

Certificate of Shariah Compliance

In the capacity of Shariah Advisor of UBL Insurers Limited – Window Takaful Operations, I hereby certify that I have reviewed and approved the following policies and to the best of my knowledge, it is permissible from the Shariah point of view for participants to obtain membership and benefit from them.

Name of Takaful policies for the purpose of Takaful Window Operations are as follows:

- Fire Takaful
- Terrorism Takaful
- Marine Cargo Takaful
- Private Car Comprehensive Takaful
- Commercial Vehicle Comprehensive Takaful
- Motor Cycle Takaful
- Machinery Breakdown Takaful
- Electronic Equipment Takaful
- Contractors Plant and Machinery Takaful
- Construction All Risk Takaful
- Erection All Risk Takaful
- Boiler and Pressure vessel Takaful
- Money Takaful
- Personal Accident Takaful
- Mobile Phone Takaful
- Plate Glass Takaful
- Product Liability Takaful
- Third Party Liability Takaful
- Workmen Compensation Takaful
- Fidelity Guarantee Takaful
- All Risk Contents Takaful



Mufti Abdul Rehman
Shariah Advisor