

Prime Islami Life Insurance Limited

Head Office

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



Citizen Charter (সেবা প্রদান প্রতিশ্রুতি)

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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 or can be made available on request.

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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 (WORLDCOB), 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 (13th Floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.

Head Office Department Allocation

| Floor No. | Name of Departments/Sections |
|--|---------------------------------------|
| 13th Floor | 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 |
| | |
| 15th Floor | Finance & Accounts Department |
| | Internal Audit Department |
| | Policy Servicing & Claims Department |
| | Underwriting Department |
| | Re-Insurance Department |
| | Public Relation Department |
| | Legal Department |
| | Commission Section |
| Head Office (Ext.) 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 |

| | | |
|--------------------|--------------|---------------------|
| Call Centre | Contact No. | 09613777779 |
| | Service Time | As per Office Time. |

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

Service Points

| Mohammed Humaun Kabir, AMD (DEV) & Incharge Dhaka Corporate Zone-01, Rajshahi Division, Mymensingh & Netrokona Zone (01713147486) | | | | |
|--|-------------------------|---|---|-------------------|
| | Name Of Office | Name Of Incharge & Designation | Office Address | Mobile No. |
| Dhaka Corporate Zone-01 | Dhaka Corporate Zone-01 | Md. Iftakher Uddin,EVP-2 | Gause pak Bhaban (3rd Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka. | 01878105426 |
| | Dhaka Zone-08 | -- | Joynal Munshi Supar Market (2 nd Floor), Pollibidut R.D road, Savar Kantonment, Ashulia, Dhaka. | |
| | Dhaka Zone-18 | Md. Habibur Rahman AM (DEV) | Gause pak Bhaban (3rd Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka. | 01711969665 |
| Narsingdi Zone | | Md. Monir Hossain EVP (PRT)-2 | Ramij House (1st Floor), Srirampur Bazar, Raipura, Narshingdi. | 01712708324 |
| Gaziper Zone | | -- | Hazi Tower (2nd Floor) Vogra, Bason, Gazipur | 01915856367 |
| Rajshahi Division | Rajshahi Zone-03 | Mr. Shahidul Islam EVP (PRT)-1 | Islami Bank Opposite side Shapna Super Shop Backside Alupatti, Rajshahi. | 01787844235 |
| | Chapainababganj Zone | Md. Ashraful Alam Siddique EVP (PRT)-2 | Khuishali Bhaban (Ground Floor), Arambag, Batenkhar moar, Chapainababganj Sadar, Chapainababganj. | 01718878929 |
| | Pabna Zone | Md. Mahbubul Alam EVP(PRT)-2 | 327, Hazi Bablu Tower (1 st Floor), Abdul hamid road, roybahadur gate oposite, Pabna Sadar, Pabna. | 01740981980 |
| Mymensingh & Netrokona | Natrokona Zone | Md. Fazlul Haque EVP (PRT)-1 | Bhuiyan plaza (3rd Floor) Barobazar, Netrokona. | 01786161068 |
| | Mymensingh Zone-01 | Mr. Shahidul Islam EVP (PRT)-2 | Abdul Alim Plaza, 20/a, 20/b (3rd Floor) AB Guho Road (Station Road), Gangina Par, Mymensingh. | 01711202887 |

Mohammad Mostofa Jamal, SEVP-1, Dhaka Corporate Zone-07 & Rangpur Cor. Zone

| | Name Of Office | Name Of Incharge & Designation | Office Address | Mobile No. |
|--|-----------------------|---|--|-------------------|
| Dhaka Corporate Zone -07 & Rangpur Corporate Zone | Dhaka Cor. Zone – 07 | Mohammad. Mostofa Jamal SEVP (PRT)-1 | Gause pak Bhaban (3rd Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka | 01713147485 |
| | Dhaka Zone-06 | Mrs. Bokul Begum EVP (PRT)-2 | Sharif Villa (2nd Floor), Holding No # 2734, Plot #JHA/8, Khilgaon, Dhaka-1219. | 01715854028 |
| | Dhaka Zone-09 | Mr. Mohammed. Lutfor Rahman EVP (PRT)-1 | Gause pak Bhaban (3rd Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka | 01911949449 |
| | Dhaka Zone-15 | Mr. Md. Mozammel Bhuiyan EVP (PRT)-1 | | 01926815119 |
| | Chittagong Road Zone | Mohammad Taolad Hossain EVP (PRT)-2 | US Shopping Center (3 rd Floor), Mukti Sharani, Chittagonj Road, Narayanganj. | 01817526029 |
| | Rangpur Zone (North) | Md. Aminul Islam Sarker EVP (PRT)-2 | Basa No. 05 (4 th Floor), Station road, Senpara moar, Rangpur. | 01712687260 |

