

# Prime Islami Life Insurance Limited

Head Office

Gause pak Bhaban (13<sup>th</sup> floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.



**Citizen Charter** (সেবা প্রদান প্রতিশ্রুতি)

Phone : 41070180-83

Fax : 41070179

Email : [pilil@primeislamilife.com](mailto:pilil@primeislamilife.com), [pililbd@gmail.com](mailto:pililbd@gmail.com).

Web : [www.primeislamilife.com](http://www.primeislamilife.com)

Published by Prime Islami Life Insurance Limited : 31<sup>st</sup> August 2020.

## Preface

This document called "CITIZEN CHARTER OF PILIL" highlights our commitment towards customer satisfaction. This document details our key commitments & responsibilities and also specifies the obligation on the part of the customer for a healthy Insurer-Customer relationship.

Being a Shariah based life insurance company this document has been prepared keeping in mind that every citizen has the right to know the systematic efforts made by our Company to serve the needs of our clients and to promote fair Insurance practices and to provide information on various activities relating to customer services.

This is not a legal document and does not intend to create any new rights or obligation either on the part of the company or on the part of the customer. Other than those that accrue as per contractual/regulatory obligation in the natural course of business.

Copies of the Citizen Charter will be available on request to all our customer at Branches, Head Office and or our website.

### **Note :**

- Information given in the charter is current as on August 2020 and is subject to change/revision.
- Only key information on various services has been provided in the document. Each service has it's own detailed Terms & Conditions which are displayed on our website : [www.primeislamylife.com](http://www.primeislamylife.com) or can be made available on request.

# INDEX

Prime Islami Life Insurance Limited : AT A GLANCE .....	4
Brief History : .....	4
Company Profile : .....	4
Membership (National) : .....	4
Membership (International) : .....	4
Mission : .....	5
Vision : .....	5
Goal : .....	5
Quality Policy : .....	5
Information of Head Office : .....	6
Head Office Department Allocation : .....	6
Office Time : .....	6
Call Centre : .....	6
One Stop Service Cell : .....	6
Service Points : .....	7-12
Service Offered (Services rendered to Citizen) : .....	13-18
Grievance Redress System (GRS) : .....	19
Expectation from "You" : .....	19

## Prime Islami Life Insurance Limited : AT A GLANCE

### Brief History :

---

Prime Islami Life Insurance Ltd. was initially incorporated in the name of Prime Life Insurance Company Ltd. in July-2000 which was converted into an Islamic Company in the name of Prime Islami Life Insurance Ltd. in April-2002. Whithin a short span of time, Prime Islami Life Insurance Ltd. (PILIL) has achieved a commendable progress in business, product developments and quality management.

### Company Profile :

---

Name of The Company	Prime Islami Life Insurance Limited
Authorised Capital	Taka 500 Million
Paid Up Capital	Taka 305.20 Million
Date of Incorporation	24th July, 2000
Date of Commencement of Business	June, 2001
Date of Conversion into Islami Company	22nd April, 2002
Credit Rating Grade	'A+'
Date of ISO Certification	6th October, 2006
Date of Allotment of Public Share	7th January, 2007
Face Value Per Share	TK. 10
Date of listing with DSE & CSE	12th February, 2007
Date of Inauguration of Trading Share	14th February, 2007

### Membership (National)

---

- ☆ Bangladesh Insurance Association.
- ☆ Bangladesh Association of Publicly Listed Companies

### Membership (International)

---

- ☆ International Cooperative and Mutual Insurance Federation (ICMIF), U.K.
- ☆ Asia and Oceania Association (AOA) of the ICMIF, Japan.
- ☆ Federation of Afro-Asian Insurers & Reinsurers (FAIR), Egypt.
- ☆ World Confederation of Business (WORLD COB), USA.
- ☆ International Insurance Society (IIS), UK.

## **Mission**

---

- ☆ To abide by Shariah Principles in day-to-day business affairs.
- ☆ To build dynamic, sound and professional management team.
- ☆ To develop innovative products, to add value to our customers.
- ☆ To ensure quality management system.
- ☆ To ensure best customer service.
- ☆ To ensure good governance.

## **Vision**

---

- ☆ To maintain utmost integrity responsibility and transparency.
- ☆ To become the best private life insurance company in Bangladesh and in South-East Asia as whole.
- ☆ To ensure good governance.

## **Goal**

---

- ☆ To serve the humanity for its well being in the present and the world hereafter by providing financial and moral gains through utmost good faith, good conduct, mutual trust, sincerity, integrity and personalized services.

## **Quality Policy**

---

- ☆ We are committed to our customers to provide with ethical and highest standard services that uphold the values of Islam. We will continue Our business growth in all respects within The framework of Shariah Principles and ISO 9001 : 2015 Quality Management System.

