



# DECLARATION OF HEALTH



To be completed by new investors of *Meezan Mahana Kharch Account (MMKA)*

Eligibility Age Bracket: 18 – 60 Years  
(Takaful coverage will cease when investor reaches the age of 60 years)

**Mr. Mrs Miss**  
**NAME and FORENAME:** .....

Maiden Name (when appropriate): .....

Date and place of birth: .....

Occupation (precise activity): .....

Address: .....

I, the undersigned ....., declare:

- ⇒ not having had any illness requiring a hospital stay, medical treatment or medical follow-up for more than 30 days during the last 2 years,
- ⇒ not having been off work for sickness for more than 14 consecutive days during the last 2 years,
- ⇒ not having any surgical procedure or medical investigations planned for the next 6 months.

I, the above named, the applicant for takaful coverage, declare that all the statements made above are true to the best of my knowledge and belief. I consent to the Company seeking medical information from any doctor who at any time has attended me for any condition, which affects my physical or mental health, or from any takaful/insurance office to which a proposal has been made for takaful/insurance on my life and I authorize the giving of such information. The terms and conditions attached are an integral part of this declaration of health.

In case of my Accidental or Natural demise the nominations given in the Investor Account opening form will prevail.

**I confirm my understanding that failure to disclose a material fact may lead to the rejection of any claim relating to this takaful coverage.**

At ....., Date ..... 20 ..

SIGNATURE OF THE INVESTOR

Pak Qatar (the company) invites the applicant to send any relevant medical documents. This may help avoid unnecessary medical examination or other investigations which the company reserves the right to request.



## Pak Qatar Family Takaful Limited

(Hereinafter called the takaful provider)



## Al Meezan Investment Management Limited

(Hereinafter called the Participant)

Pak-Qatar Family Takaful Limited welcomes you as member of Takaful scheme issued to Al Meezan Investment Management Limited.

These standard terms and condition are applicable for all investor of Meezan Mahana Kharch Account (MMKA) having investment as per following Criteria;

Benefit	Cause of Event	Takaful Sum per Investor Covered
Group Term Takaful	Natural only	50% of the average of last 2 months total invested balance of each individual subject to Max of <b>Rs. 1,000,000</b> per investor.
Group Takaful Accidental Death	Accident only	100% of the average of last 2 months total invested balance of each individual Max of <b>Rs. 1,000,000</b> per investor.
Group Takaful Accidental Disability (PTD only)	Accident only	50% of the average of last 2 months total invested balance of each individual Max of <b>Rs. 1,000,000</b> per investor.
Medical Expense Benefit	Accident only	10% of the average of last 2 months total invested balance of each individual Max of <b>Rs. 200,000</b> per investor.

## TERMS AND CONDITIONS

### DEFINITIONS

It is expressly declared and agreed between the Takaful provider and us that for the purpose of this scheme:

**TAKAFUL PROVIDER:** means Pak-Qatar Family Takaful Limited.

**ACCIDENT:** means death or bodily injuries/condition occurring solely, directly and independently of all other causes through external, violent, visible and accidental means.

**SCHEME:** means the Group Term Takaful scheme number GTT-08/00083 issued to cover Meezan Mahana Kharch Account Investors.

**COMMENCEMENT DATE:** means the date of commencement of Your Takaful Cover as per Effective date mentioned in front page.

**MEEZAN MAHANA KHARCH ACCOUNT SCHEME:** means our Meezan Mahana Kharch Account scheme which has been nominated as the scheme to which this takaful cover shall apply.

**INVESTMENT AMOUNT:** means the Net Asset Value of investment at any date with minimum limit of Rs.100,000 in our Meezan Mahana Kharch Account nominated for Takaful cover.

**YOU, YOUR, MEMBER:** means the person as defined in this document that has applied for takaful and covered as per the written acceptance for coverage by the Takaful Provider.

**TAKAFUL SUM:** means the amounts of takaful cover as per sum cover mentioned on Participant's Specific Schedule.

### GROUP TERM TAKAFUL DEATH BENEFIT

If an Individual Covered, dies while covered under Group Term Takaful, the Company will, upon receipt of due proof in writing of the death of the Member, pay the amount for which the Member is covered under Master Participant Membership Document.

### ACCIDENTAL DEATH BENEFIT

If an Individual Covered, while covered under this benefit, sustains bodily injuries occurring solely, directly and independently of all

other causes through external, violent, visible and accidental means from an event or incident that occurs that is unforeseen and unexpected and did not result directly and indirectly from the deliberate actions or intentions of a person or persons and over which the Individual Covered had no control, influence or intent and the consequences of which, within ninety (90) days, resulted directly suffers loss of life, the Takaful Operator will, subject to the provisions hereinafter stated, pay the amount for which the Individual Covered is covered under this Benefit, to the Participant, as mentioned on the PSS.

### ACCIDENTAL DISABILITY BENEFIT:

If an Individual Covered, while covered under this benefit, sustains bodily injuries occurring solely, directly and independently of all other causes through external, violent, visible and accidental means from an event or incident that occurs that is unforeseen and unexpected and did not result directly and indirectly from the deliberate actions or intentions of a person or persons and over which the Individual Covered had no control, influence or intent and within ninety (90) days after such injuries are sustained, incurs medical expenses as a direct result of such injuries and independently of all other causes, the Takaful Operator will, subject to the provisions hereinafter stated, reimburse the amount of such medical expenses subject to a maximum amount mentioned in the PSS, for which the Individual Covered is covered under this benefit to the person or persons entitled thereto. Furthermore, benefits under this Clause shall not be payable:

if the Individual Covered is entitled to and/or receiving the reimbursement of same expenses from social security and/or any other employer financed health scheme.

