



PAK-QATAR FAMILY TAKAFUL  
*Together for Better*

## Supplementary Takaful Benefits

The following supplementary benefits can be attached to a basic plan, and their benefits narrated below are subject to the terms and conditions as defined in the PMD.

### **Critical Illness:**

The cost of health care and convalescence for long standing disease is increasing day by day. The financial impact of such diseases can increase with the customer being compelled to quit his vocation. This supplementary benefit covers 22 major illnesses including but not limited to cancer, heart bypass, major heart attack, major organ transplant and even accidental amputation of two limbs. The cover provides a lump sum payout in case an individual undergoes any such critical illness.

### **Takaful Accidental Death and Dismemberment:**

This supplementary benefit is to cover disability and death due to accident, providing extra payments to Participants or their beneficiaries who suffer fatal accidents, dismemberments or accidental, total and permanent disability.

### **Takaful Accidental Death Benefit:**

This supplementary benefit provides additional coverage in case of death of Participants caused by accident.

### **Takaful Family Income Benefit:**

This supplementary benefit provides a mutually agreed-upon monthly income to the beneficiary if the Participant passes away. The benefit payment continues till maturity date of the basic plan.

### **Takaful Waiver of Contribution:**

In case the holder of this supplementary benefit suffers from total and permanent disability due to an accident or disease, all future regular contributions will be waived. The Waqf Fund will make these payments to the investment account on behalf of Participant. The cover under the basic plan will continue as usual.

### **Takaful Hospital Daily Allowance:**

In an event of a Participant's hospitalization for more than two consecutive days, a pre-defined daily allowance for coverage of medical expenses or for loss of income during the period of hospitalization will be provided.

### **Permanent and Total Disability due to Sickness:**

In case the holder of this supplementary benefit suffers from total and permanent disability due to disease, he will be paid all benefits as agreed under basic plan. The basic plan will then be terminated.

### **Additional Term Takaful**

This supplementary benefit provides cover in addition to base plan's face value in case of unfortunate event of death.