

Salaam Takaful Limited

Online Policy Distribution

Delivery Policy

- a) This delivery policy is only applicable on policies sold through our online channels, i.e, either by our website or our affinity partners, where the customer has opted for Cash on Delivery.
- b) Shipment will only be delivered to the customer after seeing the original CNIC or the copy of the original CNIC.
- c) Shipment cannot be delivered to any person other than the person whose name is mentioned on the package or his/her immediate family member.
- d) We / the Delivery Company shall not be liable for failure to perform or delay in performing any of its obligations in issuing and delivering the policy if the failure or delay is caused by any circumstances beyond the reasonable control of the relevant Party, including but not limited to acts of god, war, terrorism, civil commotion or industrial dispute. In the event of the occurrence of any of the foregoing, the date of performance shall be deferred for a period of time equal to the time lost by reason of the delay. The affected party shall notify the other in writing of such events or circumstances promptly upon their occurrence.
- e) The customer will be contacted either by SMS or by call from the company when the order is being processed and by the courier company before and after the delivery.
- f) Additional charges will be applied, if the customer has opted for cash on delivery. The additional charges will vary based on the shipping address.
- g) No additional charges will be applicable, if the customers receive policy via online channels only.
- h) In case of cash of delivery, the policy documents will be delivered within 3 working days.
- i) In case of online delivery, the policy documents will be delivered via email within 24 hours.