf of the Participant Takaful Fund (PTF), arrange to pay a claim for the full value of the property and it is subsequently recovered or there is any salvage, then it will become Participant Takaful Fund's (PTF) property. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

4. Dual Takaful

If at the time of any incident which results in a claim under this Policy, there is another conventional insurance/ Takaful covering the same loss, damage, expense or liability we will not arrange to pay more than our proportional share other than Takaful section C

5. Reasonable Precautions

You must take all reasonable steps to prevent and minimize accident, injury, loss or damage and at all times act as if uncovered.

6. Subrogation

We are entitled to take over and conduct in your name the defense and settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have arranged to make under this Policy to anyone else.

7. Fraud

You must not act in a fraudulent manner.

If you or anyone acting for you Makes a claim under the Policy knowing the same to be false or fraudulently exaggerated in any respect or

- Makes a statement in support of a claim knowing the statement to be false in any respect or

- Submits a document in support of a claim knowing the document to be forged or false in any respect or
- Makes a claim in respect of any Bodily Injury, Illness, loss or damage caused by your willful act or with your connivance

Then

- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the Policy
- We may, at our option, declare the Policy void
- We shall be entitled to recover from you the amount of any claim already paid under the Policy
- We shall not make any return of contribution
- We may inform the Police of the circumstances.

8. Cancellation

You may cancel the Policy within 3 days of issue by giving us written notification, in which case, you may be entitled to a refund of contribution as settlement benefit provided no claim has been made and you have not travelled during the current Period of Takaful. We may cancel this Policy by writing to you at your last known address by recorded delivery giving 3 days' notice.

CONTINENTAL SCALE OF BENEFITS FOR SECTION I

Description of Permanent Disablement	Percentage of
Maximum Benefit	
Loss of Both hands	100
Loss of Both Feet	100
Complete and irrecoverable loss of sight in both eyes	100
Loss of one hand and one foot	100
Loss of one hand and one foot together with complete and irrecoverable loss of sight in one eye	100
Permanent Total Disablement	100
Loss of right arm or hand	60
Loss of left arm or hand	50
Loss of one leg or foot	50
Complete and irrecoverable loss of sight in one eye	50
Complete and irrecoverable loss of hearing in both ears	40
Complete and irrecoverable loss of hearing in one ear	10

TAKAFUL OPERATOR FEES

The Operator shall deduct Operator's fee as per defined ratio approved by Shari'ah Advisor out of the Participant Takaful Fund (PTF). Such fee shall be based on the Wakala principle since the Operator hereby acts as a Wakeel of the Fund. The Wakala Fees shall be credited to the Operator's Fund (OF) and remaining portion shall remain credited in the Participant Takaful Fund (PTF). The rate of Wakala Fees shall be approved by the Shari'ah Advisor based on the rating and risk management guidelines of the Window Takaful Operator for each type of Risk.

INVESTMENT MANAGEMENT SHARE

The Operator shall act as a Modarib or Wakeel for the purpose of managing the investment of the Participant Takaful Fund (PTF). As such, the Operator stands entitled to a Modarib share or Wakala-tul-Istismar fee in the investment income subject to approval by the Shari'ah Advisor.

TIMING AND TRANSFER OF FUNDS

- 1- All Contributions recognized under General Takaful contracts shall be credited to the Participant Takaful Fund (PTF).
- 2- All Contributions into a Participant Takaful Fund (PTF) shall be deposited in the Shari'ah compliant bank account designated as belonging to the Participant Takaful Fund (PTF) or be paid across to such an account within seven days of receipt.
- 3- All income received on assets of a Participant Takaful Fund (PTF) and receipts from Re-Takaful Operators relating to the Participant Takaful Fund (PTF) shall be deposited in the Shari'ah compliant bank accounts designated as belonging to the Participant Takaful Fund (PTF) or be paid across to such account within seven days of receipt.
- 4- All assets, liabilities, income and expenditure of a General Takaful Operator which do not relate to a Participant Takaful Fund (PTF) shall be deemed to be part of the Operator's Fund.

SURPLUS DISTRIBUTION

Operator may hold a portion of the surplus

- As a contingency reserve (over and above the technical provisions)
- For meeting solvency level under the Insurance Ordinance, 2000 and Takaful Rules, 2012
- For charity / donations
- The rest of the surplus may be distributed to participants in proportion to the contributions to the Participant Takaful Fund (PTF) net of any risk related claims, which they may have received during the under evaluation period in accordance with the approved Surplus Distribution Mechanism and Policy approved by the Shari'ah Advisor.
- For this purpose the SECP is also empowered to develop and issue the Surplus Distribution Mechanism for the General Takaful Operator which shall also be complied by the Operator.

IMPORTANT

The participant should, for his own protection, examine this policy to ascertain whether it is in accordance with his intentions and correctly described, if any error or misdescription is found on the same should immediately be intimated to the Operator for correction.

MAKING A CLAIM

For non-emergency medical and all other claims you will need to complete a claim form as soon as possible after the incident has occurred or within 21 days of your return to your Home Country.

The completed claim form, together with invoices, proof of ownership, travel documents and any other relevant details must be sent to:

Claims Department (Miscellaneous)

Jubilee General Insurance Company Limited – Window Takaful Operations
3rd Floor, Jubilee Insurance House
I.I. Chundrigar Road
PO Box 4795, Karachi 74000

Please note that if medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should also be attached and returned to above referred address

You can request a claim form by writing to, or by telephoning or visiting the website of:

Jubilee General Insurance Company Limited – Window Takaful Operations

Tel: +92 111 654 111

URL: <http://www.jubileegeneral.com.pk>

Please do not send in any documents at this time.