



## Certificate of Shariah Compliance

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

I hereby approved that to the best of my knowledge, the following Takaful policies do not contain any element repugnant to Shariah rulings and is in line with Shariah guidelines.

- 1) Fire Takaful      2) Motor Takaful      3) Engineering Takaful      4) Marine Takaful

I 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 4th Zee Qa'adah 1439 A.H corresponding to the 18th July 2018

**Mufti Imtiaz Alam**  
Shariah Advisor