

# Team Alfalah

Issue No. 36, April 2015

*Happy  
3<sup>rd</sup>  
Anniversary*





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# Editor's *Note*

## Chief Patron

Mr. Nasar us Samad Qureshi

## Editorial Board

Dr. Fawad Sarwar  
Dr. Iram Kashifa

Syed Hasnain Zawar  
Usman Arif

Muhammad Salman Hameed



I congratulate everyone at Alfalah Insurance on completion of 3 years of "Team Alfalah". Continuing the newsletter in the company is a result of an excellent work contributed by editorial team during this period. It is my pleasure to lead the team of editorial board. I also appreciate all the readers and people who regularly support us and give feedback to improve it further.

Dr. Fawad Sarwar



In early 2011 it was advised to work on the Newsletter of the company and after couple of months we issued the first newsletter in April 2011. Sheer work is involved and by the Grace of Allah Almighty we have completed three full years of publishing this magazine. We will appreciate healthy participation from all our readers so that we may continue this process.

Syed Hasnain Zawar



I became a member of editorial board few months ago with a purpose to bring in some new ideas for "Team Alfalah". With this 36<sup>th</sup> issue, Team Alfalah has completed its 3 years and it feels great to be a part of this newsletter. I congratulate you all on the third anniversary of "Team Alfalah" and assure you all that we will constantly try to improve the quality and contents of our newsletter.

Usman Arif



Many congratulations to the "TEAM ALFALAH" for completing 3 years of in house publication in Alfalah Insurance Company. It is really great to be part of a wonderful team who is determined to fulfill their assigned task with passion and perseverance. I wish them all great success in future too.

Dr. Iram Kashifa



I congratulate you all on the 3<sup>rd</sup> Anniversary of "Team Alfalah", specially the Editorial Board; it is a fabulous platform to interact and share our views. It has indeed been a pleasure being a part this panel; Team Alfalah has come a long way and guidance of Chief Patron, Mr Nasar Us Samad Qureshi and Chief Editor, Dr Fawad Sarwar has been praiseworthy. I am very optimistic that Team Alfalah will prosper in the time to come.

Muhammad Salman Hameed

# Islamic Corner

Surah Nisa

Ayat 80

مَنْ يُطِيعِ الرَّسُولَ فَقَدْ أَطَاعَ اللَّهَ وَمَنْ تَوَلَّى فَمَا أَرْسَلْنَاكَ عَلَيْهِمْ حَفِيظًا

جس نے رسول (صلی اللہ علیہ وآلہ وسلم) کا حکم مانا بیشک اس نے اللہ (بی) کا حکم مانا، اور جس نے روگردانی کی تو ہم نے آپ کو ان پر نگہبان بنا کر نہیں بھیجا

Whoever obeys the Messenger (blessings and peace be upon him) obeys (but) Allah indeed, but he who turns away, then We have not sent you to watch over them.

## Care for Animals

A man once came to Prophet Muhammad (S.A.W.W) carrying with him his belongings and a box. He said, "O Prophet! While I was passing through a jungle, I heard the voice of some bird's babies. I took them and put them in this box. The moment I did that, their mother came fluttering round my head."

And the Prophet said, "Put them down". When the man put the box on the ground, the mother of the young birds joined them. Seeing this, the Prophet asked the man who now had a look of surprise on his face, "Are you surprised by the affection of the mother towards her young? I swear by Him (Almighty Allah) who has sent me, surely, God is more loving to his servants than the mother to these young birds. Return these baby birds to the place from where you took them, and let their mother be with them."

"Fear God with regard to animals", said the Prophet of Islam, "ride them when they are fit to be ridden, and get off their backs when they are tired; surely, there are rewards for being kind and gentle to animals, and for giving them water to drink."

Islam has taught that in the eyes of Allah, animals also have rights in the same way as man has. They should not be treated badly, tortured or left to starve without food or water.

Imam Ali (r.a) had some ducks under his care in his house. At the time of his death, he had given particular advice to his sons to take good care of those

animals, or to set them free if it was not possible to look after them properly.

The Holy Qur'an has also guided us by telling us that, in the eyes of God there is no difference between the human world and the animal world.

