

## Annexure B

### TAKAFUL COVER DETAILS

#### 1. Women Critical Illness Coverage

<b>Covered Illnesses</b>	<ul style="list-style-type: none"> <li>Breast cancer, Uterus cancer, Cervix Uteri cancer, Ovary cancer, Fallopian Tube cancer, Vagina cancer, Vulva cancer, Severe Osteoporosis, Rheumatoid Arthritis</li> </ul>
<b>Amount Of Coverage</b>	<ul style="list-style-type: none"> <li>Rs. 500,000/-</li> </ul>
<b>Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>For Enrollment 18 to 59 years</li> <li>For Coverage 18 to 60 years</li> </ul>
<b>Coverage Period &amp; Premium Payment Mode</b>	<ul style="list-style-type: none"> <li>Monthly</li> </ul>
<b>Exclusion List</b>	<p>No Benefits will be payable in respect of an Insured under this Policy where the event giving rise to illness which occurs as a result of:</p> <ol style="list-style-type: none"> <li>Any pre-existing conditions before account opening not covered.</li> <li>Covered illnesses occurring within ninety (90) days after the commencement of insurance cover under the Policy or Date of Account Opening.</li> <li>Any self-inflicted injuries while sane or insane; or Willful misuse of drugs or alcohol; or</li> <li>Signs or symptoms of any of the covered conditions/benefits (including those leading to performance of the surgery if required) which first occurred within the Waiting Period. In case of a conflict, Insurance Company will adopt and follow Physician's professional opinion.</li> </ol>

#### 2- In case of Death, Accidental Permanent Total Disability

<b>Coverage Benefit</b>	<p><b>School Fee Continuation Benefit:</b></p> <ul style="list-style-type: none"> <li>Rs. 20,000/- Per Month for 12 Months</li> </ul> <p><b>Home Expenditure Continuation Benefit</b></p> <ul style="list-style-type: none"> <li>Rs. 20,000/- Per Month for 12 Months</li> </ul>
<b>Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>For Enrollment 18 to 59 years</li> <li>For Coverage 18 to 60 years</li> </ul>
<b>Coverage Period &amp; Premium Payment Mode</b>	<ul style="list-style-type: none"> <li>Monthly</li> </ul>

<b>Exclusions</b>	<p>No Benefits will be payable in respect of an Insured under this Policy where the event giving rise to death or accidental permanent total disability which occurs as a result of:</p> <ul style="list-style-type: none"> <li>a) Any Pre-existing condition which includes disease and incapacity or bodily injury which existed prior to this coverage.</li> <li>b) Suicide and attempt to suicide, murder, self-inflicted injury and illegal act of the covered member</li> <li>c) Participation in exercises or operations while serving with the armed or paramilitary forces or whilst performing any form of police duty.</li> <li>d) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization or an industrial dispute.</li> </ul>
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**TAKAFUL ELIGIBILITY CRITERIA:**

Bank will provide free of cost above mentioned insurance coverages to BOP Taqwa Naaz Account holders who meet the following eligibility criteria:

- a) Who maintained monthly average balance of Rs. 50,000/- & above during previous month.
- b) Where the age of Taqwa Naaz customer is between 18-60 years.
- c) Where at least one calendar month has passed since the date of account opening (broken days of account opening month will be ignored)

**CLAIM INTIMATION:**

Intimation regarding any claim must be made by the Claimant through parent branch via email to ayesha.javid@bop.com.pk Islamic Banking Group, Head Office, Lahore as soon as possible **but not later than 90 days** of the occurrence of claim event.

**Customer's Acknowledgement:** \_\_\_\_\_