

Our Takaful Policies

Accident Takaful Policy

This policy covers the participant against any accidental injury which includes death and disablement. There are two policies that range from one participant to his/her entire family. Our offered Accident Policies are:

- Personal Accident Takaful Policy
- Travel Accident Takaful Policy

Money Takaful Policy

Specifically designed to protect you against loss of Cash, Bank Notes, checks, Money orders, etc at home and during transit.

Fidelity Guarantee Takaful Policy

This policy provides coverage to the companies against loss due to dishonesty of employees.

Third Party Liability Takaful Policy

It protects the participant against legal liabilities to third parties for bodily injury and damage to their property due to negligence on the participant's side.

Workmen's Compensation Takaful Policy

Workmen's Compensation Policy indemnifies the employer against all sums payable to pay compensation to any employee due to accident arising out of and in the course of employment.

Plate Glass Takaful Policy

It provides coverage to glass installed within the premises of the participant from breakage or damage sustained due to misfortune.

All Risks (Contents) Takaful Policy

This exclusive' policy has been designed to cover the contents of a property against loss due to a wide range of perils not specifically excluded.

Salient Features

- A Shariah Compliant way to protect the risks
- Profit Sharing
- Excellent Services and Prompt settlement of claims.
- Tailored made services as per customer's need
- All Financial Transactions are duly vetted by the Shariah Advisor



**UNITED
WINDOW TAKAFUL
OPERATOR**

**TAMEEM
MISCELLANEOUS
TAKAFUL**



**The UNITED INSURANCE
COMPANY OF PAKISTAN LIMITED
WINDOW TAKAFUL OPERATIONS**
(A Member Company of United International Group)



Head Office: UIG House, 6-D, Upper Mall, Lahore
UAN: (+92-42) 111-00-014 Fax: (+92-42) 35776486 & 35776487
Website: www.uicwindowtakaful.com

TAMEEM MISCELLANEOUS TAKAFUL

Takaful Means:

The word "Takaful" is derived from the Arabic word "Kafala", which means to guarantee to take care. Takaful is an Islamic alternative conventional insurance based on the principle of Ta'awun (mutual assistance) and Tabarru (voluntary contribution), where risk is shared collectively by a group of participants, who by paying contributions to a common fund, agree to jointly guarantee themselves against loss or damage to any one of them as defined in the pact. Takaful is operated on the basis of shared responsibility, brotherhood, solidarity and mutual cooperation.

Who we are:

The United Insurance Company of Pakistan Limited (UIC) is a member company of United International Group (UIG). UIC was established in 1959. It is a Public Company and listed on Karachi Stock Exchange. The United Insurance Co of Pakistan Ltd and having 100 plus branches all over Pakistan. UIC is one of the financially sound & professionally managed leading insurance company in the country with a paid-up capital of Rs.920 and performing a pivotal role in Pakistan's economy. It is worth mentioned here that PACRA has upgraded the Insurer Financial Strength (IFS) rating of the United Insurance Company to "A+".

To accomplish its vision and objectives, UIC employed talented & dedicated work force.

The Securities Exchange Commission of Pakistan (SECP), Insurance Division has granted authorization in August 2014 to United Insurance Co of Pakistan Ltd to act as General Window Takaful Operator. We are pleased to introduce General Takaful Product brand name "TAMEEM - United Window Takaful Operations" to provide Takaful cover in all classes of General Takaful.

We are pioneer in Window Takaful Operations in Pakistan and starting General Window Takaful Business with the initial capital of Rs.50 million and opening its branches all over Pakistan. The Window Takaful Operation is well covered with Re-Takaful treaties with AA rated Re-Takful Companies, such as Swiss Re.

United International Group is consisting of the following companies:

1. Apna Microfinance Bank Limited
2. United Tracker System (Pvt.) Ltd
3. United International Agro Services Limited
4. United Software & Technologies International (Pvt.) Ltd
5. United International Farms
6. Tawasul Insurance services LLC Abu Dhabi
7. Tawasul Risk Management Services (Pvt) Limited
8. UIG Global Services Limited

