

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

WHAT MOTOR TAKAFUL PROVIDES

We provide Takaful coverage for the following classes of vehicles:

- Private Vehicles
- Commercial Vehicles
- Motorcycles

Section 1:

Undertakes to reimburse the expenses incurred for:

- Repair/replacement of the parts of the vehicle
- Pays the market value of the vehicle in case of a total loss provided that the originating cost of such damage is an accident, including theft.

Section 2:

This section is compulsory. It covers the legal liability to third party personal injury and property damage arising out of an accident involving the covered vehicle.

Salient Features

- A Shariah Compliant way to protect the risks
- Profit Sharing
- Excellent Services and Prompt settlement of claims.
- Free Tracker Services
- All Financial Transactions are duly vetted by the Shariah Advisory



**UNITED
WINDOW TAKAFUL
OPERATOR**

**TAMEEM MOTOR
TAKAFUL**



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



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TAMEEM MOTOR 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.