

Team Alfalah

Issue No. 63, June 2017



Eid Mubarak





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Editor's *Note*

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Mr. Nasar us Samad Qureshi

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Dr. Fawad Sarwar

Syed Hasnain Zawar

Usman Arif

Naira Habib

Eid Mubarak

We take this opportunity to congratulate all those who got promotions recently at Alfalah Insurance and hope, it will motivate others as well to work hard to be recognized by the company in due course of time. Please also accept our heartiest congratulation on Eid Ul Fitar in advance!

Dr. Fawad Sarwar



Eid Mubarak

Islamic Corner

Eid Mubarak

Narrated Ibn Umar (رضي الله تعالى عنه)

Allah's Messenger (صلى الله عليه وسلم) would order paying Sadaqat-ul-Fitr before going to Sala' on the day of Eid-ul-Fitr.

SAHIH AL-BUKHARI 1509

@_quran_hadith_

Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Sana Rafi	Executive Officer	Head Office	18-June
Muhammad Aamir	Assistant Manager	Head Office	19-June
Mohammad Sarfraz	Senior Manager	Head Office	20-June
Naila Mohammad	Executive Officer	Lahore	20-June
Muhammad Fahim Siddique	Deputy Relationship Manager	Lahore	21-June
Shahzad Aamir Rafique	Assistant General Manager	Head Office	23-June
Dr. Adnan Abdul Majid	Assistant Manager	Head Office	24-June
Ahsan Mehboob Qureshi	Assistant Manager	Head Office	26-June
Sarfraz Nawaz	Rider	Lahore	28-June
Gulnaz Kalim	Officer	Islamabad	1-July
Muhammad Khurram	Rider	Karachi	1-July
Dr. Muhammad Waseem Aslam	Deputy Manager	Head Office	2-July
Tanveer Ahmed	Assistant Manager	Gujranwala	11-July
Asma Atta	Receptionist	Head Office	13-July



ICC CT 2017



ICC CT 2017



Congratulations!



Promotions

Name	Location	Promoted Designation
Aazar Javed	Head Office	Senior Executive Officer
Aftab Saleem	Head Office	Assistant Manager
Almas Ali	Head Office	Senior Officer
Atif Ali Mughal	Head Office	Deputy Manager
Atif Hafeez	Head Office	Assistant Manager
Faisal Shahzad	Head Office	Deputy General Manager
Hafiz Muhammad Tahir Ashraf	Head Office	Assistant Manager
Haroon Rasheed	Karachi	Deputy Relationship Manager
Hunain Tahir	Faisalabad	Assistant Relationship Manager
Iqbal Hussain	Head Office	Officer
Kashif Hafeez	Karachi	Relationship Manager
Khawaja Mustabeen Asad	Head Office	Senior Executive Officer
Liaqat Ali Butt	Islamabad	Assistant Manager
Muhammad Ali Shahid	Lahore Unit 1	Relationship Manager
Muhammad Naeem - KHI	Karachi	Deputy Manager
Muhammad Naveed Fayyaz	Karachi	Manager
Muhammad Nawaz Khan	Karachi	Senior Relationship Manager
Muhammad Shakeel Jameel	Head Office	Officer
Muhammad Waseem Ganatra	Karachi	Deputy Manager
Muhammad Zohaib	Karachi	Deputy Relationship Manager
Nauman Razzaq	Head Office	Executive Officer
Naveed Akbar	Head Office	Assistant General Manager
Rahim Karim	Karachi	Senior Executive Officer
Rizwana Jabin	Head Office	Assistant Manager
Salman Abdul Majeed	Karachi	Assistant Manager
Sana Talib	Head Office	Executive Officer
Shahbaz Ahmad Chaudhary	Head Office	Senior Executive Officer
Shaheen Kamal	Karachi	Senior Relationship Manager
Shahid Ali Shaikh	Karachi	Deputy Manager
Shahzad Aamir Rafique	Head Office	Assistant General Manager
Syed Ali Waseem Bukhari	Multan	Senior Officer
Syed Aun Abbas	Multan	Assistant Manager
Syed Yasir Jamal	Karachi	Senior Officer
Syed Zaheer Abbas	Head Office	Deputy Manager
Tahir Nazir Butt	Sialkot	Senior Officer
Usman Arif	Head Office	Deputy Manager

Faiz Ahmed Faiz

غزل

کب یاد میں تیرا ساتھ نہیں، کب بات میں تری بات نہیں
 صد شکر کہ اپنی راتوں میں اب ہجر کی کوئی رات نہیں
 مشکل ہیں اگر حالات وہاں، دل بچ آئیں جاں دے آئیں
 دل والو کوچہ جاناں میں کیا ایسے بھی حالات نہیں
 جس دھج سے کوئی مقتل میں گیا، وہ شان سلامت رہتی ہے
 یہ جان تو آنی جانی ہے، اس جان کی کوئی بات نہیں
 میدانِ وفا دربار نہیں، یاں نام و نسب کی پوچھ کہاں
 عاشق تو کسی کا نام نہیں، کچھ عشق کسی کی ذات نہیں
 گر بازی عشق کی بازی ہے جو چاہو لگا دو ڈر کیسا
 گر جیت گئے تو کیا کہنا، ہارے بھی تو بازی مات نہیں

June Joiners

We congratulate Dr. Fawad Sarwar, Mr. Shahid Wajid, Ms. Sana Mehmood and Mr. Saba Gul for completing ten years in Alfalah Insurance Company. We hope that Alfalah Insurance will benefit from their continued patronage in days to come.