## Information of Head Office

Gausepak Bhaban (13<sup>th</sup> Floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.

### Head Office Department Allocation

Floor No.	Name of Departments/Sections
<b>13<sup>th</sup> Floor</b>	Office of the Vice Chairman
	CEO's Secretariat
	CC's Secretariat
	CFO's Secretariat
	Office of the Company Secretary
	Administration Department
	Board Affairs
	Development Administration Department
	Information Technology Department
	Establishment Department
	Share Department
	Actuarial & Group Bima Division
	Transport Section
<b>15<sup>th</sup> Floor</b>	Finance & Accounts Department
	Internal Audit Department
	Policy Servicing & Claims Department
	Underwriting Department
	Re-Insurance Department
	Public Relation Department
	Legal Department
Commission Section	
<b>Head Office (Ext.)</b> 112, Kazi Nazrul Islam Avenue, Banglamotor, Dhaka.	Shariah & Training Department

### Office Time :

Working Day	Working Hour	Break	Holidays
Sunday to Thursday	From 10.00am to 6.00pm	From 1.30pm to 2.00pm for Zohar Prayer & Lunch.	Friday and Saturday

<b>Call Centre</b>	Contact No.	0961377779
	Service Time	As per Office Time.

<b>One Stop Service Cell</b>	Work Station	Gausepak Bhaban (6 <sup>th</sup> Floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.
	Service Time	As per Office Time.

## Service Points

### Dhaka Corp. Zone-01 :

	Name of Office	Name & Designation of Incharge	Office Address	Mobile No.
Information of Corp. Zone	Dhaka Corp. Zone-01,	<b>Mr. Mohammad Nur-E-Alam,</b> AMD (Dev.) & Incharge,	Fajlur Rahman Center (3 <sup>rd</sup> floor), 72, Dilkusha C/A, Dhaka-1000. E-mail : nurealamdhk01@primeislamilife.com,	01716528271
Offices belongs to Dhaka Corp. Zone-01.	Dhaka Zone -07	Mohammad Shah Alam, SEVP(PRT)-2	Fazlur Rahman Center (6 <sup>th</sup> floor) 72, Dilkusha, Matijheel C/A, Dhaka-1000.	01717981052
	Dhaka Zone-13	Md. Aminul Islam, EVP (PRT)-2	Rezia Alom Shopping Center (2 <sup>nd</sup> floor), Jurain, Dhaka-1204.	01918203830
	Dhaka Zone-18	Rockshana Farida, EVP (PRT)-2	Fazlur rahman Center (3 <sup>rd</sup> floor) 72, Dilkusha, Matijheel C/A, Dhaka-1000.	01917157364
	Dhaka Zone-19	Monir Hossain, SVP (PRT)	Bhuiyan House (2 <sup>nd</sup> Floor), Srirampur Bazar, Raipura, Narshingdi.	01712708324

### Dhaka Corp. Zone-04 :

	Name of Office	Name & Designation of Incharge	Office Address	Mobile No.
Information of Corp. Zone	Dhaka Corp. Zone-04,	<b>Meer Ferdous Ahmed</b> SEVP (PRT)-1 & Incharge,	Gausepak Bhaban (3 <sup>rd</sup> Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka. E-mail : ferdousdhk04@primeislamilife.com,	01734956393
Offices belongs to Dhaka Corp. Zone-04.	Mymensingh Zone-01	Md. Badiuzzaman, EVP (PRT)-2	Abdul Alim Plaza, 20/a, 20/b (3 <sup>rd</sup> Floor) AB Guho Road (Station Road), Gangina Par, Mymensingh.	01913659336; 01711202887
	Dhaka Zone-02	Md. Liton Miah, EVP (PRT)-2	42/4 Hatkhola Road(4 <sup>th</sup> floor), Tikatuli, Dhaka.	01915493060
	Tangail Zone-01	Md. Abdur Rahman, J EVP (PRT)	Sufia Medicine Market (2 <sup>nd</sup> floor) Main Road, Tangail Sadar, Tangail.	01716188955
	Dhaka Zone-16	Md. Atikur Rahman (Sohel), J EVP (PRT)	42/2, Hatkhola Road (4 <sup>th</sup> floor), Tikatoli, Dhaka.	01711133555