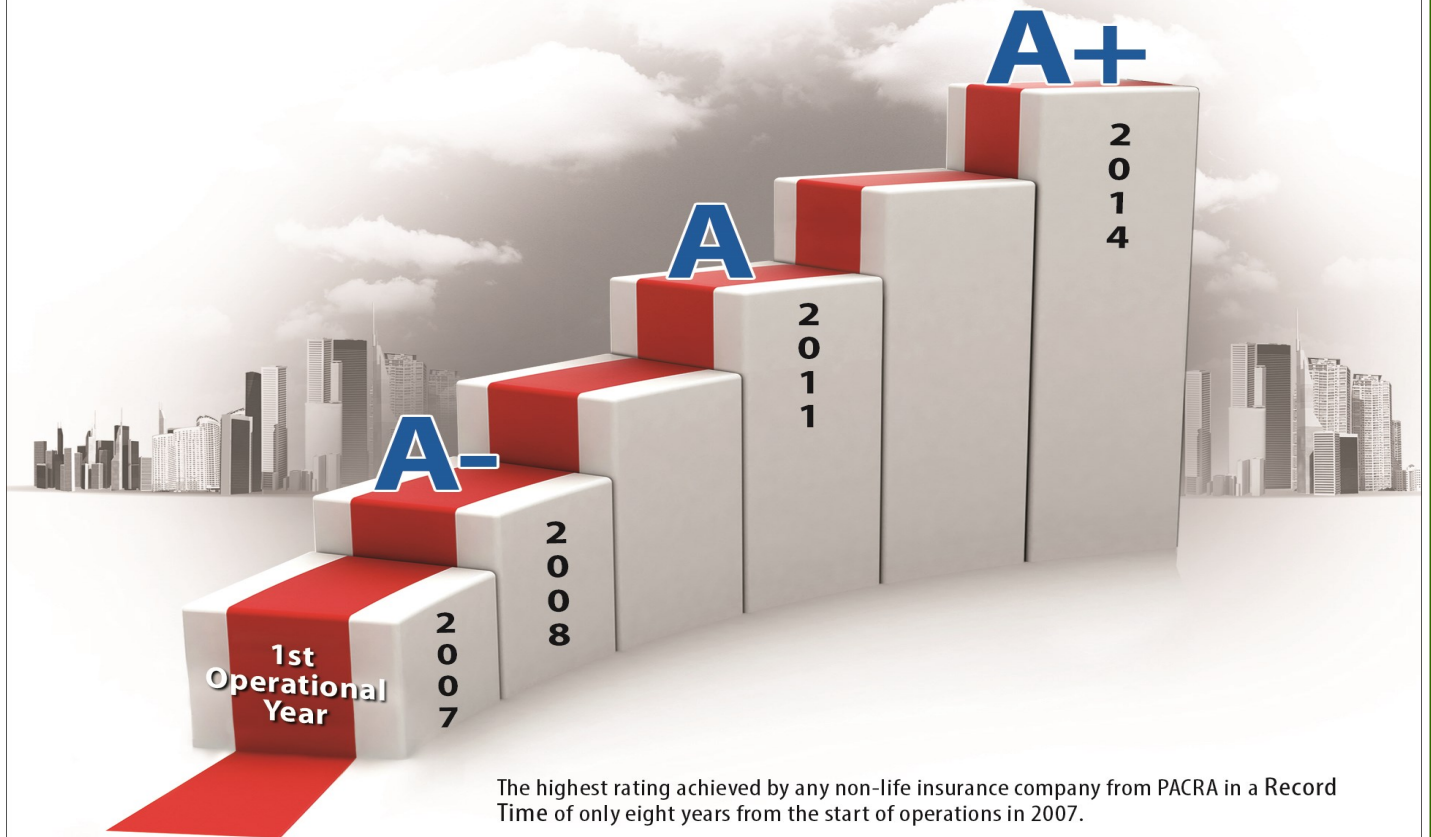
**"And, (O mankind!) there is no moving (animal) on the earth nor a bird that flies on its two wings but (such) that they are species like you [umamun amthalu-kum — in several traits]. We have not omitted anything (which is not given symbolic or elaborate details) in the Book. Then all (the people) shall be gathered before their Lord." (6:38)**

The Prophet of Islam was once performing ablution (Wudhu) for prayers from a pot of water. A cat passed there and turned its eyes at the pot of water with a thirsty look. The Prophet realised at once that the cat was very thirsty, so he stopped the ablution (Wudhu) and placed the pot before the cat. Only after the cat had fully quenched its thirst, did the Prophet resume the ablution (Wudhu).