Name	Designation	Placement	Date of joining	Service period
Atif Ali Mughal	Deputy Manager	Head Office	01-Jun-06	11
Dr. Fawad Sarwar	Deputy General Manager	Head Office	16-Jun-07	10
M. Shahid Wajid	Executive Officer	Karachi	1-Jun-07	10
Sana Mehmood	Executive Assistant	Head Office	1-Jun-07	10
Saba Gul	Office Boy	Peshawar	20-Jun-07	10
Justin Javed Bachan	Assistant Relationship Manager	Islamabad	20-Jun-08	9
Tahir Nazir Butt	Senior Officer	Sialkot	13-Jun-08	9
Zia Mohy ud Din	Area Manager	Multan	24-Jun-09	8
Muneer Ahmed	Relationship Manager	Karachi	22-Jun-09	8
Muhammad Zohaib	Deputy Relationship Manager	Karachi	1-Jun-09	8
Muhammad Shabeer	Office Boy	Head Office	30-Jun-10	7
Azhar Ehtesham Ahmed	Executive Director South	Karachi	1-Jun-11	6
Shaheen Hafeez Sumar	General Manager	Karachi	15-Jun-11	6
Raza Javaid Vohra	Assistant General Manager	Lahore	1-Jun-11	6
Zubair Memon	Branch Head	Hyderabad	16-Jun-11	6
Sana Taalib	Executive Officer	Head Office	13-Jun-11	6
Jamil Monnoo	Relationship Manager	Lahore	15-Jun-11	6
Syed Hasnain Zawar	Assistant Manager	Head Office	13-Jun-11	6
Shahid Ali Shikh	Deputy Manager	Karachi	10-Jun-11	6
Akram Ullah	Driver	Karachi	1-Jun-11	6
Jabbar Hussain Shah	Executive Officer	Head Office	6-Jun-12	5
Fazal Ur Rehman Malik	Head of Business Development	Islamabad	18-Jun-13	4
Liaqat Ali Butt	Assistant Manager	Islamabad	14-Jun-13	4
Hussain Ali Merchant	Senior Manager	Head Office	19-Jun-13	4
Rizwana Jabin	Assistant Manager	Head Office	11-Jun-14	3
Naira Habib	Officer	Head Office	30-Jun-15	2
Awais Ahmed	Executive Officer	Head Office	15-Jun-15	2

Congratulations

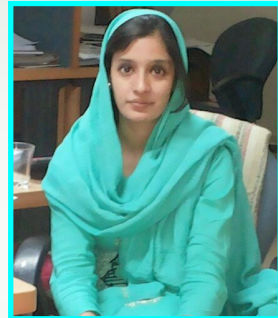
We congratulate Mr. Awais Munir from Health Department on qualifying Insurance Claims Handling process (IF4) leading him to Cert.



We congratulate Mr. Saqib Akram from Reinsurance Department - Head Office on qualifying Reinsurance (P97) and Insurance Claims Handling process (IF4).



We congratulate Ms. Rizwana Jabin from Underwriting Department - Head Office on qualifying Reinsurance (P97 - with distinction) leading her to Diploma.



Visionary Leadership



What is Visionary Leadership?

Visionary leaders have a compelling vision for their business. They can see beyond the ambiguity and challenges of today to an empowering picture of tomorrow. Visionary leaders fill their team and the organization itself with this vision. Fueled by inspirations, the organization charts its course to this new future.

Visionary leaders aren't authoritarian or dictatorial; they don't seek control over their employees. Instead, they provide freedom to employees to determine the best path to actualizing this vision. It's a discipline to hold the end picture in mind. It takes commitment to work towards this vision each day.

Why Visionary Leadership is So Important:

Endless information inundates all of us. We live in a world of endless distractions. How challenging is it to focus on a given task for a mere hour? Now consider the inherent challenges of holding a long term picture in mind over a period of years. Effective collaboration is necessary for any group of people looking to create something, bring it to market, and grow in a competitive arena. Visionary leaders have a way of inspiring their organization to rally around a shared vision. This alignment gives the team a competitive advantage.

Qualities of Visionary Leadership

Here are some hallmark traits of visionary leaders:

◆ Inspirational

What does inspirational really mean? It means that visionary leaders tap into our emotions. They ignite our passions. They drive our emotions in the right direction to bring out the best in us.

◆ Emotionally Intelligent

To inspire with consistency, a leader must be aware of his emotions and empathic (aware of the feelings of others). Only through empathy can a leader connect with the hearts of their team and inspire them to realize their greatness.