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|--|----------------------|--------------------------------------|---|-------------|
| | Rangpur Zone (South) | Md. Mushfiqur Rahman EVP (PRT)-2 | | 01712272308 |
| | Bogra Zone | Mr. Md. Belal Hossain EVP (PRT)-2 | Hazi Gafur Market (4rd Floor), Rangpur road, Baragola, Bagura. | 01712118341 |

Md. Naemul Hoque, AMD (Dev.), Chattogram Corp. Zone-01

| | Name Of Office | Name Of Incharge & Designation | Office Address | Mobile No. |
|--------------------------------|-----------------------------|--|--|-------------|
| Chattogram Corp Zone-01 | Chattogram Cor. Zone-01 | Mr. Naemul Hoque AMD (DEV) | Efco Complex (5th floor) 1147/A, C.D.A Avenue, West nasirabad G.E.C More, Chattogram. | 01716280157 |
| | Chattogram Zone-04 | Mr. Md. Abdullah Al Mamun EVP (PRT)-2 | Chowduri Towar (2nd Floor) , Mirsharai Powrosava, Mirsharai, Chattogram. | 01819336110 |
| | Chattogram Zone-07 | Mr. Mostaqe Ahamed EVP (PRT)-2 | Modina Tower Redison Hall (2 nd Floor), Chandragona,Rangunia, Chattogram. | 01819649867 |
| | Chattogram Zone-10 (Sandip) | Mr. Abdur Rahman Suman EVP (PRT)-1 | Noor Market (2nd Floor), Sanerhat, Swandip, Chattogram. | 01815502141 |
| | Chattogram Zone-11 | Mr. Mohammad Mohiuddin Faruk EVP (PRT)-2 | 922, Niyaj Monjil (2nd Floor), Jubilee Road, Kotoyali, Chattogram | 01819917227 |
| | Chattogram Zone-12 | Mr. Md. Ayub Jahangir Chowdhury EVP (PRT)-1 | Ali Mamtaj Chowdhury Shopping Complex (2d floor), Kachari road, Hathazari Pouirasova,Chattagram. | 01815508848 |

Mr. Mohammad Salim Ullah, DMD (DEV.)

| | Name Of Office | Name Of Incharge & Designation | Office Address | Mobile No. |
|--|-------------------------|---|--|-------------|
| Mr. Md. Jashim Uddin Chowdhury, EVP (PRT)-1, Chattagram Cor. Zone (01854800966) | | | | |
| Chattogram Corp Zone-06 | Chattogram Zone-05 | Mr. Md. Nasir Uddin EVP (PRT) | Manik plaza (3 rd Floor), Chandgong, Shah Amanot Sangog Road, Bahaddarhat, Chattogram | 01874015427 |
| | Chattogram Corp Zone-06 | Mr. Md. Jashim Uddin Chowdhury EVP (PRT)-1 | Mannan Shoping Center (3 rd Floor), Keranirhat, satkania, Chattogram | 01780228778 |
| | Chattogram Zone-08 | Mr. Md. Tarek Bin Kabir EVP (PRT)-2 | Motak City (2 nd Floor), Lohagara, Chattogram | 01818670699 |
| | Chattogram Zone-14 | Mr. Mohammed Shakawth Hossain, EVP (PRT)-2 | Arab Towar (2 nd Floor), Nanealam Dubas Sarak, Exces Road, Upper Dental School, Bakolia, Chattogram | 01812424112 |
| | Chattogram Zone-15 | Mr. Alamgir Morshed AM (Dev.) | Mannan Shoping Center (3 rd Floor), Keranirhat, satkania, Chattogram | 01869637699 |