**Others Zone at Dhaka :**

<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
Dhaka Zone -06	Md. Selim, SEVP(PRT)-2	Gausepak Bhaban (4 <sup>th</sup> Floor), 28/G/1, Toyenbe Circular Road, Motijheel, Dhaka.	01711469245
Dhaka Zone-08	Md. Reja Akber Faisal, EVP (PRT)-1	Hazrat Shah Ali Sharani Multipurpose Co- operative Society Ltd. (7 <sup>th</sup> Floor), Room No.-808, 10/B Main Road, 1 & 3, 1/A, 10-Golchokkor, Mirpur-1216.	01711262195
Dhaka Zone-09	Mohammed Lutfor Rahman, EVP (PRT)-2	Gausepak Bhaban (6 <sup>th</sup> Floor), 28/G/1, Toyenbe Circular Road, Motijheel, Dhaka.	01712689244; 01911949449
Dhaka Zone-14	Mosammat Taslima Khanam, EVP (PRT)-2	Gausepak Bhaban (4 <sup>th</sup> Floor), 28/G/1, Toyenbe Circular Road, Motijheel, Dhaka.	01713821326
Dhaka Zone-15	Md. Mozammel Bhuiyan, EVP (PRT)-2	Gausepak Bhaban (6 <sup>th</sup> Floor), 28/G/1, Toyenbe Circular Road, Motijheel, Dhaka.	01926815119
Gazipur Zone	Md. Abu Hossain, JEVP (PRT)	K.S. Towar (4 <sup>th</sup> floor), Dhaka Road, Gazipur.	01819820078

**Chattogram Agrabad Corporate :**

	<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Information of Corp. Zone</b>	Chattogram Agrabad Corporate	<b>Mr. Mohammed Abdul Motin</b> DMD (Dev.)	Ajmol Arched (2 <sup>nd</sup> Floor) 1806, Shekh Mojib Road, Pathantuli, Chattogram. E-mail : motinctg01@primeislamiflife.com	01718501930
<b>Offices belongs to Chattogram Agrabad Corporate.</b>	Chattogram Zone-02	Hafez Mohammad Bazlul Karim, EVP (PRT)-2	Ajmol Arched (2 <sup>nd</sup> Floor) 1806, Shekh Mojib Road Pathantuli, Chattogram.	01711988283
	Chattogram Zone-11	Fakir Ahamed, JEVP (PRT)	5/A, 2 <sup>nd</sup> Floor, Hashmatulla Munsef Lane, Chwakbazar, Chattogram.	01817264992
	Chattogram Zone-13(Patia)	Mohammed Mohiuddin Faruk, JEVP (PRT)	Islam Tower (2 <sup>nd</sup> Floor), Patia Bus Stand, Municipality, Patia, Chattogram.	01819917227
	Chattogram Zone-07	Lutfun Nahar Alo, EVP (PRT)	Efco Complex (5 <sup>th</sup> floor) 1147/A, C.D.A Avenue, Westnasirabad G.E.C More, Chattogram.	01712092459



**Chattogram Corp. Zone-01 :**

	<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Information of Corp. Zone</b>	Chattogram Corp. Zone-01,	<b>Mr. Naemul Hoque</b> SEVP (PRT)-2 & Incharge,	Ajmol Arched (2 <sup>nd</sup> Floor) 1806, Shekh Mojib Road, Pathantuli, Chattogram. E-mail : naemulhoquectg01@primeislamilife.com,	01716280157
<b>Offices belongs to Chattogram Agrabad Corporate.</b>	Chattogram Zone-04	Md. Sakowat Hossain, EVP (PRT)-2	Chowduri Towar (2 <sup>nd</sup> Floor) Powrosava, Mirsharai, Chattogram.	01712065222
	Chattogram Zone-10	Abdur Rahman Sumon, JEVP (PRT)	Noor Market (2 <sup>nd</sup> Floor), Sanerhat, Swandip, Chattogram.	01815502141
	Chattogram Zone-12	Md. Harun-or-Rashid, EVP (PRT)-2	Hazi Sultan Market (2 <sup>nd</sup> Floor), Hat Hazari Bus Stand, Hathazari, Chattogram.	01814782920; 01814782921