By this action, the Prophet has shown that quenching the thirst of even a small dumb animal is a noble act full of virtue and should be given first attention before one prepares for offering prayers to God.

# Alfalah Insurance Company Onwards To Greater Heights

UPGRADED TO 'A+' BY PACRA



The highest rating achieved by any non-life insurance company from PACRA in a Record Time of only eight years from the start of operations in 2007.

We gratefully acknowledge the continuous support of our customers, shareholders, employees and other stakeholders for the trust and confidence they have placed in Alfalah Insurance Company Limited.

We promise to excel ourselves and work even harder to meet your expectations in the coming years.



Interflow



# Employee Corner



Sadia Awan is Masters in Actuarial Sciences (Insurance Risk Management) from University of the Punjab. She joined Health Insurance department of Alfalah Insurance in May 2014 as an internee and recruited in underwriting Department in June 2014. She is currently pursuing ACII.



Mr. Hassan Raza has joined Alfalah Insurance Co as an Assistant Manager at underwriting department in February, 2015. He is performing his duties in Sialkot Branch. He is a Graduate. Mr. Hassan Raza has more than 8 year experience in Insurance Industry. We welcome him to Alfalah and wish him all the best, we are optimistic that he will prove to be good team player.



Mr Muhammad Waleed Butt joined Alfalah Insurance Co Ltd in January 2015, as an officer Health Insurance, Claims Department. He has 3 years experience in Health Claims at Surgimed Hospital. We welcome him to Alfalah Insurance and wish him best of luck and hope that he will contribute efficiently in the organization.

# PC Bhurban Training

Alfalah Insurance Company has arranged one day Training program & Interactive Session for Company's Objective 2015 at Bhurban from March 14, 2015 to March 17, 2015. The top management of the company from head office and all other branches including Karachi, Karachi unit 1, Lahore unit 1, Gujranwala, Sialkot, Multan, Faisalabad, Peshawar and Islamabad participated in this offsite training. The training was named "JOINT LEAP" and was conducted by one of the top trainers in Pakistan Mr. Qaiser Abbas. The training was very successful in achieving its objective of interaction and team bonding among the participants. Mr. Aizaz from Peshawar Office awarded as the best participant of training program and Dr. Iram Kashifa from Head Office was declared second best participant.





# PC Bhurban Training



17/03/2015



15/03/2015



15/03/2015



16/03/2015



15/03/2015



16/03/2015



# PC Bhurban Training





# Cricket Extravaganza 2015

Cricket Extravaganza 2015 was organized by IAP in March 2015 at Wapda Sports complex, Lahore. Cricket Teams of 12 insurance companies, including Alfalah Insurance Co, participated in the event enthusiastically. The tournament was played on league basis; SGI Insurance, Asia Insurance, United Insurance and SPI Insurance qualified for the semifinals. However, the Final was played between United Insurance and SPI Insurance; SPI Insurance beat United to claim the championship. Mr Abdul Haye, Chairman IAP-RCN along with other council members gave away the prizes in a prestigious ceremony.





# Cricket Extravaganza 2015



# Hard Work is not Enough

To be honest and straight forward with you, only hard work will NOT promote you in your professional life. There are several other aspects of your overall personality which are accounted for your growth. When I say overall personality, I mean your outer and inner personality. And when I say Outer personality, I mean your verbal (when you speak) and non-verbal (when you are not speaking) features of your personality. Together I call it "Corporate Image". In this article I shall cover sure fire techniques to improve your Corporate Image. But please bear in mind that the hardware will always be the prime and foremost aspect of your growth.

Well, let us understand first why you should give importance to your official image?

In your routine official life, you are being observed by your team lead, managers and/or senior managers on how you work, behave, speak, act, react, meet, greet, resolve and so on. All these observations are contributing towards your overall image. This image analysis is being done by the management for everyone. So when it comes to new opportunity or project in the department, it will be awarded to the one having good professional or corporate image.

