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### **COMPANY OVERVIEW**

The company came into existence in 1934 with Dr. Sir Allama Muhammad Iqbal as its founder by the name of Muslim Insurance Company and was taken over by Atlas Group in 1980. The group subsequently rebranded it as Atlas Insurance Limited in 2006. Atlas Insurance maintains its strong position among the leading general insurance companies in Pakistan by continuously showing commitment to clients, offering diversified products with unique and attractive features through our wide network of branches across the country. The company since its acquisition has consistently grown to emerge as a strong and preferred insurer for its valued customers.

Atlas Insurance commenced "Window Takaful Operation" in March 2016 with a license from SECP to offer Sharia-compliant products under the supervision of a certified and experienced Sharia Advisor.

Acknowledging the financial strength of the company, Pakistan Credit Rating Agency Ltd. (PACRA) has assigned Insurer Financial Strength (IFS) rating of "AA" which denotes a very strong capacity to meet policyholders' and contract obligations. At the same time, risk factors are considered modest and the impact of any adverse business or economic factor is expected to be very limited.

## REINSURANCE PROTECTION

Atlas Insurance has very sound reinsurance arrangements with the leading reinsurers of the world including Swiss Re from Switzerland, Hanover Re from Germany, Tokio Fire & Nichodo Marine and Sompo from Japan. The company has also made Retakaful arrangements under the lead of one of the top Retakaful companies, Swiss Re Retakaful.

### **RATING & AWARDS**

Pakistan Credit Rating Agency Ltd. (PACRA) has assigned Insurer Financial Strength (IFS) rating of "AA" to Atlas Insurance Ltd. which denotes a very strong capacity to meet policyholders' and contract obligations. The company is a recipient of Best Corporate Report Awards in 2003, 06, 07, 08, 09, 10, 11 & 15 by the Joint Committee of ICAP and ICMAP. The company also received South Asian Federation of Accountants Best Presented Accounts Awards from 2006 to 2011 and the KSE Top 25 Companies Award in 2005.

### **ATLAS INSURANCE AUTO SECURE**

Atlas Insurance - Auto Secure is an all-time security of your vehicle by providing best covers through its policies. Whether your car is damaged partially, declared total loss, stolen or snatched or if caused damage to third party, it takes care of all your worries. Through our countrywide network of workshops, auto dealers and auto garages, we provide cashless services with 100% peace of mind.

#### COVERAGE

Atlas Insurance - Auto Secure covers all the popular brands of local and imported vehicles. The insured will be indemnified against loss of or damage to the motor car and/or its accessories whilst thereon by:

- Accidental external means
- Fire, explosion self-ignition or frost
- Theft or burglary
- Malicious act causing damage
- Damages due to riot & strike
- Flood, hail, wind, hurricane, cyclone, tornado or typhoon
- Earthquake, volcanic eruption or other convulsion of nature
- Whilst in transit by air, road, rail, inland waterway, lift or elevator
- Liability of death, bodily injury or damage to property of third parties
- Reasonable medical expenses to the injured insured

### **ELIGIBILITY & BENEFITS**

- Any individual or any corporate entity owning private or commercial vehicle or a fleet of vehicles can obtain Atlas Insurance - Auto Secure cover
- Loss or damage to vehicle and its accessories arising out of any cause as defined in policy by Atlas Insurance. Indemnity provided is on 'Agreed Market Value Basis'
- Protection to car occupants against death or disability is available on additional premium

#### **CLAIM PROCESS**

• Claim intimation via telephone, fax & email at

Ph: 92(042) 37132611-18 Fax No.: 92(042) 37132622 Email: claims.deptt@ail.atlas.pk

- In case of theft, the incident must be reported to the concerned police station and emergency call center immediately under intimation to Atlas Insurance
- On receipt of claim intimation, government licensed surveyor will be appointed by Atlas Insurance Ltd.
- Claims shall be paid within 7 working days of receipt of survey report and completion of documents









## HONDA BRANDED INSURANCE

### SPECIAL OFFER - FOR HONDA CUSTOMERS ONLY

Atlas Insurance – Auto Secure has an exclusive offer for Honda car customers with special premium rates and following added features:

- Preferential premium rates at countrywide Honda dealerships
- Web portal access facilitation by Atlas Insurance on all dealerships
- Immediate insurance cover
- Fast claim processing
- Designated surveyors
- Priority repair works at dealerships
- Assurance of availability of genuine Honda parts
- Re-inspection by surveyor & satisfaction note by customer post repair works.
- Specialised depreciation rates
- Complaint resolution within 24 hours
- Availability of dedicated team of HBI-officers countrywide



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