Md. Khorshedul Alam, AMD (Dev.), Cox'sbazar corp. zone & CTG-02, 09 (01840885262)

| | | | | |
|--|--------------------|--|---|-------------|
| Cox'sbazar Corp Zone & CTG -02 & 09 | Chattogram Zone-02 | Mr. Muhammad Nurul Alam, EVP(PRT)-2 | Jamal Center (2nd Floor), Mia Bazar, Bashkhali, Chattogram. | 01816824597 |
| | Chattogram Zone-09 | Mr. Mizanur Rahman EVP(PRT)-2 | Hadid House (1st Floor), CDA Market Font Side, Sagorika road, Uttar Soraipara, Pahartoli, Chattagram. | 01822811571 |
| | Cox's Bazar Zone-1 | Mr. Mahmodul Karim EVP (PRT)-1 | Safique Center (5th Floor) Main Road, Cox's Bazar. | 01816723883 |
| | Cox's Bazar Zone-2 | Hafez Mohamudulla | | 01817249644 |

| | | | | |
|--------------------------------|--------------------------------|---|---|-------------|
| | | EVP (PRT)-1 | | |
| | Cox's Bazar Zone-3 | Mr. Azizul Hoque EVP (PRT)-1 | STD Center (2nd Floor), Pekua Bazar, Pekua, Cox's Bazar. | 01819621896 |
| | Cox's Bazar Zone-4 | Mr. Mahamudul Hoque EVP (PRT)-2 | Safique Center (5th Floor) Main Road, Cox's Bazar. | 01869770997 |
| Chuadanga cor. zone | Chuadanga cor. Zone | Md. Bazlur Rahman EVP(PRT)-1 | 422, White House (1 st Floor), East-South Side, Old Hospital para, Chuadanga Sadar, Chuadanga. | 01711260635 |
| | Jinaidha Zone | Mr. Amirul islam EVP (PRT)-2 | Khibar Super Market (1 st Floor), Holding No. 244, Shere-Bangla Sarak, Jinaidha. | 01718326678 |

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|---------------|--|---|-------------|
| Barishal Zone | Mr. Md Shahidul Islam EVP (PRT)-2 | Arjyo Laxmi Bhabon (3rd floor) 99, Sadar Road, Barisal. | 01716292895 |
| Khulna Zone | Mr. Obaidur Rahman Khokon EVP (PRT)-2 | Ishraq plaza (3rd floor) A/43/44, Mojid Sorony, Shibbari, Khulna. | 01908406465 |
| Bhola Zone | Mr. Md. Imran Hossain EVP (PRT)-2 | 899, B.T Square (3rd floor) Bhola Sadar, Bhola. | 01711241776 |
| Dhaka Zone-16 | Mr. Md. Atikur Rahman Sohel, (PRT)-2 | Iasfi Trade Center (3 rd Floor), Signboard, BhuiaGhor, Fatulla, Narayngonj. | 01915493060 |
| Dhaka Zone-13 | Mr. Md. Aminul Islam EVP (PRT)-1 | Rezia Alom Shopping Center (2nd floor), Jurain, Dhaka-1204. | 01918203830 |

Abdul Ahad, AMD (Dev.), Cumilla Corp. Zone (01710675722)

| | Name Of Office | Name Of Incharge & Designation | Office Address | Mobile No. |
|--------------------------|---------------------------|---|---|-------------------|
| Cumilla Corp Zone | Cumilla Corp. Zone | Mr. Abdul Ahad AMD (DEV) | Sattar Khan Complex (6th Floor) A.K. Fazlul Hoque Road Kandirpar, Cumilla. | 01710675722 |
| | Cumilla Zone-3 | Mr. Md. Kabir Hossain EVP(PRT)-2 | | 01717032492 |
| | Cumilla Zone-4 | Mr. Md. Robiul Hossain (PRT)-2 | Surakkha Hospital Ltd (6 th Floor), South Baipas, West Laksam, Cumilla | 01710816388 |
| | B. Baria Zone-01 | Mr. Md. Abdul Aziz EVP (PRT)-1 | Amin Complex (4th Floor), Kumarsil Moor, B. Baria. | 01731681868 |
| | Bagmara Corporate Zone | Md. Kamal Hossain EVP (PRT)-1 | Hazi Fazlul Haque Super Market (1 st Floor), Polli Bidut Officer Oposit Side Bagmara South Bazar, Lalmai, Comilla. | 01716804981 |