**Cumilla Corp. Zone :**

	<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Information of Corp. Zone</b>	Cumilla Corp. Zone	<b>Mr. Abdul Ahad</b> SEVP (PRT)-2 & Incharge	Sattar Khan Complex (5 <sup>th</sup> Floor) A.K. Fazlul Hoque Road Kandirpar, Cumilla. E-mail : abdulahad@primeislamilife.com	01710675722.
<b>Offices belongs to Cumilla Corp. Zone.</b>	B. Baria Zone	Md. Abdul Aziz, EVP (PRT)-2	Amin Complex (4 <sup>th</sup> Floor), Kumarsil Moor, B. Baria.	01731681868
	Cumilla Zone-01	Md. Mojibur Rahaman, EVP (PRT)-2	Sattar Khan Complex (5 <sup>th</sup> Floor) A.K. Fazlul Hoque Road Kandirpar, Cumilla.	01711874092; 01941915430
	Cumilla Zone-02	Md. Billal Hossain, JEVP(PRT)	Sattar Khan Complex (5 <sup>th</sup> Floor) A.K. Fazlul Hoque Road Kandirpar, Cumilla.	01763998921
	Cumilla Zone-04 (Laksham)	Md Robiul Hossain, JEVP(PRT)	Akter Tower (1 <sup>st</sup> floor) Plot No# 09, Block No#D, Baipas Road Laksham, Cumilla.	01710816388; 01970182629
	Cumilla Zone-03	Md. Kabir Hossain, JEVP (PRT)	Sattar Khan Complex (5 <sup>th</sup> Floor) A.K. Fazlul Hoque Road Kandirpar, Cumilla.	01717032492
	Hazigonj Zone	Mohammad Mizanur Rahman, JEVP (PRT)	Bhai Bhai Complex (2 <sup>nd</sup> Floor), Hazigonj, Chandpur.	01711060066
	B. Baria Zone-02 (Kosba)	Md. Abdullah Al Masud, SVP(PRT)	Altaf Plaza (3 <sup>rd</sup> floor) Kosba Natun Bazaar, B. Baria.	01716929725

**Chattogram Corp. Zone-03 :**

	<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Information of Corp. Zone</b>	Chattogram Corp. Zone-03	<b>Mr. Mohammad Salim Ullah</b> AMD (Dev.) & Incharge,	Korim's Icon Commercial Complex (4 <sup>th</sup> Floor), 73-74, C.D.A Avenue, Muradpur, Chattogram. E-mail : salimullahctg03@primeislamilife.com	01713164512
<b>Offices belongs to Chattogram Corp. Zone-03.</b>	Chattogram Zone-05	Mohammad Salim Ullah, AMD (DEV)	Korim's Icon Commercial Complex(4 <sup>th</sup> Floor), 73-74, C.D.A Avenue, Muradpur, Chattogram.	01713164512
	Chattogram Zone-08	Md. Mahfuzur Rahman Chowdhury, EVP (PRT)-1	Korim's Icon Commercial Complex(4 <sup>th</sup> Floor), 73-74, C.D.A Avenue, Muradpur, Chattogram.	01711199937
	Chattogram Zone-06	Mohammed Jashim Uddin Choudhury, EVP (PRT)-2	Hazi Goni Shopping Complex (2 <sup>nd</sup> Floor), Keranihat, Satkania, Chattogram	01854800966; 01818275922
	Cox's Bazar Zone-03 (Chakaria)	Azizul Hoque, EVP (PRT)-2	STD Center (2 <sup>nd</sup> Floor), Pekua Bazar, Pekua, Cox's Bazar.	01819621896
	Cox's Bazar Zone-02	Hafez Muhammad Ullah, EVP (PRT)-2	Safique Center (5 <sup>th</sup> Floor) Main Road, Cox's Bazar.	01817249644
	Cox's Bazar Zone-01	Md. Musa Kalimullah, JEVP (PRT)	Safique Center (5 <sup>th</sup> Floor) Main Road, Cox's Bazar.	01814307695
	Cox's Bazar Zone-04	Mahmudul Hoque, JEVP (PRT)	Mojidia Market (2 <sup>nd</sup> Floor), Ramu Baipas Road, Ramu, Cox's Bazar.	01869770997

**Feni Zone :**

<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
Feni Zone-01	Mozammel Hossain, EVP (PRT)-2	Aziz Shopping Center (3 <sup>rd</sup> floor), 163, S.S.K Road, Feni.	01711016622
Feni Zone-02	Obaidul Haque, EVP (PRT)-2	Aziz Shopping Center (3 <sup>rd</sup> floor), 163, S.S.K Road, Feni.	01712261620

**Rajshahi Corporate Zone-03 :**

	<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Information of Corp. Zone</b>	Rajshahi Corporate Zone-03	<b>Mr. Shahadat Hossain Siddiqi,</b> EVP (PRT)-1 & Incharge	Chand & Sons Shopping Complex (2 <sup>nd</sup> Floor), New Market, Gourohanga, Rajshahi. E-mail :shahdathossai@primeislamilife.com	01732136752

**Rangpur Corp. Zone :**

	Name of Office	Name & Designation of Incharge	Office Address	Mobile No.
Information of Corp. Zone	Rangpur Corp. Zone	<b>Mr. Mohammad Mostafa Jamal</b> SEVP (PRT) & Incharge,	D.S. Complex (3 <sup>rd</sup> floor) Shapla chattar, Station Road Alam Nagar, Rangpur. E-mail : jamalparibar@primeislamilife.com	01713147485
Office belongs to Rangpur Corp. Zone.	Bogura Zone	Md. Belal Hossain, JEVP (PRT)	Haji Gafur Market, (3 <sup>rd</sup> floor) Rangpur Road, Barogola, Bogura.	01712118341

