

Free Takaful Coverage for Bank Alfalah Islamic Accountholders

Exclusions:

No benefit will be payable under this Scheme if the Death or Disability results directly, wholly or partly as a result of or related to:

1. Suicide
2. Enmity or personal, family or tribal feud or animosity of any kind.
3. Pregnancy, miscarriage, childbirth or any non-malignant disease occurring in or in connection with the female reproductive organs.
4. Self-inflicted injury, intoxication, insanity, fighting or unlawful / criminal act.
5. Flying other than as passenger in a certified commercial aircraft.
6. War, civil war or rebellion, invasion, act of foreign enemy, hostilities (whether war is declared or not) and civil commotion.
7. Service on duty with any armed, navy, air force or para-military forces
8. Hazardous sports such as motorcycling, hunting, steeple chasing, mountaineering, racing of any kind, winter sports and diving, parachuting, hand gliding, boxing, wrestling, underwater activities requiring breathing apparatus.
9. Direct or indirect result of Human Immune Deficiency Virus (HIV)
10. Alcohol, narcotic / drug unless taken as prescribed by a qualified registered medical practitioner.
11. Deliberate self-exposure to unnecessary danger except in the attempt to save human life.
12. Disease or sickness.
13. Disappearance except in the event of total loss by shipwreck of the ship or air crash of the aircraft
14. Exceeding 65 years of age
15. Terrorism and sabotage
16. Loss or damage to refrigerators, wireless receiving sets or other electrical apparatus caused by over-running, excessive pressure, short circuiting, self-heating or leakage of electricity.
17. Prize Bonds, alcoholic items and other Non-Shariah compliant items are not covered.
18. In case of non-resident Pakistanis/Roshan Digital Account holders, only their homes in Pakistan are covered under household takaful.