

PREMIUM PAYMENT CLAUSE

1. The Insured confirms that the premium has been paid in full to the Insurers at issuance/inception of this policy.
2. If the premium due under this policy has been mutually agreed between the Insurer and the Insured to be paid in installments, the insured confirms and agrees the following:
 - a. The first such premium installment as specified in the policy schedule has been paid in full to the insurers at issuance/inception of this policy. ...
 - b. Subsequent installments as specified in the policy schedule shall be paid in full on or before the scheduled due dates and that the cover under the policy shall stand suspended, in case any installment is not received by the said scheduled due date thereof.
3. It is also understood and agreed that for policy issued on co-insurance basis, the Leading Co-insurer is authorized to exercise rights under this clause on their own behalf and on behalf of all co-insurers participating in this contract.



dorsemeru No----- attaching to and forming part of Policy No. _____

Policies issued to Joint Owners Companies or Firms

driving hereby declared that Section II (4) of this Policy' memioninr mden !hf
■any car not belonging to the Insured is deemed to be cancelled.

SPECIMEN

CNG CYLINDER CLAUSE

Special Conditions

It is hereby understood and agreed that any loss to the Insured / Insured Vehicle due to CNG Cylinder(s) installed in Insured Vehicle shall be payable. Provided that

- 1) Seamless CNG Cylinder(s), manufactured as per NZS 5454-1989 standard is installed.
- 2) **LPG, Oxygen, Nitrogen, Acetylene Cylinder(s) is not used for CNG.**
- 3) Cylinder is either titled by the vehicle manufacturer or from an authorized vendor.
- 4) CNG Cylinder(s) test certificate from the CNG Licensee if Insured Vehicle is converted to CNG.
- 5) Periodic Test Life certificate from Hydro Carbon Development Institute of Pakistan (HDIP), is required for following.
 - a) Imported (New/ Reconditioned) vehicle
 - b) Five (5) or more years old vehicles (Factory fitted CNG)
 - e) New/old vehicles (CNG fitted by the Owner/user)

Special Exclusions

It is hereby understood and agreed that insurance company shall not be liable to make any payment in case of any accidental loss/ damage/ liability claim or consequential loss or damage caused by explosion of CNG cylinder unless the insured provide the valid certificate issued by the competent authorities approved by the Federal / Local Government authority which confirms the fitness of the CNG Kit / Tank / Accessories. If the Insured / Keeper fails to comply with the terms and conditions of this warranty no liability of any kind will be attached to the insurer for any loss / damage / liability claim caused by explosion of CNG tank/Cylinder/Accessories under any circumstances.

SPECIAL EXCLUSIONS**Commercial Vehicle**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that the Company shall not be liable under Section 1 of the Policy for the loss or damage to:

- (1) lamps tyres mudguards bumpers and/or paint work.
- (2) The covered vehicle and/or accessories whilst thereon by fire External Explosion, Self ignition or Lightning whilst in any garage or otherwise than on the road during regular running hours

Subject otherwise to the terms exceptions conditions and limitations of this policy.

COMMUNICABLE DISEASE ENDORSEMENT**(For use on property policies)**

1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.



TRANSFER OF INTEREST

This policy is not transferable to any other person or persons unless the Company's written consent has been obtained.

If the Motor Vehicle is disposed of you must return the Certificate of Insurance at once, failure to do so is a punishable offence under the Motor Vehicles Act, 1939.

If the Certificate has been lost, immediate notice must be given to the Company which will advise you what to do.

MARKET VALUE CLAUSE

It is hereby understood and agreed notwithstanding anything to the contrary contained in this policy that in the event of loss or damage to the Vehicle and/or its accessories for which the company shall be liable necessitating the supply of a part, the liability of the company in respect of any such part shall be limited to:

- (a) (i) the price quoted in the latest catalogue or price list issued by the Manufacturer or his Agents for the country in which the Vehicle is held for repair or
- (ii) if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the Vehicle is held for repair and any other import duties and/or charges which may be compulsorily incurred, and
- (b) the reasonable cost of fitting such part

It is further declared and agreed that if in the event of any claim for loss and/or damage, the insured's estimate of value stated in the schedule hereto is less than the full market value (which includes such components as customs duty and sales tax), the liability of the Company for such loss or damage to the vehicle or parts thereof will be reduced in the same proportion which the insured's estimate of value stated in the Schedule hereto bears to the market value at the time of loss. Nothing in this endorsement shall affect the allowance for depreciation of the vehicle or parts thereof as is normally made on used vehicles.

Subject otherwise to the Terms, Exceptions, Conditions and Limitations of the policy.