**Sylhet Corp. Zone :**

	Name of Office	Name & Designation of Incharge	Office Address	Mobile No.
Information of Corp. Zone	Sylhet Corp. Zone.	<b>Mr. Mohammad Humayun Kabir</b> SEVP (PRT) & Incharge,	Sylhet Mellinum Shopping Center (7 <sup>th</sup> Floor), Jallarpar, Zinda Bazar, Sylhet. E-mail : humayunurban@primeislamilife.com	01713147486
Offices belongs to Sylhet Corp. Zone.	Sylhet Zone-01	Amirul Islam Chowdhury, EVP (PRT)-2	Sylhet Mellinum Shopping Complex (8 <sup>th</sup> Floor), Jallarpar, Zinda Bazar, Sylhet.	01712254470
	Sylhet Zone-03	Md. Joynul Alam, EVP (PRT)-2	Sylhet Mellinum Shopping Complex (4 <sup>th</sup> Floor), Jallarpar, Zinda Bazar, Sylhet.	01819974626
	Netrokona Zone	Md. Fazlul Haque, EVP (PRT)	Bhuiyan plaza (3rd Floor) Barobazar, Netrokona.	01971439569
	Sylhet Zone-02	Shamsul Huda Masuk, JEVP (PRT)	Sylhet Mellinum Shopping Complex (4 <sup>th</sup> Floor), Jallarpar, Zinda Bazar, Sylhet.	01711575922
	Moulovi Bazar Zone	Mirza Shams Salekin Rana, JEVP (PRT)	Gazi Bhaban (2nd Floor) Samsher Nagar Road, Moulavibazar.	01711159080

**Khulna Corporate Zone :**

	Name of Office	Name & Designation of Incharge	Office Address	Mobile No.
Information of Corp. Zone	Khulna Corporate Zone	<b>Mr. Md. Bazlur Rahman</b> EVP (PRT)-2 & Incharge	Ishraq plaza (3rd floor) A/43/44, Mojid sorony, Shibbari, Khulna. E-mail : bazlurrahmankulna@primeislamilife.com	01711260635

**Barishal Corp. Zone-03 :**

	<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Information of Corp. Zone</b>	Barishal Corp. Zone-03,	<b>Mr. Md. Mostafizur Rahman</b> EVP (PRT)-2 & Incharge,	Arjyo Laxmi Bhaban (3rd floor) 99, Sadar Road, Barisal. E-mail : mostafizurrahman@primeislamilife.com	01712377627
<b>Office belongs to Barishal Corp. Zone-03.</b>	Barisal Zone-01	Md. Hannan Talukder, JEVP (PRT)	Arjyo Laxmi Bhabon (3rd floor) 99, Sadar Road, Barisal.	01716344994
	Barisal Zone-02	Md. Emran Hossain, JEVP (PRT)	899, B.T Square (3rd floor) Bhola Sadar, Bhola.	01712307937

**Bagmara Corp. Zone :**

	<b>Name of Office</b>	<b>Name &amp; Designation of Incharge</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Information of Corp. Zone</b>	Bagmara Corp. Zone,	<b>Mr. Mohammed Zahangir Hossen</b> EVP (PRT) & Incharge,	Hazi Fazlul Hoque Super Market (1 <sup>st</sup> Floor), Bagmara South Bazar, Lalmay, Cumilla. E-mail : zahangirhossen@primeislamilife.com	01973147483
<b>Office belongs to Bagmara Corp. Zone.</b>	Cumilla (Bagmara) Zone	Md Kamal Hossain, JEVP (PRT)	Hazi Fazlul Hoque Super Market (1 <sup>st</sup> Floor), Bagmara South Bazar, Lalmay, Cumilla.	01716804981

## Services Offered (Services rendered to Citizen)

### 1.1 Endowment Assurance Plan

Name of the Service	Features of the Plan				Benefits of Plan	
	Term of policy	Entry Age	Exit Age	Mode of payment	At maturity	At death
Islamic Endowment Assurance Plan (Hajj Bima) with profit.	10, 15 & 20 years	Minimum-18 years Maximum-55 years.	Maximum 65 years	Yearly/ Half Yearly/ Quarterly	The assured will get full sum assured along with accrued profit (if any).	Sum assured with profit (if any).

