



t'azur

togetherintrust



About t'azur

t'azur Company b.s.c. (c) is a Bahraini closed joint stock company incorporated under the laws of the Kingdom of Bahrain and licensed and regulated by the Central Bank of Bahrain. t'azur was founded by Unicorn Investment Bank with an authorised capital of US\$ 500,000,000, of which US\$ 58,000,000 is issued and paid up.

t'azur provides Family and General Takaful products for individuals and businesses. All t'azur products abide by the principles of the Islamic Shari'a law and are under the supervision of t'azur's Shari'a Supervisory Board.

t'azur's ambition is to become the first truly regional Takaful company, serving clients across the GCC, MENA region and beyond. Consequently, t'azur counts many leading institutions from all across the GCC among its founding shareholders, including:

- Emaar Al Bayader (Saudi Arabia)
- Al Imtiaz Investment (Kuwait)
- Al Aman Investment Company (Kuwait)
- The Securities House (Kuwait)
- The First Investor (Qatar)
- General Retirement & Social Insurance Authority (Qatar)

Kingdom of Bahrain

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State of Qatar

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Al Reem Tower, Office No. 4, 2nd Floor, West Bay, Doha, Qatar
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State of Kuwait

t'azur Takaful Insurance Company (K.S.C.C)
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Chairman's Message

Since its inception in November 2007, t'azur endeavors to meet the evolving Islamic Insurance needs of both individuals and businesses throughout the region.

Thanks to the ongoing support of its shareholders from across the GCC and an outstanding management team with regional and international experience, t'azur is committed to offering Shari'a compliant products and services that deliver exceptional value and are tailored to suit the specific requirements and need of its discerning customers.

t'azur is determined to expand, innovate and grow through strategic acquisitions and partnerships, but its priority will always be the well-being of its Policyholders. Today, t'azur offers its Islamic Insurance products in Bahrain, Kuwait and Qatar. t'azur is actively engaged to enlarge its coverage across the region.

Above all, the employees of t'azur believe that Islamic Insurance is far from being merely a set of products and services, but rather a means that brings the community together. Hence, t'azur pledges to help facilitate this cause by adhering to our motto "Together in Trust".

Best Regards,



Sheikh Dr. Abdul Aziz Bin Naif Al Orayer
Chairman of the Board of Directors

About Islamic Insurance (Takaful)

Takaful is an Arabic word meaning 'guaranteeing each other' for mutual benefit. It is not a new concept – it was practiced by the Muslim immigrants (Muhajrin) of Mecca and the Muslim residents (Ansar) of Medina in the Muslim society following the migration (Hijra) of the Prophet (PBUH) 1,400 years ago.

The Basic Principles of Takaful are:

- Takaful Participants (Policyholders) cooperate for the common good
- Every Participant contributes / donates their contribution (tabarru) into a fund to help other Participants in need
- Losses are divided and liabilities spread according to a community pooling system
- Uncertainty (al Gharar) is minimised in respect of donation subscription and fixed benefit
- Advantage is not derived at a cost to others and surplus, if any, is distributed fairly among the Participants

In this way, Takaful is a truly cooperative insurance concept for the mutual benefit of all Participants and the community as a whole. Thus, the main purpose of this system is to “bear ye one another’s burden” rather than solely being a profit oriented enterprise.

Islamic Insurance for Individuals

t'azur provides a range of plans for individuals that are designed to help meet your needs and secure your financial future.

- **t'azur Family Takaful Plans**

Target – Savings Plans combined with Takaful protection benefits to allow you to plan your future financial needs responsibly and with peace of mind

Family Legacy – Protection Plan to provide and protect your family's financial security as well as help you to save for the future

Harvest – Savings Plan which gives you the opportunity to invest a lump sum into a choice of Shari'a compliant funds

Sadaqah – Savings Plan aimed at encouraging charity within the community through investing regular donations

Mustaqbal – Protection Plan which pays a fixed lump sum in case of death

Kafalah – Protection Plan which pays your outstanding mortgage in case of death

Tawasul Education – Protection Plan which pays an annual allowance towards your child's education in case of death or disability

Tawasul Income – Protection Plan which pays continuous income in the event of disability

- **t'azur General Takaful Plans**

Motor – Comprehensive or Third Party Liability Plans with optional value added services like roadside assistance, vehicle recovery / replacement service and more

Home Compact – Full Protection Plan for all your assets at home with optional benefits such as building insurance and Home Assist, a 24 hour, 7 days a week home assistance service

Personal Accident – Protection Plan to cover all accidental occurrences that might lead to the death or bodily injury of the covered person

Travel – Plan providing a range of services and benefits on a worldwide basis, including sickness and accident medical benefits, baggage loss, flight delays / cancellations and body repatriation, which comply with the Schengen visa requirements for travel to Europe

Please speak to your t'azur Financial Advisor for further information on our products and your insurance needs.

Islamic Insurance for Businesses

t'azur provides a wide variety of products for all the insurance needs of your business. t'azur also works together with a range of regional and international re-Takaful partners to ensure that large and speciality risks can be covered.

- **t'azur Employee Plans**
 - Group Medical
 - Group Personal Accident
 - Group Protection

- **t'azur Corporate Plans**
 - Business Compact
 - Property All Risks
 - Fire & Additional Perils / Business Interruption
 - Marine Cargo
 - Motor Fleet

- **t'azur Engineering Plans**
 - Contractor's All Risks (CAR) & Erection All Risks (EAR)
 - Machinery Breakdown
 - Contractors Plant and Machinery
 - Boiler & Pressure Plant
 - Electronic Equipment Breakdown

- **t'azur Liability Plans**
 - Employer's Liability
 - Workmen's Compensation
 - Public Liability
 - Fidelity Guarantee / Employee Dishonesty
 - Money

Please contact your nearest t'azur office to speak to one of our specialist team of corporate insurance experts.