



Habib Insurance
Est. 1942

Certificate of Shariah Compliance

This is to certify that in the capacity of the Shariah Advisor of Habib Insurance Company Limited- Window Takaful Operations, we have reviewed the structure of Habib Insurance Company Limited which is based on Wakalah-Waqf Takaful Model and we have examined all relevant process, documents including following Participants Membership Document.

- Fire Takaful Policy
- Marine Cargo Takaful Policy
- Private Car Comprehensive Takaful Policy
- Commercial Vehicle Comprehensive Takaful Policy
- Motorcycle Comprehensive Takaful Policy
- Personal Accident Takaful Policy
- Third Party Liability Takaful Policy
- Mobile Phone Takaful Policy
- Terrorism Takaful Policy
- Plate Glass Takaful Policy
- Electronic Equipment Takaful Policy

We hereby approved that to the best of our knowledge, this policy does not contain any element repugnant to Shariah rulings and is in line with Shariah guidelines. We further certify that subject to compliance of the approved modus operandi, it is permissible to participate and obtain Membership of the Waqf Fund and benefit from it.

Signed at Karachi on 09th Jumad Al Thani 1442 A.H corresponding to the 22nd January 2021

Mufti Muhammad Hanif
Shariah Advisor & Member
Shariah Advisory Board

Mufti Muhammad Ashraf Alam Siddiqui
Member
Shariah Advisory Board

Mufti Imtiaz Alam
Chairman
Shariah Advisory Board