Here are the things which you need to work on to promote your corporate image:

## Think BIG

It all starts from your brain. Good Mind Good Find. It is as simple as that. Focusing on your thoughts will give maturity to your speech and actions which consequently would result in great personality. If you think you should only work on the physical appearance factor of your personality by looking nice through branded coats, pants and other accessories; it is going to result in a disaster since it will be equivalent to a bitter toffee in a nice wrap. Once the wrap is removed, the toffee is going to give a bad taste anyway.

## Work BIG

Try to get engaged in more and more projects. If you really want to do task you will find a way to do it, if you don't, you will find an excuse so grab more tasks; off course not at the cost of your family life. Try to meet expectation as much as possible. Don't go to your boss with a problem without solution. Develop skills such as problem solving, and analytical Skills . Be efficient, confident, sharp and dynamic in your day to day life.

## Talk BIG

Be socially active, do not skip meetings. Try to give your positive and optimistic opinion as much as you can. Say hello to everyone. Be enthusiastic, humorous and friendly. Do not miss any telephone calls. Avoid reacting. Treating everyone with equal respect, avoid irritating & negative comments. Build a vocabulary of positive words. Use and practice these again and again. Develop effective communications skills.

## Look BIG

Physical appearance matters a lot. Whether you are sitting in a meeting or walking in office or just working from your chair, you need to look confident. Your posture should portray your confident personality. When you are meeting with someone, try to work on your First Impression. Ask yourself whether the person is going to call you a Decent chap? Rough? Polite? Nice or what? Your way of handshaking, standing/sitting, smiling, eye contact, shoes, dressing, voice, physical fitness, remembering names matter a lot. Do you have old suits in your wardrobe? Get rid of them. Do you have old hair style for some time? Change it. Do you use same colors of clothes? Buy new. Do you talk too quietly or too loudly? Change your tone. . Remember, you don't need to be in high end tuxedo for great impression; you can achieve the same by having a simple life style.

## Behave BIG

Live an ethical life. Your personality should remind others as a confident, honest, friendly, organized, creative, trust worthy and decent but mature person. Help others whenever it is required. Seek first to understand then to be understood. Don't impose your decisions on someone. Listen emphatically. Listen more and speak less.

## Conclusion

Hard work is definitely the key to success however you need to work on several aspects of your personality to move on your professional ladder. Always remember that consistency in your actions is critically important. Your inconsistency behavior is an indication of your non-predictive personality due to which people won't trust you.

# Humor Corner

## Insurance Agent



What My Friends Think I do



What my parents think I do



What my DM thinks I do



What Society Thinks I do



What I think I do



What I really do



"That takes care of health, life, homeowner's, and car — now, how about some alien abduction insurance?"



Unfortunately your HMO doesn't cover anesthesia so we're going to have to use our low-budget procedure to put you out.

# Marine Cargo Claims - A Guide for Insured



A cargo policy provides coverage for physical loss or damage to the insured property from a fortuitous, external cause. The three words, physical, fortuitous and external are key words in your insurance policy.

The word **physical** means the cargo must be actually lost or damaged. Intangibles such as loss of market, losses due to delay or business losses such as loss of profit are usually not covered unless specifically insured.

The word **fortuitous** means the loss must be accidental. Inevitable losses such as those that occur because of improper packing, goods being stored in a manner which can only result in a loss from the elements, and other losses of this nature are not covered.

The word **external** means the loss must be caused by some event occurring outside of the property insured. Natural deterioration of the property itself or a loss caused by something inherent to the product is usually not covered unless specifically insured.

## Insured's Responsibilities under a Marine Cargo Policy

In the event of a claim, an insured (or a party presenting the claim) has the responsibility to mitigate the extent of damage, taking all reasonable measures to minimize and prevent further loss or damage where possible. This responsibility exists in your policy and in law.

It is also important to remember that the regulations governing various modes of transportation carry strict limitations on the time in which you must notify the carrier of loss or damage. Failure to provide notification within those time limitations can allow the carrier to avoid liability, and may prejudice your ability to recover the claim from your insurer.

When cargo arrives at the final destination you should:

⇒ Count, weigh, tally, and examine the cargo before you sign for it; with Container Shipments, an examination of the container should be made and damage or holes listed

⇒ On sealed shipments, examine and record the seal number. If the seal has been changed, is broken, or missing, record this on the delivery receipt. Retain the seal in all cases (where possible).