DEPRECIATION

(APPLICATION ON ALL REPLACEMENTS)

It is a condition of this insurance that in the event of claim the following rates of depreciation will be applied on all replacements, including Glass and Plastic items

1)	Vehicles of Latest model but not older than 6 months.	5%
2)	Vehicles of older model than 6 months but not exceeding 12 months	10%
3)	Vehicles of older model than 12 months but not exceeding 24 months	20%
4)	Vehicles of older model than 24 months but not exceeding 36 months	30%
5)	Vehicles of older model than 36 months but not exceeding 48 months	40%
6)	Vehicles of older model than 48 months but not exceeding 60 months	50%
7)	Vehicles of older model than 60 months but not exceeding 66 months	55%
8)	Vehicles of older model than 66 months but not exceeding 72 months	60%

TERRORISM ENDORSEMENT

It is hereby declared and agreed that the Insurance under this Policy shall extend to include:-

Loss or damage to the Vehicle/s insured by an Act of Terrorism committed by a person or persons acting on behalf of or in connection with any organization.

For the purpose of this Extension but not otherwise:-

Terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

Provided always that except in so far that they may be varied by this Endorsement, all other provisions, terms, conditions and exceptions of the Policy remain unaltered.



TRACKER WARRANTY (if applicable)

It is hereby warranted that the Vehicle(s) insured under this policy and/or added through endorsement(s) is/are fitted with a vehicle tracking device of a company approved by the insurer for the entire duration of cover as provided in the policy or altered through an endorsement.

If at the time of any theft/snatching/burglary claim(s) arising under this policy, it is found that the vehicle tracking device is not fitted in the vehicle, or has been removed from the vehicle, or is not operational or is not maintained as stipulated by the manufacturer/supplier of tracking device, the company shall not be liable to pay such claim(s).

Complaints in respect of Insurance Policy

If you have any complaint or grievance against the insurance company, agent or bank representative in respect of your insurance policy, you may file your complaint directly with the insurance company at the following address:

Atlas Insurance Ltd.

- (a) **Mr. Muhammad Saeed** (contact for claim related complaint) (b) **Mr. Irtiza Kazmi** (contact for policy related complaint)
- Head of Claim** **Head of Underwriting**
 m.saeed@aillatlas.pk irtiza.kazmi@aillatlas.pk
 +9242-37132608 Cell: 0300-8441829829 +9242-37132604 Cell: 0300-2033176

Postal Address: Plot 63/A, Block-XX, Phase-III, Khayaban-e-Iqbal, D.H.A., Lahore.
 U.A.N. +92(042)1111 245 0000

However, in case if the insurance company fails to address your grievance, you may file your complaint with other external independent forums at the following addresses:-

- m) FEDERAL INSURANCE OMBUDSMAN**
 2nd Floor, Pakistan Red Crescent Society
 Annexe Building, Plot #197/5 Dr. Doud
 Pota Road Pota Road
 Karachi
 Phone: (021)-99207761-62
 Website: www.fio.gov.pk/

Note: Policyholders from any part of Pakistan, AJK/Gilgit Baltistan May approach FIO

- (2) Official Coordinator, Small Disputes Resolution Committee - Karachi.**
 Specialized Companies Division,
 5th Floor, State Life Building No.2, Wallace Road,
 Off. I.I. Chundrigar Road, Karachi.
 Phone: 021-32414204
 Email: sdrc.khi@secp.gov.pk

Note: Policyholders belonging to provinces of Sindh and Baluchistan may approach this Committee

- (3) Official Coordinator, Small Disputes Resolution Committee - Lahore**
 Company Registration Office - Lahore,
 Associate House,
 3rd & 4th Floor,
 7-Egerton Road,
 Lahore.
 Phone: 042-99204962-66
 Email: sdrc.lhr@secp.gov.pk

Note: Policyholders from all districts of Punjab except Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock may approach this Committee

- (4) Official Coordinator, Small Disputes Resolution Committee - Islamabad.**
 Insurance Division,
 3rd Floor, NIC Building,
 63-Jinnah Avenue, Blue Area,
 Islamabad.
 Phone: 051-92070914-4
 Email: sdre.isb@secp.gov.pk

Note: Policyholders belonging to Islamabad Capital Territory, Khyber Pakhtunkhwa, Gilgit Baltistan, Azad Jammu & Kashmir and the western side of the province of Punjab (i.e. Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock districts) may approach this Committee

Complaint against insurance company may also be filed with Securities and Exchange Commission of Pakistan (insurance regulator in Pakistan) at the following address:

Securities and Exchange Commission of Pakistan (SECP)

NIC Building,
 63-Jinnah Avenue, Blue Area,
 Islamabad.
 Phone: Toll free 080088008/051-9207091-4 Email: complaints@secp.gov.pk
 https://sdms.secp.gov.pk/ (for online filing on complaints)

