

Drive Smart, Stay Protected



Value Added Solutions

Jubilee Takaful Secure Drive



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Experience your drive with confidence with Jubilee Takaful Secure Drive, a Comprehensive Motor Takaful Plan under distribution agreement with Jubilee General - Window Takaful Operations. It is a one of a kind Shariah-Compliant plan, designed to provide extensive protection to your vehicle against a wide array of risks and uncertainties. Whether it is a personal accident, theft, natural calamity or third-party liability your vehicle is covered.

Free Look Period

There is a 14 days Free Look Period under this plan from the date of receiving of membership documents, allowing you to understand the terms and conditions. If not satisfied, you can cancel the plan within this period for a full refund of the amount paid. (Excluding Stamp Duty of Rs.500)

About Jubilee General - Window Takaful Operations

Jubilee General, established in 1953, is one of the top three insurers in Pakistan, with more than 6 decades of experience and sustained growth in the industry. It commenced its Takaful operations in 2015. Jubilee General - WTO (Window Takaful Operations) is one of the most renowned names in Pakistan's insurance/Takaful market. With a broad range of Takaful products available, Jubilee General - WTO's client base comprises of a list of prominent multinational organizations in diversified sectors within the industry. Jubilee's business philosophy can be summed up as customer-oriented company with focus towards providing the best services, protection, satisfaction and trust.

Comprehensive Coverages Include:

Accidental Damage	External damage caused by accident.
Fire and Explosion	Including self-ignition, lightning, or frost.
Theft and Burglary	Vehicle stolen from House or outdoor.
Malicious Damage	Damage caused by malicious persons.
Riot and Civil Commotion	Including terrorism.
Third-party Liability	Coverage for third-party liability on the covered person.
Transit Damage	Damage during transit by air, road, rail, inland waterway, lift, or elevator.
Natural Disasters	Flood, hail, wind, hurricane, cyclone, tornado, typhoon, earthquake, volcanic eruption, or other convulsions of nature.

Contribution Rate

- Net contribution of 2.25% on Vehicle Estimated Value, inclusive of all government levies and taxes.
- The above rate is valid only for private cars with a maximum Participant Estimated Value of PKR 15 Million
- Vehicles with Participant Estimated Value exceeding PKR 15 Million will be assessed on case to case basis.

Optional Coverage - Personal Accident Rider:

- Coverage of up to PKR 200,000 in case of Accidental Death
- **Additional contribution:**

Driver	Passengers (upto 4 per car)
Rs. 500	Rs. 900 (Per Person)

Major Exclusions

- Mechanical and electrical breakdowns/failures.
- Damage to tires and battery unless the vehicle is damaged too (company liable for 50% of the replacement cost).
- Loss due to radiation, nuclear fuel, or weapons.
- Loss due to driving under the influence of intoxicants.
- Loss due to war or civil unrest.
- Exclusion of special vehicles, vintage or antique cars.
- Loss outside geographical limits.
- No refunds for vehicles with settled or in process claims.
- Claims from private cars in Rent a Car, Radio Cabs, or similar businesses are excluded.
- SRS/Air Bag Warranty and other exclusions as per the participant membership document.
- Pre-existing damages will not be covered under the plan

Undertakaful Clause

In case of a claim, if the covered value of the vehicle is less than the actual market value, the principle of Undertakaful will apply, proportionally reducing the claim amount. Kindly read Participant Membership Documents for further information.

Example:

If your vehicle current market value is PKR 10 Million however the coverage you applied for is only PKR 8 Million, in such case at the time of claim Jubilee General - WTO will only pay 80% of the claim amount, because the vehicle is under covered by 20% of its current market value.

Depreciation Scale

Jubilee Takaful Secure Drive offers customers a remarkable 75% discount on the depreciation rate of parts in the event of a claim.

Vehicle Age	Depreciation Applicable
Up to 6 months	1.25% Depreciation
6 months to 1 year	2.50% Depreciation
1 year to 2 years	5.00% Depreciation
2 years to 3 years	7.50% Depreciation
3 years to 4 years	10.00% Depreciation
4 years to 5 years	12.50% Depreciation
Over 5 years	15.00% Depreciation

Example:

Assuming customer vehicle is older than 5 years, thus 60% depreciation will be applicable and 40% of the cost is claimable through Takaful Company:

Under Normal Scenario

In an accident, the cost of the parts is estimated at PKR 100,000 thus only PKR 40,000 will be claimable after Applicable Depreciation and the remaining PKR 60,000 will be borne by the customer

Under Jubilee Takaful Secure Drive

You get an amazing 75% discount on Applicable Depreciation, thus only 25% of PKR 60,000 will be borne by the customer.

Pro-Rata Cancellation

- After Free Look Period: Cancellation computed on a prorated basis (gross contribution divided by 365 and multiplied by remaining days). Admin surcharge and stamp duty are non-refundable.

