

# Certificate of Shariah Compliance

As the Shari'ah Advisor of Alfalah Insurance Co. Ltd. (Window Takaful Operations) I, hereby certify that I have reviewed and approved the following Takaful Policies and to the best of my knowledge, it is permissible from the Shari'ah point of view for Participants to obtain membership and benefit from them.

## Motor

- Commercial Vehicles (Comprehensive) Takaful
- Motor Cycle Comprehensive Takaful
- Private Car Comprehensive Takaful
- Private Car (TPL) Takaful
- Motor Trade Comprehensive Takaful

## Fire

- Comprehensive Machinery Takaful
- Declaration Fire Takaful
- Householder's Comprehensive Takaful
- Normal Fire Takaful
- Property all Risk Takaful including MBD excluding BI
- Terrorism Takaful - LMA 3030
- Terrorism Takaful - LMA 3092
- Terrorism Takaful - PV
- Terrorism Takaful - LPO 437
- Loss of Profit Takaful
- Petrochemical and refineries Takaful

## Marine

- Marine Cargo (Export) Takaful
- Marine Cargo (import) Takaful
- Marine Cargo (Inland) Takaful

## Engineering

- Boiler & Pressure Vessel Takaful
- Comprehensive Machinery Takaful
- Contractor's Plant & Machinery
- Takaful A Contractor's All Risk Takaful
- Electronic Equipment Takaful
- Erection All Risk Takaful
- Machinery Breakdown Takaful

## Health

- Medical Takaful

## Miscellaneous

- Bankers Blanket Takaful
- Money Takaful
  - (1) Cash in Safe Takaful
  - (11) Cash in Transit Takaful
- Crop Takaful
- Fidelity Guarantee Takaful
- Live Stock Takaful
- Mobile Phone Takaful
- Neon Sign Takaful
- Plate Glass Takaful
- Personal Accident Takaful
- Safe Deposit Box/Locker Takaful