

Certificate of Shariah Compliance



This is to certify that I, the Shariah Advisor of Salaam Takaful Limited, have reviewed the Takaful Policies tabularized hereunder, and hereby unanimously approve the said policies.

I further certify that, to the best of our knowledge, it is permissible according to the rules of the Shariah for participants to obtain membership and benefit from it..

Fire & Property

- Fire and Allied perils Takaful
- Burglary Takaful
- Householders Comprehensive Takaful
- Business Interruption Takaful

Marine

- Marine Cargo Import Takaful
- Marine Cargo Export Takaful
- Marine Cargo Inland Transit (Rail/Road) Takaful
- Containers Takaful

Engineering

- Boiler and Pressure Vessels Takaful
- Erecting All Risk Takaful
- Delay in Startup Takaful
- Contractors All Risk takaful
- Business Interruption Takaful
- Computer and Electronic Equipment Takaful
- Contractors Plant and Machinery Takaful
- Machinery Breakdown Takaful

Specialized

- Plastic Card Takaful
- Safe Deposit Box Takaful
- Terrorism Takaful
- Professional Indemnity Takaful
- Trade Credit Takaful

Motor

- Private cars Comprehensive Takaful
- Commercial Vehicle comprehensive Takaful
- Motor-Cycles Comprehensive Takaful

- Private Cars Third Party Liability Takaful

Group Health

- Comprehensive Dread Disease Expenses Benefit Takaful
- Comprehensive Hospitalization Disease Expenses Benefit Takaful
- Maternity Expenses benefit Takaful
- Out-Patient Expenses benefit Takaful
- Micro Health Takaful
- Medical Malpractice Takaful
- Sehat Salaamti

Miscellaneous

- ATM Cash Withdrawal coverage Takaful
- Fidelity Takaful Coverage
- Contractual Liability Takaful
- Bankers Blanket Takaful
- Laptop All risk Takaful
- Mobile Phone All risk Takaful
- Plate Glass Takaful Coverage
- Product Liability Takaful Coverage
- Public Liability Takaful Coverage
- Third Party Liability Takaful Coverage
- Personal Accident Takaful Coverage
- Workmen's Compensation Takaful Coverage
- Travel Takaful
- Involuntary Loss of Employment

Money Takaful Coverage

- Cash In-Safe Takaful
- Cash In-Transit Takaful
- Cash On-Counter Takaful

Signed at Karachi on the 19 Sha'ban, 1442 AH corresponding to the 1st April, 2021



Signed & Stamped by
Mufti Sajjad Ashraf Usmani
Sharia Advisor