

Salaam Takaful Limited

Online Policy Distribution

Return Policy

- a. The customer shall email at cs@salaamtakaful.com to request for policy cancellation.
- b. If the policy falls under the free look-up period of the policy, the contribution amount will be refunded excluding the delivery cost, tax amount and any third-party service charge.
- c. If the policy does not fall under free look up period then, return will be provided as per the percentage mentioned within the general conditions of the policy wordings, provided no claim has been obtained and the policy tenure has not ended.
- d. In case of Travel Takaful, the policy cannot be cancelled if the customer has begun his/her travels.
- e. Our customer service department will check and verify the customer's details and inform the customer of his/her refund amount.
- f. The customer shall freely provide the following information to the customer service department:
 - i. Name:
 - ii. CNIC #:
 - iii. Policy #:
 - iv. Bank Account details:
 - v. Phone #:
 - vi. Email address:
- g. The cheque for policy return, after client confirmation, will be delivered within 45 working days as per company policy.