Note: Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach SECP

بیمہ پالیسی کے متعلق شکایات

اگر آپ کو اپنی بیمہ پالیسی کے حوالے سے متعلقہ انشورنس کمپنی، ایجنٹ، یا بینک کے نمائندے سے کوئی شکایت ہو تو، سب سے پہلے متعلقہ انشورنس کمپنی کو براہ راست درج ذیل پتہ پر بھیجیں۔
اتلس انشورنس لمیٹڈ:

(i) محترم محمد سعید (کلیم سے متعلق شکایات لینے کے رابطہ کریں) (ii) محترم ارغی کاظمی (انشورنس سے متعلق شکایات لینے کے رابطہ کریں)
 ہیڈ آفس کلیمر ہیڈ آف انڈر رائٹنگ

ای میل: irtiza.kazmi@ail.atlas.pk

ای میل: m.saeed@ail.atlas.pk

فون نمبر: 0300-2033176 یا +92-42-37132604

فون نمبر: 0300-8441829 یا +92-42-37132604

یو اے این: +92 (042) 111 245 000

اگر انشورنس کمپنی آپ کی شکایات کا ازالہ کرنے میں ناکام رہے یا آپ کمپنی کے جواب سے مطمئن نہ ہوں تو، آپ مندرجہ ذیل ایکسپریس انڈر ورائٹنگ فورم کے ساتھ اپنی شکایت کا اندراج کروا سکتے ہیں:

وفاقی انشورنس محتسب:

سیکریٹریٹ، ایٹیکسٹ بلڈنگ، پلاٹ نمبر 197/5، ایف 3

فون نمبر: 021-99207761-62 ویب سائٹ: www.fio.gov.pk

نوٹ: پاکستان کے کسی بھی علاقے سے تعلق رکھنے والے پالیسی ہولڈر، آزاد جموں کشمیر / گلگت بلتستان وفاقی انشورنس محتسب (ایف آئی او) سے رجوع کر سکتے ہیں۔

(r) jitiUtCl*Pnf/b

(r) ^IXv&bf/*r

سال ڈسپوٹس ریزولوشن کمیشن، لاہور۔

سال ڈسپوٹس ریزولوشن کمیشن، سیٹلائز کمپنیز ڈویژن، لاہور۔

ایسوسی ایٹ ہاؤس 3rd اینڈ 4th فلور، ایجنٹ روڈ، لاہور۔

سیٹلائز کمپنیز ڈویژن، لاہور۔

فون نمبر: 042-99204962-66 ای میل: sdrc.lhr@secp.gov.pk

فون نمبر: 021-32414204-1 ای میل: adrc.khi@secp.gov.pk

نوٹ: بھکر، خوشاب، میانوالی، جہلم، پیکوال، راولپنڈی اور انک کے سوا پنجاب کے تمام اضلاع کے پالیسی ہولڈر لاہور میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

نوٹ: صوبہ سندھ اور بلوچستان سے تعلق رکھنے والے پالیسی ہولڈر کراچی میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

(r) jITfILsUtyUj/b

سال ڈسپوٹس ریزولوشن کمیشن، سیکورٹیز اینڈ ایکسچینج کمیشن پاکستان

تھرڈ فلور، این آئی بلڈنگ، 63 جناح ایونیو، اسلام آباد۔

فون نمبر: 051-9207091-4 ای میل: adrcisb@secp.gov.pk

نوٹ: اسلام آباد کینٹنل ٹیریٹری، خیبر پختونخوا، گلگت بلتستان، آزاد جموں کشمیر اور صوبہ پنجاب کے مغربی حصے (یعنی بھکر، خوشاب، میانوالی، جہلم، پیکوال، راولپنڈی اور انک اضلاع) سے تعلق رکھنے والے پالیسی ہولڈر اسلام آباد میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

انشورنس کمپنی کے خلاف شکایت سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (جو کہ پاکستان میں انشورنس سیکٹر کارگیولیٹر ہے) کے پاس بھی درج ذیل ایڈریس پر دائر کی جاسکتی ہے۔

سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

این آئی سی بلڈنگ، 63 جناح ایونیو، بلویا، اسلام آباد۔

فون نمبر: 051-9207091-4 / 080088008 ای میل: complaints@secp.gov.pk

(شکایات کی آن لائن فائلنگ کے لئے) https://sdms.secp.gov.pk/

نوٹ: پاکستان کے کسی بھی علاقے سے تعلق رکھنے والے پالیسی ہولڈر، آزاد جموں کشمیر / گلگت بلتستان ایس ای سی پی سے رجوع کر سکتے ہیں۔