### MEDICAL EXPENSE BENEFIT:

If an Individual Covered, while covered under this benefit, sustains bodily injuries occurring solely, directly and independently of all other causes through external, violent, visible and accidental means from an event or incident that occurs that is unforeseen and unexpected and did not result directly and indirectly from the deliberate actions or intentions of a person or persons and over which the Individual Covered had no control, influence or intent and within ninety (90) days after such injuries are sustained, incurs medical expenses as a direct result of such injuries and independently of all other

causes, the Takaful Operator will, subject to the provisions hereinafter stated, reimburse the amount of such medical expenses subject to a maximum amount mentioned in the PSS, for which the Individual Covered is covered under this benefit to the person or persons entitled thereto. Furthermore, benefits under this Clause shall not be payable:

- if the Individual Covered is entitled to and/or receiving the reimbursement of same expenses from social security and/or any other employer financed health scheme.

#### LIMITATIONS : (Other than Natural Death)

The Takaful Coverage provided hereunder does not cover any loss resulting from or caused directly or indirectly, wholly or partly, by:

- a) Suicide, attempted suicide, self-destruction or self-inflicted injury, while sane or insane, or any attempt thereof; or
- b) disease or bodily or mental infirmity, or medical or surgical treatment thereof, or hernia, ptomaine or bacterial infections except pyogenic infections of and through a visible wound accidentally sustained; or
- c) Aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline or charter service; or
- d) Being under the influence of alcohol, intoxicants or drugs other than in accordance with the directions of a registered medical practitioner; or
- e) Involvement in any underwater activity.
- f) Participation in or training for any dangerous or hazardous sport of competition or riding or driving in any form of race or competition; or
- g) Any breach of law by the individual covered or assault provoked by him; or
- h) Injury (ies) caused by nuclear fission, nuclear fusion or radioactive contamination; or
- i) While engaging in or taking part in any naval, military or air force operation; or
- j) Pregnancy, abortion or childbirth; or
- k) Nuclear, Chemical or Biological
- l) Any disease or medical condition from which the Insured Covered was suffering or had a past history at the commencement of the cover or his date of entry, if later; or War, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), including civil war, mutiny, riot, civil commotion assuming the proportions or amounting to a popular rising, military rising, insurrection, revolution, rebellion, conspiracy, military usurped power, martial law or state of siege, or any acts of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.

#### ACCEPTANCE

The Takaful Provider will accept you for Takaful cover under the Meezan Mahana Kharch Account nominated by Us if:

- a) You have opened an Account under Meezan Mahana Kharch Account Scheme as per our rules; and
- b) Your coverage is accepted as per written Confirmation by the Takaful provider; and
- c) The contribution on behalf of your coverage has been deposited by us as specified by the Takaful Provider.

The coverage shall commence as per the terms and conditions of Master Participant Membership Document (PMD).

#### ELIGIBILITY

You are eligible for Takaful Coverage if you have attained the age specified in (a) Minimum Eligibility and are below the age specified in (b) Maximum Eligibility Age.

**(a) Minimum Eligibility Age:**

The minimum eligibility age under this scheme shall be 18 years, age last birthday.

**(b) Maximum Eligibility Age:**

The maximum eligibility age under this scheme shall be 60 years, age next birthday.

#### TERMINATION OF TAKAFUL COVERAGE

**Death/Disability due to Pre-Existing condition(s) is not covered. Pre-existing condition means any sickness, condition or injury whether diagnosed or not about which Investor:-**

- knew or should reasonably have known at the Individual Investment Start Date; or
- had seen or arranged to see a Doctor during the 12 months prior to the Individual Investment Start Date.

- a) if the Net Asset Value of Investment in your Meezan Mahana Kharch Account is below the minimum limit of Rs. 100,000
- b) if you cease to be the eligible Member as per clause – Eligibility of Master Participant Membership Document (PMD).
- c) if the Participant Membership Document (PMD) and/ or the Rider terminates,
- d) If the Account is closed by the Participant
- e) if you reach your 60<sup>th</sup> Birthday

#### BENEFICIARY

All benefits under all Riders attached to this Participant Membership Document (PMD) shall be payable by the Takaful Provider to Us and such payment shall discharge the Takaful Provider of its obligations.

#### CLAIMS

**Notice of Claim:**

Written notice of an occurrence upon which a claim under this Scheme may be based must be given to the Takaful Operator within thirty (30) days of such occurrence. Notice given by, or on behalf of, the claimant to the Takaful Operator with particulars sufficient to identify the Individual Covered, shall be deemed to be notice to the Takaful Operator.

**Proof of Loss:**

The Takaful Operator, upon receipt of such notice, will furnish forms for filling proof of loss. The forms must be completed and returned to the Takaful Operator within ninety (90) days after the date of the loss for which the claim is made. Failure to furnish notice or proof of loss within the time limits required above shall not invalidate or reduce any claim if it shall be shown not to have been reasonably possible to give such notice or proof and that notice and proof were given as soon as was reasonably possible.

**Examinations:**

The Participant shall provide the Takaful Operator, or its medical representative, at its own expense, with all information and all evidence necessary to determine whether any claim is payable.

**Payment of Claim:**

Evidence of age of the Individual Covered satisfactory to the Takaful Operator will be required before any claim is paid.

Any payment for loss of life of the deceased Individual Covered is payable to the beneficiary as mentioned below.

**Beneficiary:**

All benefits attached to this Scheme shall be payable by the Takaful Operator to the Participant, and such payment shall discharge the Takaful Operator of its obligations.

**Legal Proceedings:**

No action at law or equity shall be brought to recover under this Scheme prior to the expiration of sixty (60) days after proof of claim has been furnished in accordance with the requirements of this Scheme, nor shall any such action be brought at all unless commenced within two years from the expiration of the time within which proof of claim is required hereby.