Md. Mostak Hossen, SEVP (PRT)-2, Sylhet Corporate Zone (01970052552)

| | Name Of Office | Name Of Incharge & Designation | Office Address | Mobile No. |
|----------------------------------|--------------------------|---|--|-------------------|
| Sylhet Corporate Zone | Sylhet Corporate Zone | Md. Mostak Hossain SEVP(PRT)-2 | Sylhet Millenium Shopping Center (7th Floor), Jallarpar, Zinda Bazar, Sylhet. | 01970052552 |
| | Sylhet Zone-01 | Mr. Amirul Islam Chowdhury EVP (PRT)-2 | | 01712254470 |
| | Sylhet Zone-02 | Mowlana Hilal Ahmed, AM (DEV) | | 01712972240 |
| | Mowlovibazar Zone | Mohammad Azizur Rahman EVP (PRT)-2 | Gazi Bhaban (2nd Floor) Samsher Nagar Road, Moulavibazar. | 01745480893 |

Md. Akbar Hossain, EVP (PRT)-1, Noakhali Corporate Zone (01840885262)

| | Name Of Office | Name Of Incharge & Designation | Office Address | Mobile No. |
|--------------------------------|-----------------------|---|--|-------------------|
| Noakhali corporate zone | Noakhali Corp. Zone | Akbar Hossain, EVP (PRT)-1 | Kalam Manjil (2rd Floor), Main road, mizdi Bazar, Noakhali. | 01840885262 |
| | Noakhali Zone-01 | Md. Murshid Alam Chowdhury EVP (PRT)-2 | | 01712282237 |
| | Feni Zone-02 | Md. Haider Hossain Patowary EVP (PRT)-2 | Aziz Shopping Center (3 rd Floor) 163, S.S.K. Road, Feni. | 01819362608 |
| | Chandpur Zone | Mr. Ibrahim Khalil EVP (PRT)-2 | Hakim Plaza (2 nd Floor), Shahid Muktizudda Sarak, Chandpur. | 01720641200 |
| | | | | |
| Feni Zone-01 | | Mr. Obaydul haque EVP (PRT)-1 | Aziz Shopping Center (3 rd Floor) 163, S.S.K. Road, Feni. | 01826493476 |
| | | | | |
| Tangail Zone-01 | | Mr. Md. Arshed Ali EVP (DEV)-2 | Labu Mia Plaza (4th Floor), Baipail, Konabari, Tangail Roar. Gazipur | 01710250534 |

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. | 1. After completion of one third of policy term, 25% of sum assured will be paid. 2. After completion of two third of policy term, the assured's will get again 25% of the sum assured. 3. The rest 50% shall be paid at maturity with Profit (if any). | 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 | 1. The assured will get deposited amount in Mudaraba fund along with profit (If any). 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. | 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 th , 2/5 th , 3/5 th , and 4/5 th of the policy term, the policyholder shall get 10%, 15%, 20%, 25% of sum assured respectively. That means after, completion of 4/5 th 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. | | 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. | 1. If insured child dies within 06 months incepting the policy, the payor will get 25% of sum Assured. 2. If insured child dies within more than 6 to 12 months incepting the policy, the payor will get 50% of sum Assured. 3. If the insured child dies within more than 12 to 24 months incepting the policy, the payor will get 75% of sum Assured. 4. If the insured child dies within more than 24 months incepting the policy, the payor will get 100% of sum Assured. | 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 | 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). 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). 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 16 years. After the end of policy terms rest 20% will be paid to the insured with profit (if any). | 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 | Mr. Md. Anisur Rahaman Miah Dy. Managing Director (Dev.) & Incharge, Dev. Admin Dept., Head Office, Gause pak Bhaban (13 th floor), 26/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000. E-mail : devadmin@primeislamilife.com anisur@primeislamilife.com Mobile No. : 01711-847965 | Quickest reasonable time |
| 02 | If focal person of GRS fails to render the service | Appeal executive | Mr. Md. Apel Mahmud, ACII (UK) Chief Executive Officer Head Office, Gause pak Bhaban (13 th floor), 26/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000. E-mail : ceo@primeislamilife.com, apelmahmud@primeislamilife.com Mobile No. : 01713-206079 | 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.