◆ Open Minded

Although visionaries hold a big picture in mind, they are flexible on how they get there. They are receptive to new information and can hold multiple perspectives. This open mindedness allows them to navigate difficult situations with a flexible mind, pulling from many resources and sometimes unrelated industries to arrive at creative solutions.

◆ Imaginative

Visionary leaders have a childlike playfulness. They value their imagination and allow themselves to dream, exercising their mental mind's eye to see beyond what's in the physical world at the moment. They encourage others to dream big too.

Visionary Leadership

◆ Resolute

Social pressures influence visionary leaders less than most others. Their high conviction holds in the face of adversity. Setbacks aren't a sign of failure to them; they are mere stopping points on the way to realizing their vision. As such, they are willing to take calculated risks and endure uncertainty. They give assurance and clarity to others when facing uncertainty.

◆ Persistent

Obstacles are constant. Realizing the vision will not be easy. With inner resolve, visionary leaders push through difficulties and setbacks. They remain agile enough to pivot and make course corrections, but they always persist.

◆ Collaborative

You can't bring a vision to life alone. It takes a talented team that can work together. Visionary leaders inspire others to harness their unique gifts and strengths to innovate and find creative solutions. They create an open environment where people learn to trust each other and that trust starts with the leader.

◆ Bold

There's no place for timidity in visionary leadership. These leaders are courageous and daring, willing to take calculated risks. They don't fear failure as much as they fear not going for it. Visionary leaders foster innovative organizations because their people can fail quickly, learn, adapt, and grow.

◆ Magnetic

Visionary leaders are inclusive, inviting others to make the vision their own. They attract talented people who are passionate about what they do, who are inspired by the company's vision. They create thriving, innovative cultures where individuals have the freedom to create their best work and take pride in their efforts. Visionary leaders bring out the best in their people.

◆ Optimistic

Visionary leaders hold a positive outlook for the future. They are hopeful they will achieve success. They don't view problems as personal, permanent, or pervasive. Instead, they are impersonal, temporary, and relate only to the present situation. These leaders are driven to create more value but are content where they are now. Their optimism is infectious throughout the organization. It's a powerful anchor when setbacks occur.

Are You a Visionary Leader?

Although this visionary leadership style may come more naturally to some, it's still just a style of leading. That is, it's a set pattern of behavior encoded within each of our minds. This means that everyone can access this powerful style of leadership. How can you access more of this style of leadership right now?

- Start by reviewing the ten qualities listed above.
- Reflect on any one of them for a minute or two.
- Let your mind find ways to bring this quality to life in your behavior and mindset right now.
- Visualize yourself embodying this visionary leadership trait.
- Notice how it feels within yourself. In your mind's eye, see how those around you respond to you.
- Hold this feeling and gently smile. Acknowledge the presence of this attribute within yourself.

Now create, lead, act as if you are a visionary. Make it a reality right now. Repeat this process often.

Source: <http://ceosage.com/visionary-leadership/>

Iftar Dinner



Insurance Law Case

Trespass to land

This is probably the most well-known form of trespass.

Point to note:

Trespass to land is the direct interference with land which is in the possession of another.

This tort is actionable per se and no damage to the land need necessarily occur for an action to be brought. If it was necessary to prove damage it would, of course, be almost impossible to protect private property against trespassers. Trespass to land must be intentional in the sense that the defendant must have intended to go on the land in question. If the defendant enters private land by mistake it is, nevertheless, a trespass, provided they intended to enter.

This point is illustrated below:

Trespass to land takes three forms:

- unlawful entry onto the land of another;
- unlawfully remaining on the land of another (i.e. where the defendant entered the land lawfully but refuses to leave when their permission to be there has expired); and/or
- unlawfully placing or throwing any material object upon the land of another (such as rubbish or litter).

Case example

In the old case of *Smith v. Stone* (1647) two men (A and B) threw a third man (C) onto the land of the defendant (D). This was a trespass by A and B because C was a 'material object'. However, it was not a trespass by C because he did not intend to enter the land in question. It is worth mentioning that the actions of A and B probably amounted also to trespass to the person (of C). If a person enters land lawfully but abuses their right to be there they are treated as a trespasser from the moment they entered the land. This is known as trespass 'ab initio' (from the beginning).

Case example

In *Harrison v. Duke of Rutland* (1893), a man who interfered with the Duke's grouse shoot from a road passing across the Duke's estate was held to be a trespasser because in doing so he abused his right to cross the Duke's land. He had originally sued the Duke for trespass to the person because the Duke's men had pinned him to the ground to keep him quiet.

The term 'land' generally includes anything beneath its surface and all space above the land, so tunneling beneath a person's land or crossing their airspace may be a trespass.

Case example

In *Davies v. Bennison* (1927) the defendant shot at a cat on the roof of the claimant's house. This was held to be a trespass to goods (the cat) and also trespass to land because the pellet from the gun passed over the claimant's property.

However, non-consumer (business) organizations often have statutory power to work beneath private land to extract coal or other minerals. Similarly, aircraft operators are generally permitted to overfly private land.



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