Claim Process

- Submit claims conveniently through the “MyJubilee App” or directly call for survey appointment at your desired workshop or 3S Dealers OR through Jubilee General - WTO Helpline OR website.
- For any claims customer needs to inform Jubilee General - WTO within 24 hours of the incident.
- After claim intimation, a call is made to select a panel workshop, and a surveyor is appointed to inspect and estimate the loss.
- In case of non-panel workshop, submit the bill for reimbursement, which is processed as per Participant Membership Documents limits and terms and conditions.

Jubilee General - WTO Contact Information (For any queries, complaints, cancellations or claims)

- Head Office: 3rd Floor, Jubilee Insurance House, I.I Chundrigar Road, Karachi 74000, Pakistan.
- Website: <https://motorclaims.jubileegeneral.com.pk/claimapp/-authentication.php>
- UAN: 111 654 111
- **For Claims:** 021-38149200 (Ext: 3716, 2714, 2715)
- Email: SecureDriveClaims@jubileegeneral.com.pk
- **For Queries/Complaints:** 021- 35650428-30 (Ext: 3717, 3715, 3701) 021-38149200 (Ext: 2532, 2535)
- Email: securedrive@jubileegeneral.com.pk

Frequently Asked Questions

If another person is driving my car and an accident occurs, will I still be covered by the motor takaful plan?

Only the driver with valid driving license and who is listed in the proposal form will be recognized as eligible for indemnity.

If my car is set on fire during a public strike or a riot, will I receive compensation?

Yes, public strike and riots are covered under this policy.

What are the geographical parameters to my coverage?

Jubilee Takaful Secure Drive provides coverage across Pakistan.

What are the forms of indemnity in case of loss?

The Indemnity could be in the form of cash, repair or replacement depending upon the type of loss.

What actions should be taken in case my car gets snatched or if it meets an accident?

File an FIR (in case of snatching) and lodge a claim at Jubilee General - WTO.

Is it a prerequisite of this membership to install car tracker?

In the Rawalpindi Region, tracker installation is compulsory for Toyota Corolla (All Variants) and all SUVs & 4x4 vehicles. The installation cost is borne by the customer and is separate from the annual takaful contribution.

Can I get any Tracker installed from any Company?

The Tracker should be approved by Jubilee General - Window Takaful Operations.

What is the disqualification reason of coverage of old cars?

Existing damages such as major dents, rust, broken lights, faulty electronics, tampered engine/chassis number, non-genuine number plates, government and armed forces vehicles’.

Is Survey Mandatory at time of purchase?

If the vehicle is brand new (Zero Meter) then survey is not required, if the car is used then survey is mandatory

Disclaimer

1. Faysal Bank Limited (“Bank”) is acting as a distributor of the Jubilee Takaful Secure Drive on behalf of the Jubilee General - Window Takaful Operations (“Takaful Operator”) and shall not be held responsible in any manner whatsoever to any person, including, but not limited to, the Covered person or any third party.
2. Jubilee Takaful Secure Drive is designed, underwritten and issued by Jubilee General - Window Takaful Operations (WTO). It is not guaranteed or issued by “Bank” or its affiliates and is not a product of the Bank.
3. All Jubilee Takaful Secure Drive applications are processed and approved by Jubilee General Pvt Ltd - WTO, as per their underwriting guidelines. “Bank” is not responsible for processing and approval of these applications in any way, whatsoever.
4. The Covered Person’s statement of account/application form or recorded verbal statement and Declarations will act as their enrollment under the program (if their account is charged under the program) and will govern the determination of the rightful beneficiary under this Takaful coverage.
5. It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the Takaful Company, with respect to any coverage offered to the customer under Participant Membership Document. The Participant Membership Document shall constitute as an individual contract between the Takaful Provider and the customer.
6. Tracker Installation is mandatory at participant cost from approved vendor of JGI in Toyota Corolla (All Variants), model 2019 & above and on all SUVs & 4x4 vehicles within Islamabad/ Rawalpindi region.
7. The vehicle must be registered in the name of the membership holder. Issuance of motor takaful to the vehicles family members of the participant is subject to the agreement and approval of both (FBL & JGI WTO). Coverage is determined

based on the Jubilee General - Window Takaful Operations onboarding criteria as outlined in the standard participant membership document rules.

8. This product brochure only gives a general outline and introduction of the benefits available under the Participant Membership Document. For exact terms and conditions, please refer to the PMD (Participant Membership Document).
9. Jubilee Takaful Secure Drive is issued and subject to terms and conditions set by Jubilee General Insurance Company WTO. The bank acts as a Corporate Takaful/Distribution Agent of Jubilee General Insurance WTO and will not be responsible for any application or claim rejections nor investigate or provide opinions on the merits of claims.
10. For any service-related complaints, you may contact FBL Contact Centre at (021) 111 06 06 06 or visit any nearest FBL Branch.
11. If you have any grievances regarding your Takaful Cover, you may contact Jubilee General - Window Takaful Operations on the below contact information:

Jubilee General Insurance Company Limited - Window Takaful Operations

3rd Floor, Jubilee Insurance House, I.I. Chundrigar Road,

P.O. Box 4795, Karachi-74000, Pakistan

UAN: 111-654-111 | Tel: (021) 32402004-09

Email: info.takaful@jubileegeneral.com.pk

Website: www.jubileegeneral.com.pk