### 1.2 Three Payment Endowment Assurance Plan-with Profit

Features of the Plan						Benefits of Plan	
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Premium calculation for installment	At survival	At Death during the policy terms
It is an anticipate endowment plan.	Any of 12, 15, 18 and 21 years.	Minimum-18 years and Maximum-53 years.	65 years	Quarterly/ Half yearly/ Yearly.	Premium calculated in pursuance of table, age and sum assured.	<ol style="list-style-type: none"> <li>1. After completion of one third of policy term, 25% of sum assured will be paid.</li> <li>2. After completion of two third of policy term, the assured's will get again 25% of the sum assured.</li> <li>3. The rest 50% shall be paid at maturity with Profit (if any).</li> </ol>	After issuing FPR, if insured dies at any time during policy terms the nominee(s) will be got full sum assured with profit (if any).

### 1.3 Prime Islami Deposit Pension Scheme

Features of the Plan						Benefits of Plan		
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Monthly installment	At Maturity	Death Benefit	Accidental Death Benefit
It is an endowment plan with alternative option of annuity (Pension)	10 - 15 years	Minimum-18 years Maximum-50 years	Maximum 60 years	Monthly	Minimum – Tk. 500 Maximum – Tk. 2000	<ol style="list-style-type: none"> <li>1. The assured will get deposited amount in Mudaraba fund along with profit (If any).</li> <li>2. The policyholder can take the maturity benefit as pension for any of 5, 10, 15 years period instead of lump sum at maturity. If the assured dies before the pension end his/her nominee will get the pension for rest of the period.</li> </ol>	If the assured dies at any time during policy term, the nominee(s) shall get deposited amount in Mudaraba fund along with profit (If any).	If insured dies by accident during policy term, the nominee(s) will be got double of sum assured.

### Five payment Endowment Assurance plan –without profit & Loss Basis

Features of the Plan					Benefits of Plan		
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment			
It is an anticipated endowment plan	Any of 15, 20, 25 years	Minimum - 18 years Maximum - 50 years	65 years	Quarterly, half yearly and yearly	After completion of 1/5 <sup>th</sup> , 2/5 <sup>th</sup> , 3/5 <sup>th</sup> , and 4/5 <sup>th</sup> of the policy term, the policyholder shall get 10%, 15%, 20%, 25% of sum assured respectively. That means after, completion of 4/5 <sup>th</sup> of policy term, the assured shall get 70% of sum assured in 4 installments.	The rest 30% of sum assured shall be paid at maturity with profit.	At death of assured during policy terms. The nominee(s) will be got full sum assured, irrespective of receipt of one or more installments.

### 1.4 Couple Assurance Plan (Den MoharBima) with profit

Features of the Plan					Benefits of Plan				
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Premium Calculation for installment	Premium payable on husband's life	Husband's Death	At Maturity	In case of death of wife
It offers both of endowment and term insurance facilities. For wife it's an endowment & For husband it's a term Insurance plan.	Any of 10, 12, 14, 16, 18, 20, 22 and 24 years	For wife Minimum 18 & Maximum 45 years. For husband minimum 21 & Maximum 50 years	For both not more than 60 years.	Quarterly, half yearly and yearly.	Premium calculated in pursuance of table, age and sum assured.	A single premium to be deposited at the commencement of the policy.	In case of husband's death during policy term, the wife will be got full sum assured.	Wife will get money deposited in her Mudaraba fund along with accrued bonus.	Her nominee (s) will get deposited amount in Mudaraba fund along with profit (if any).

### 1.5 Kalyan Bima - Two Payment Deposit Pension Scheme - With Profit

Features of the Plan						Benefits of Plan		
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Monthly installment	On survival	At Maturity	At death
It is an anticipated endowment policy. The benefit may be given in alternative form of annuity also.	10, 12, 14, 16, 18 and 20 years	Minimum - 18 years and Maximum - 50 years	60 years	Quarterly, Half yearly and Yearly	Minimum 500 Maximum 10,000	The assured will be got 20% of sum assured at the end of half of policy term from his/her mudaraba fund.	Rest 65% will be paid along with accrued bonus to the beneficiary.  The assured may be taken his/her as a monthly pension for 10 consecutive years instead of one time cash withdrawal.	In case of death of assured during policy term while the policy remains in force the nominee will be got full sum assured along with accrued bonus (If any) from mudaraba fund irrespective of receipt of 35% of sum assured as survival benefit.

