

### Theft Claims

You will no longer have to wait for months or go through any hassle to obtain a final report to receive your legitimate claim. TPL Direct Takaful ensures your car back or money back within 7 days subject to the terms and conditions of your private car comprehensive takaful policy document.

### Direct Service

TPL Direct Takaful has its own network of trusted and reliable repair shops and is not totally dependent on handing over the claims to external surveyors. We have a network of our own qualified and skilled engineers who will be at the spot of the accident, within an hour. These engineers and claim representatives are trained to inspect the car and give an estimate of the loss right then and there.

## CUSTOMER SERVICES

### Trustworthiness

TPL Direct Takaful is devoted to foster close relationships with the participants based on utmost truthfulness and sincerity. One of the significant core value that TPL Direct Takaful adheres to is, to create and build a sustainable long term relationship with valued participants, employees and the policyholders, on the basis of ethical business practices. Our business is based on solid grounds of candour and honesty.

### About Our 24/7 Call Centre

TPL Direct Takaful is the first Takaful operation that has established its own 24 hour Call Centre. It comprises of highly trained Takaful executives who are available 24/7 to render both claims and Takaful services.

TRACK it all directly via our round the clock hotline service - complaint handling, billing issues, lodging a claim, towing facility at night, tracking your claim status, current status of your vehicle, workshop issues, assistance in case of theft of vehicle etc.

All relevant participant information is saved online and retrievable through participant ID.



### Services Overview

TPL Direct Takaful works directly with you. The driver's responsibility and worries are over when he calls up the Call Centre for registering a claim whether theft or accident. You do not have to track down your own file for a claim. TPL Direct Takaful sends its own surveyor either at the spot of the incident or at the workshop where the vehicle is initially surveyed and repair is authorized. The Call Centre assists in any emergency services (ambulance, 15, etc.) and deal with all matters pertaining to vehicle emergencies. In short, we take the matters in our hands as managed of PTF! TPL Direct Takaful turns a stressful ride into a pleasant and hassle-free ride with its quick, effective and competent claim process.

All relevant participant information is saved online and retrievable through participant ID.

## EVAC

It's not just about providing you with takaful cover. After all our concern doesn't end with your car, it just starts there. That's why TPL Direct Takaful participants can avail free valuable services that ensure your protection and care on and off the road. Our 24/7 EVAC roadside assistance services are provided at no extra charge to our valued participants. This service includes roadside assistance in the event of an accident, mechanical breakdown, flat tyre or vehicle running out of petrol. EVAC has a team of qualified workshop supervisors who are capable of rendering support solution for minor electrical and mechanical defects. EVAC possesses fully equipped tow trucks and mobile workshop vans to handle any vehicle emergency.



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## AUTO TAKAFUL



## TAHAFFUZ KA SHARAE HAL



## ◆ AUTO TAKAFUL

Think convenience, Think Auto Takaful. TPL Direct Takaful enables you to choose from a variety of Shariah Compliant Auto Takaful Products. TPL Direct Takaful has put behind conventionality that only offered risk cover and replaced it with convenience of 24/7 Call centre, Free emergency road side assistance, Door step settlements and Accidental repair arrangement with authorized workshops.

Imagine taking takaful policy on a Sunday morning, or filing a claim at 2 a.m, Auto Takaful is open for you 24 hours a day, 7 days a week. We use an online system with real-time updates on every vehicle that's taken to a pre-approved repair shop, and we give you progress updates on the repairs.

## ◆ PRODUCTS - AUTO TAKAFUL

### **Takaful Absolute**

This product covers your vehicle on a comprehensive basis, whether your car is damaged or stolen. This product offers free usage of tracker with no additional charge of Annual Monitoring.

### **Takaful Exclusive**

This product is specially tailored for 3 years or older vehicles\* (excluding 4X4's and imported vehicles) for as low as 2.75%. Tracker unit can be installed in vehicles under this product as an option.

\*Conditions apply

### **Self Takaful**

This is a comprehensive Auto Takaful cover, under which the participant himself assumes claim of upto Rs.10,000/- and will be eligible for a discount up to 25% of the gross contribution. An ideal product for safe drivers and those vehicles which are sparingly used.

### **Takaful Executive**

This is a comprehensive policy designed for existing TPL Trakker customers with Tracking unit already installed in their vehicles. Such customers can avail adjustment/discount of Annual Monitoring up to the limit of Rs. 8,600/- if they opt for Auto Takaful. A great opportunity to take benefit from your Tracking unit investment by sharing your takaful risk with TPL Direct Takaful.

### **3T Takaful**

The most affordable way to get your car takaful at the lowest contribution. Get triple benefits at the rate of one: Theft cover, Third Party Takaful and Tracker services. Get your car covered and give your prized possession the protection of TPL Direct Takaful for as low as Rs. 49/- per day. This product does not cover damage claims 4X4 and new model vehicles.

## ◆ TPL DIRECT TAKAFUL VALUE

### **Senior Citizens**

TPL Direct Takaful values senior citizens (age group of 60 to 75 years) and offers a special discount of 20% in recognition of their services, seniority and safe driving habits. This discount is available for all Auto products, where applicable.

### **Lady Drivers**

This product is designed especially for working women in recognition of their cautious and low speed driving habits. TPL Direct Takaful offers 15%\* discount on auto products, where applicable.

### **Takaful Kar for Kar**

TPL Direct Takaful introduces "Kar for Kar" policy for the first time in Pakistan; an easy, fast and effective way to replace your stolen/total loss Toyota with a new Toyota of the same make.

TPL Direct Takaful has the fastest lodging, processing and settlement time. This policy not only settles your claim within 7 days but also saves you from the hassle of being car-less as a result of theft or total loss.

Our Call Centre is available 24/7 to assist and answer your queries related to our services.

## ◆ AUTO TAKAFUL

### **Speed**

Your claim is lodged in 60 seconds and processed within 45 minutes. TPL Direct Takaful has raised the bar in being fast. We work to minimize the surveyor's role in the whole process, ultimately resulting in a quicker reunion with your car. Your vehicle loss estimate is stated within 48 hours of time as opposed to the conventional system which lingers the whole process to weeks or more. Repairs begin right away so you get your car back sooner.

### **Quality**

TPL Direct Takaful not only commits quality service but also works diligently to fulfil it. Our network of pre-approved repair shops is based on their quality of repairs. We guarantee the quality and fast pace of work, in case the workshop chosen is from our selected panel.

### **Lodging Accident Claims**

The fastest and easiest way to lodge a claim is by contacting our Call Centre on (021) 111-000-301. We take pride in the fact that with TPL Direct Takaful your claims are lodged in just 60 seconds. This is a simple one-step process where you will get all the necessary information about the claim and take control of the repair of the car. Rest assured your claim will be processed in merely 45 minutes.

You are also at the liberty to take your car to any of our preapproved workshops. These workshops are all authorized by the car manufacturers namely, Suzuki, Toyota and Honda.