# Marine Cargo Claims - A Guide for Insured

If damaged or short:

⇒ Give an explicit, detailed delivery receipt, noting all damages or shortage. Be as specific as possible.

- Under no circumstances should you sign a clean delivery receipt for damaged or short shipments

- If the carrier refuses to deliver the goods unless a clean receipt is issued, immediately file a written protest with the head office or local office of the carrier. Notify your freight forwarder (if using one), import agent or other agent acting on your behalf in respect to the shipment; and

- Keep a copy of the delivery receipt.

⇒ Contact all carriers and parties who handled the shipment, advising them of the loss or damage and invite their inspection. Follow this notification with a formal letter or facsimile letter of intent to claim.

⇒ Keep copies of all correspondence with the carriers and all other parties, as they are required when a claim is presented to your insurer

- If a carrier is not able to deliver your shipment, request that it confirms in writing that all efforts have been made to locate the missing shipment, and that it is unable to complete the delivery

- If concealed or hidden damage or shortage is discovered, take all steps as noted above; however, immediately notify, in writing, the carrier and all parties who handled the shipment.

- Immediately contact insurer or their representative, and provide full details of the claim. Insurer (or their representative) will check the potential of the claim, and if necessary a surveyor will be appointed in order to determine the nature, cause, and extent of the loss or damage.

- Compile and forward all documentation for the shipment to insurer or their representative, (refer to "Summary of Documentation").

## Summary of Documentation

Usually the following documents are required for submission to the insurer or their local settling agent in order to receive payment:

⇒ In the event of a partial loss - a certified copy of all bills of lading; in the event the shipment is totally lost - all original copies of bills of lading, properly endorsed

⇒ Delivery receipt noting damage or proof of delivery

⇒ Original or copies of the commercial invoice

⇒ Original survey report and associated invoice

⇒ Copy of the written notice of claim to carriers

⇒ The original or duplicate copy of the certificate of insurance, properly endorsed.

Other documents which may be required in certain instances:

Copy of master's protest if available

Short-landed certificate of steamship company if non-delivery of an entire package

Copies of receipted bills for any repair or reconditioning of property

If household goods or personal effects, a valued inventory of articles making up shipment

Parcel post mailing receipt and post office tracer and reply if shipped via parcel post

If duty is insured, a copy of the consumption entry report

Container consolidation and out turn report.



# Mukammal Tahafuz

A comprehensive life, accident and terrorism insurance product that provides the following benefits.

- ◆ Death due to sickness benefit
- ◆ Death due to accident or terrorism benefit
- ◆ Permanent & Total Disability (PTD) due to accident or terrorism benefit

Classic Plan	Benefit
	Amount (PKR)
Death due to sickness	1,000,000
Death due to accident or terrorism	3,000,000
PTD due to accident or terrorism	2,000,000
<b>Monthly Premium (per customer)</b>	<b>600</b>

Gold Plan	Benefit
	Amount (PKR)
Death due to sickness	1,000,000
Death due to accident or terrorism	6,000,000
PTD due to accident or terrorism	5,000,000
<b>Monthly Premium (per customer)</b>	<b>1,000</b>