### 1.6 Child Protection Assurance Plan- with profit

Features of the Plan						Benefits of Plan		
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Premium Calculation for installment	At death of child	Annuity Benefit	At Maturity
It is an endowment assurance plan with additional benefit of annuity.	Minimum 10 years	For Proposer's age Minimum -18 years and Maximum – 50 years. & For Child Minimum 06 Months And Maximum 15 years	For Insured Maximum 60 years & For Child Maximum 30 years	Quarterly, half yearly and yearly.	Premium calculated in pursuance of table, age and sum assured.	<ol style="list-style-type: none"> <li>1. If insured child dies within 06 months incepting the policy, the payor will get 25% of sum Assured.</li> <li>2. If insured child dies within more than 6 to 12 months incepting the policy, the payor will get 50% of sum Assured.</li> <li>3. If the insured child dies within more than 12 to 24 months incepting the policy, the payor will get 75% of sum Assured.</li> <li>4. If the insured child dies within more than 24 months incepting the policy, the payor will get 100% of sum Assured.</li> </ol>	In case of death of Payor during policy terms, the insured child will get annuity @ 1% of sum assured/month up to policy period	The payor will be got full sum assured with accrued profit (if any).

### 1.7 Biennial Payment Assurance Plan-with profit

Features of the Plan					Benefits of Plan	
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Survival Benefit	Death Benefit
It is Anticipated endowment plan.	10,15 & 20 years	Minimum - 18 years and Maximum - 55 years	65 Years	Quarterly, half yearly and yearly	<ol style="list-style-type: none"> <li>1. If policy terms 10 years, after compilation of 4 years the assured will be got 20% of sum assured. Then compilation per 2 years the insured will be got 20% of sum assured respectively up to 8 years. After the end of policy terms rest 40% will be paid to the insured with profit (if any).</li> <li>2. If policy terms 15 years, after compilation of 4 years the assured will be got 15% of sum assured. Then compilation per 2 years the insured will be got 15% of sum assured respectively up to 12 years. After the end of policy terms rest 25% will be paid to the insured with profit (if any).</li> <li>3. If policy terms 20 years, after compilation of 4 years the assured will be got 10% of sum assured. Then compilation per 2 years the insured will be got 10% of sum assured respectively up to 18 years. After the end of policy terms rest 20% will be paid to the insured with profit (if any).</li> </ol>	If the assured dies at any time during policy period, even after receiving one or more installments, the nominee shall get full sum assured with profit (If any)

### 1.8 Single Premium savings policy- without profit

Features of the Plan						Benefits of Plan	
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Minimum sum assured	At maturity	At death
It is a single premium savings policy	5-12 Years	Minimum - 18 years and Maximum - 50 years	62 Years	Single	Taka 13000	The assured shall get full sum assured.	At death during any time of policy period, the nominee(s) of the assured shall be geo full sum assured.

### 1.9 Double payment Single Premium savings policy-Profit& Loss basis

Features of the Plan						Benefits of Plan	
Type of Plan	Term of the plan	Entry Age	Exit Age	Mode of payment	sum assured	At maturity	At death
It is a single premium savings policy.	6-16 years	Minimum - 18 years and Maximum - 56 years	62 Years	Single	Minimum 10,000	The assured shall be almost got double of sum assured.	At Death at any time during policy period, the nominee(s) of assured shall be got double of sum assured.

### 1.10 Assurance Cum pension and Medical Benefit-Without profit

Features of the Plan							Benefits of Plan		
Type of Plan	Term of policy	Entry age	Initiate time of pension	Mode of payment	Sum at risk	Premium	At death	At maturity	At surrender
It is a deferred annuity plan.	Minimum 10 years but exact term of policy is difference of commencement date and pension starting date	Minimum - 18 years and Maximum -50 years	At any age between 50 & 60 years of assured.	Quarterly, half yearly, and yearly	Sum at risk will 10 times of yearly pension but Minimum 15,000	Minimum 1,500	Death of Assured during policy period (before commencement of pension) 10 times of yearly pension will be paid to the nominee(s). Minimum 10 ten years guaranteed pension. After initiated the pension, If the insured dies at any time during pension a-going his/her nominee(s) shall get pension rest of period.	The assured shall get yearly pension as long as he/she lives. It will be immediately stopped after his death.	The assured will be surrendered maximum 50% of his pension. In exchange of lump sum at any time within one year of commencement of pension.



### 1.11 Premium back term assurance plan

Features of the Plan							Benefits of Plan	
Type of Plan	Term of the plan	Entry Age	Exit Age	Mode of payment	Sum Assured	Premium	At maturity	At Death
It is an endowment assurance plan	10 & 15 years	Minimum - 20 years and Maximum - 50 years	60 Years	Quarterly/half-yearly/yearly	Maximum 10,00,000	Minimum 1,500	The assured will get all deposited premium at maturity without profit (deducting extra premium, if any).	The nominee(s) shall get full sum assured at death of assured in any time during policy period.

