Tender Documents (Takaful)

PLASTIC CARD AND CYBER CRIME TAKAFUL

COVERAGE:

Debits established against the participant resulting only from the following perils, as more specifically defined under Company Cyber Net Crime and Plastic Card Takaful Rs. 100,000/- or in foreign currency per card per day and any purchases made of stolen, lost card. (Fraudulent use of Debit Card, ATM)

0	International Currency Account	Rupees Account	
Coverage	Limits Per Event	Limits Per Event	
Cyber Crime, Skimming, Phishing etc. International Currency Account	50,000		
Cyber Crime, Skimming, Phishing Rupee Account		100,000	200,000/- EEL
Employee Dishonesty Fraudulent use of Electronic Data per Account		500,000	500,000/- EEL
Fraudulent use of Debit Card, Credit Card, ATM Card due to lost or being stolen or used in POS	100,000	100,000	35,000 Cards

Cyber Crime Through I.T System, network Takaful coverage:

1. Cyber Crime, Skimming , Phishing etc Rs. 50 (M) AGG

Following risk to be covered:

- a. E-Frauds hacking.
- b. Fraudulent Transactions through different Bank instruments.
- c. Embezzlement through E-Nets (i.e Internet, email server etc)
- d. Other similar type of modus operandi.

Note : Additional Cards will be intimated after one month by 10th of next months.

BANKER/ BLANKET TAKAFUL POLICY (LIST SHALL BE PROVIDED)

CLAUSES:

1.	Infidelity of Employee	30,000,000 EEL		
		60,000,000 AGG		
2.	Cash on Premises	760,370,000 EEL/ AGG		
	(Irrespective of Security Guard	/whether security Guard posted or not)		
	(Cash on Counter, Strong Room	, ATM (Onsite/ Offsite), Cash at Booth, Cash at Premises)		
3.	Cash in Transit	80,000,000 EEL/ AGG		
4.	Forged Cheques	10,000,000 EEL		
		30,000,000 AGG		
5.	Life Risk Takaful coverage per	person Rs. 2,500,000/-and Rs. 2,500,000/- CIT (IBB Hangu,IE		
	Patkhala IRR Manchara IRR Ch	aman IPP Linner Dir IPP Cerai Naurang IPP Thall IPP Swari IP		

- 5. Life Risk Takaful coverage per person Rs. 2,500,000/-and Rs. 2,500,000/- CIT (IBB Hangu,IBB Batkhela, IBB Manshera,IBB Chaman,IBB Upper Dir,IBB Serai Naurang,IBB Thall,IBB Swari,IBB Dargai,IBB Chew Bazar Chitral, IBB Batagram, IBB Shabqadar, IBB Lakki Marwat, IBB Khar Bajaur Agency, IBB Munda Lower Dir, IBB Saleh Khana, IBB Tank, IBB Dara Adam Khel, IBB Sakhakot, IBB Zhob, IBB Puran Shangla, IBB Barawal bandi, IBB Torghar, IBB Torkham). Total (24 Branches)
- 6. Counterfeited Currency Rs. 10,000,000/- AGG

NOTE: 30% of the Excess Cash (If any) shall be treated as over on daily basis.

FIRE TAKAFUL POLICY

INTEREST: Stock of Furniture, Fixture <u>including but not limited to</u> Glass Doors, Fittings, Office Equipment's, Machinery including ATMs, Generators, Computers, Printers, walkthrough Gates, Ups, Burglar Alarm, CCTV system, DVRs and cameras, Fax, Photocopiers and Stationery etc. Total Sum Rs: 350,000,000/-(detail list is attached)

- Note: a- (List of Branch Generator Attached as Annexure-B) b- List of night Guard less branches is provided on www.bok.com.pk.
- **<u>RISK:</u>** FIRE, RIOT & Strike Damages, Malicious Damages, Burglary, Theft, Atmospheric Disturbance, Explosion, Earthquake Fire & Stock and Electrical Clause A&B, etc.

INCLUSIVE OF:

- 1. Re-Instatement Clause
- 2. No Deductible whatsoever/Depreciation

TERRORISM TAKAFUL POLICY

INTEREST:Stock of Furniture, Fixture including Glass, Glass Doors, Fittings, Office Equipment's,
Machinery including ATMs, Generators, Computers, Printers, walkthrough Gates, Ups,
Burglar Alarm, CCTV system, DVRs and cameras, Fax, Photocopiers and Stationery etc.
Total Sum Rs: 350,000,000/-(detail list is attached)

LOCKERS FOR TAKAFUL COVERAGE:

Branch wise Takaful Coverage, No of Lockers to be Insured, Amount to be insured and Amount of Takaful Coverage of Lockers is attached. (**Risk as per previous practice are to be covered**)

Size	Amount	No of lockers	No of Lockers to be insured	Amount of Takaful Coverage
Small	500,000	175	205	102,500,000
Meduim	750,000	115	134	100,500,000
Large	1,000,000	47	55	55,000,000

Total Occupied Lockers	337
Total Lockers to be	
Insured	394