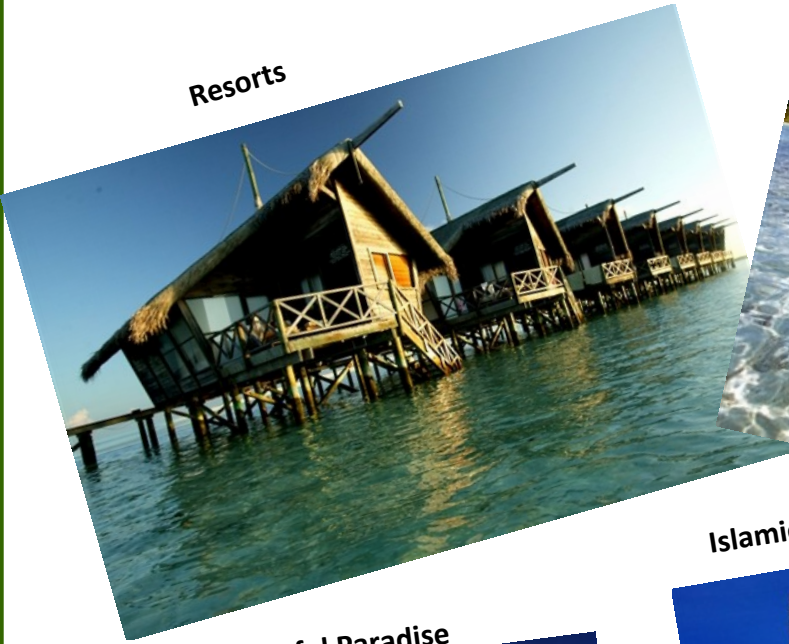
## Eligibility

- ◆ An individual who is:
  - Account Holder of Bank Alfalah
  - Within the age bracket of 18 to 60 years on the date of purchase of Mukammal Tahafuz



# Traveler's Corner: Maldives

Resorts



Clear Water Island



Blissful Paradise



Islamic Centre



Snorkeling



Maldivian Feast



# Traveler's Corner: Maldives

The Maldives has been an Islamic nation since the 12th century. With this rich heritage, you'll find religious traditions entrenched in the culture. Mosques dot the capital of Male', and you'll see some men and women dressed in very conservative attire. Should you wish to visit a mosque, you too should dress accordingly; however, be aware that some mosques are closed to non-Muslims. You'll also notice people praying in public at certain times throughout the day. Be respectful by lowering your voice and not walking in front of those who are praying. Most of these visible cultural and religious traditions have been extracted from the resorts. However, particularly during Ramadan, expect to witness some Islamic customs, such as local restaurants closing for the daytime when the population will be fasting.

With 99 resort islands, the Maldives relies on tourism as its dominant industry that draws on a large portion of the workforce. The other major industry is fishing, and this island nation exports its sea catches to countries across the world. The Maldivian currency is the rufiyaa (MVR). The exchange rate hovers around \$1 USD for 15

## Maldives Dining:

The lavish dinner entrées that you'll sample at hotels are nothing like that of local meals. When you're in Male', try dining at a local eatery to sample the cuisine only if you have a hearty stomach. Some travelers report sickness after consuming local food because they haven't allowed their digestive systems enough time to adjust to the cuisine. You'll find that fish and rice are two staple dishes of the Maldivian diet

## Things To Do:

With 1,190 islands (only 200 are inhabited), you've got plenty of territory to explore. But, despite the numerous options, most visitors simply lounge on the palatial resort island of their choice. While we completely understand the need to unwind poolside, we recommend you take a few excursions. For one, the capital city of Male' (one of the smallest capitals in the world) bustles with activity from the fishing docks to the National Museum. If you are scuba diver, you can't miss the riveting Maldives Victory shipwreck and the terrifying shark-filled Fish Head area. And don't forget about the beaches! The soft sands fade into turquoise reefs beneath blue waters—the sight is priceless.

## Best Time to Visit:

The best time to visit the Maldives is May to November. Although you'll experience some rain during the southwestern monsoon that occurs at this time, you'll have the least company and best prices at the resorts. Plus, surfers will catch the best waves, and divers will see the most life on the reefs. December to April is the high season, which encounters the drier northeast monsoon. And while the Maldives never sees overcrowding, room rates will increase. If you can afford a trip now, you'll have less humidity and slightly warmer temps—in a word, "ideal."

It's important to note that some Maldivian holidays follow our own Georgian calendar, while others abide by the lunar Islamic calendar. Island holidays won't affect your resort stay too much, although some visitors have remarked that Maldivians are slightly less hospitable during Ramadan.



## ENGINEERING INSURANCE

We understand the complexities of Engineering risks & coverage needs and offer the most appropriate and cost-effective insurance solutions. Our senior management has extensive experience in managing engineering insurance with in-depth knowledge of the industry, ensuring risk management of the highest standards.

Alfalah Insurance can offer a wide variety of engineering insurance solutions such as:

- ◆ Contractors All Risk
- ◆ Contractors Plant & Machinery
- ◆ Erection All Risks
- ◆ Comprehensive Machinery
- ◆ Electronic Equipment
- ◆ Machinery Breakdown
- ◆ Loss of Profit following Machinery Breakdown



*peace of mind*

# Alfalah Insurance

The fastest growing insurance company  
in the country

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MOTOR



INDUSTRIAL



PROPERTY



CARGO



TEXTILE



TRAVEL



ENERGY



HEALTH



CROP