### 1.12 Group Term Assurance plan

Features of the Plan							Benefits of Plan	
Type of Plan	Member of group	Entry Age	Exit Age	Mode of payment	Period of contract	Sum Assured	At death	At maturity
It is a group term assurance plan	Minimum 25 persons	Minimum - 18 years and Maximum - 64 years	65 years	Half yearly and yearly	Minimum 3 years but Renewable	Minimum 50,000/ person	At death of an individual member of group during contract period the nominee(s) will get individual full sum assured.	Nothing to pay at maturity.

### 1.13 Group Endowment Assurance Plans – without profit

Features of the Plan						Benefits of Plan	
Type of Plan	Period of contract	Entry Age	Exit Age	Member of group	Sum Assured	At maturity	At Death
These are group endowment plans.	Minimum 3 years but Renewable	Minimum - 18 years and Maximum – 59 years	60 Years	Minimum 10 persons	Minimum 30,000/ person	Group member will be got 25%, 50% & 100% of sum assured for plan 7a, 7b & 7c respectively.	At death of an individual member of group during contract period the nominee(s) will get 25%, 50% & 100% of sum assured for plan 7a, 7b & 7c respectively.

### 1.14 Premium Back Group assurance Plan

Features of the Plan								Benefits of Plan		
Type of Plan	Term of the plan	Entry Age	Exit Age	Mode of payment	Member of group	Premium	At maturity	At normal death	At accidental death	At Permanent and total disability
It is Premium back group assurance plan	10 years	Minimum - 18 years and Maximum - 50 years	Maximum 60 years.	Yearly/half yearly	Minimum 10 persons	Yearly premium = Sum Assured ÷ 30	The assured will get back his/her deposited premium	The nominee(s) will get individual full sum assured.	The nominee(s) will get double individual full sum assured.	Loss of 2 limbs (hand/foot/ear) or 1 ear and 1 eye due to accident. Assured will get individual full sum assured.

### 1.15 Karmajibi Kallyan Bima – (Group term Insurance)

Features of the Plan						Benefits of Plan								
Type of Plan	Term of the plan	Entry Age	Exit Age	Sum assured	Member of group	At normal Death	At accidental Death	At Permanent and total disability	At permanent partial disablement	Additional death benefit	Stipends			At maturity
											At normal death	At Accidental death	At Permanent and total disability	
It is an annuity based group term assurance plan with single premium	1-3 years but Renewable	Minimum - 18 years and Maximum - 59 years	Maximum 60 years	Minimum 50,000/ person	Minimum 50 Persons	The nominee(s) will get full sum assured	The nominee(s) will get double of sum assured.	100% sum assured will be paid on total and permanent disablement defined as permanent loss of eye sight of both eyes/loss of both hands/ feet/one foot and one eye/ one foot and one hand/one hand and one eye irreversibly.	50% of sum assured will be paid at permanent partial disablement of either one foot hand/ hearing of both ears/ eyesight/ thumbs or index fingers.	20% of sum assured will be paid for repatriation of dead body of the deceased assured/ funeral cost of the deceased assured.	Equally divided 5% of sum assured will be paid monthly with a 12 installments	Equally divided 5% of sum assured will be paid monthly with a 24 installments	Equally divided 5% of sum assured will be paid monthly with a 24 installments	Nothing to pay at maturity

## Grievance Redress System (GRS)

Sl. No.	When to Communicate	Assigned Official	Contact Address	Settlement Time
01	If concerned official fails to render the service	Focal persons of GRS	<p><b>Mr. Md. Anisur Rahaman Miah</b> Dy. Managing Director (Dev.) &amp; Incharge, Dev. Admin Dept., Head Office, Gause pak Bhaban (13<sup>th</sup> floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.</p> <p><b>E-mail :</b> devadmin@primeislamiflife.com anisur@primeislamiflife.com <b>Mobile No. :</b> 01711-847965</p>	Quickest reasonable time
02	If focal person of GRS fails to render the service	Appeal executive	<p><b>Mr. Md. Apel Mahmud, ACII (UK)</b> Chief Executive Officer Head Office, Gause pak Bhaban (13<sup>th</sup> floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.</p> <p><b>E-mail :</b> ceo@primeislamiflife.com, apelmahmud@primeislamiflife.com <b>Mobile No. :</b> 01713-206079</p>	Quickest reasonable time

## Expectation from "YOU"

Sl. No.	Directory for availing promised/expected services
1	Duly filled in policy form
2	Payment of required premium in acceptable mode
3	Ensuring authenticity and genuineness of papers and documents
4	Timely repayment of all dues
5	If any fraud is detected, let the Company know immediately

- If you need additional information apart from the presented above, please kindly contact with the nearest service point incharge.
- In case of non availability of the services, you are requested to contact with the nearest service point incharge as he/she is the focal person of the area.