

# Prime Islami Life Insurance Limited

Head Office

Gause pak Bhaban (13<sup>th</sup> floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.



**Citizen Charter** (সেবা প্রদান প্রতিশ্রুতি)

Phone : 41070180-83

Fax : 41070179

Email : [pilil@primeislamilife.com](mailto:pilil@primeislamilife.com), [pililbd@gmail.com](mailto:pililbd@gmail.com).

Web : [www.primeislamilife.com](http://www.primeislamilife.com)

Published by Prime Islami Life Insurance Limited : 31<sup>st</sup> August 2020.

## Preface

This document called "CITIZEN CHARTER OF PILIL" highlights our commitment towards customer satisfaction. This document details our key commitments & responsibilities and also specifies the obligation on the part of the customer for a healthy Insurer-Customer relationship.

Being a Shariah based life insurance company this document has been prepared keeping in mind that every citizen has the right to know the systematic efforts made by our Company to serve the needs of our clients and to promote fair Insurance practices and to provide information on various activities relating to customer services.

This is not a legal document and does not intend to create any new rights or obligation either on the part of the company or on the part of the customer. Other than those that accrue as per contractual/regulatory obligation in the natural course of business.

Copies of the Citizen Charter will be available on request to all our customer at Branches, Head Office and or our website.

### **Note :**

- Information given in the charter is current as on 22th April 2024 and is subject to change/revision.
- Only key information on various services has been provided in the document. Each service has it's own detailed Terms & Conditions which are displayed on our website: [www.primeislamiflife.com](http://www.primeislamiflife.com) or can be made available on request.

# INDEX

Prime Islami Life Insurance Limited : AT A GLANCE.....	4
Brief History .....	4
Company Profile .....	4
Membership (National).....	4
Membership (International).....	4
Mission .....	5
Vision.....	5
Goal.....	5
Quality Policy.....	5
Information of Head Office.....	6
Head Office Department Allocation .....	6
Office Time .....	6
Call Centre .....	6
One Stop Service Cell .....	6
Service Points : .....	7-10
Service Offered (Services rendered to Citizen) : .....	11-16
Grievance Redress System (GRS).....	17
Expectation from "You" .....	17

## Prime Islami Life Insurance Limited : AT A GLANCE

### Brief History:

---

Prime Islami Life Insurance Ltd. was initially incorporated in the name of Prime Life Insurance Company Ltd. in July-2000 which was converted into an Islamic Company in the name of Prime Islami Life Insurance Ltd. in April-2002. Whithin a short span of time, Prime Islami Life Insurance Ltd. (PILIL) has achieved a commendable progress in business, product developments and quality management.

### Company Profile:

---

Name of The Company	Prime Islami Life Insurance Limited
Authorised Capital	Taka 500 Million
Paid Up Capital	Taka 305.20 Million
Date of Incorporation	24th July, 2000
Date of Commencement of Business	June, 2001
Date of Conversion into Islami Company	22nd April, 2002
Credit Rating Grade	'A+'
Date of ISO Certification	6th October, 2006
Date of Allotment of Public Share	7th January, 2007
Face Value Per Share	TK. 10
Date of listing with DSE & CSE	12th February, 2007
Date of Inauguration of Trading Share	14th February, 2007

### Membership (National)

---

- ☆ Bangladesh Insurance Association.
- ☆ Bangladesh Association of Publicly Listed Companies

### Membership (International)

---

- ☆ International Cooperative and Mutual Insurance Federation (ICMIF), U.K.
- ☆ Asia and Oceania Association (AOA) of the ICMIF, Japan.
- ☆ Federation of Afro-Asian Insurers & Reinsurers (FAIR), Egypt.
- ☆ World Confederation of Business (WORLD COB), USA.
- ☆ International Insurance Society (IIS), UK.

## **Mission**

---

- ☆ To abide by Shariah Principles in day-to-day business affairs.
- ☆ To build dynamic, sound and professional management team.
- ☆ To develop innovative products, to add value to our customers.
- ☆ To ensure quality management system.
- ☆ To ensure best customer service.
- ☆ To ensure good governance.

## **Vision**

---

- ☆ To maintain utmost integrity responsibility and transparency.
- ☆ To become the best private life insurance company in Bangladesh and in South-East Asia as whole.
- ☆ To ensure good governance.

## **Goal**

---

- ☆ To serve the humanity for its well being in the present and the world hereafter by providing financial and moral gains through utmost good faith, good conduct, mutual trust, sincerity, integrity and personalized services.

## **Quality Policy**

---

- ☆ We are committed to our customers to provide with ethical and highest standard services that uphold the values of Islam. We will continue Our business growth in all respects within The framework of Shariah Principles and ISO 9001 : 2015 Quality Management System.

## Information of Head Office

Gausepak Bhaban (13<sup>th</sup> Floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.

### Head Office Department Allocation

Floor No.	Name of Departments/Sections
<b>13<sup>th</sup> Floor</b>	Office of the Vice Chairman
	CEO's Secretariat
	CC's Secretariat
	CFO's Secretariat
	Office of the Company Secretary
	HR & Administration Department
	Board Affairs
	Development Administration Department
	Information Technology Department
	Establishment Department
	Share Department
	Actuarial & Group Bima Division
	Commission Section
	Public Relation Department
	Shariah & Training Department
	Legal Department
Transport Section	
<b>15<sup>th</sup> Floor</b>	Finance & Accounts Department
	Internal Audit Department
	Policy Servicing & Claims Department
	Underwriting Department
	Re-Insurance Department

### Office Time:

Working Day	Working Hour	Break	Holidays
Sunday to Thursday	From 10.00am to 5.00pm	From 1.30pm to 2.00pm for Zohar Prayer & Lunch.	Friday and Saturday

<b>Call Centre</b>	Contact No.	0961377779
	Service Time	As per Office Time.

<b>One Stop Service Cell</b>	Work Station	Gausepak Bhaban (13 <sup>th</sup> Floor), 28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.
	Service Time	As per Office Time.

## Service Points

### Dhaka Corporate Zone-01

	Name Of Office	Name Of Incharge & Designation	Office Address	Mobile No.
Dhaka Corporate Zone-01	Dhaka Corporate Zone-01	Mr. Aminul Haque SEVP (DEV)-2	Gause pak Bhaban (3rd Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka.	01878105426
	Dhaka Zone-08	Mr. Md. Reja Akber Faisal EVP (PRT)-1	Joynal Munshi Supar Market (2 <sup>nd</sup> Floor), Pollibidut R.D road, Savar Kantonment, Ashulia, Dhaka.	01711262195
	Dhaka Zone-18	Md. Habibur Rahman AM (DEV)	Gause pak Bhaban (3rd Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka.	01711969665
	Narshingdi Zone	Mohammad Uzzal Khan EVP (PRT)-2	Ramij House (1st Floor), Srirampur Bazar, Raipura, Narshingdi.	01727368382

### Dhaka Corporate Zone -07

	Name Of Office	Name Of Incharge & Designation	Office Address	Mobile No.
Dhaka Corporate Zone -07	Dhaka Cor. Zone -07	Mohammad. Mostofa Jamal SEVP (PRT)-1	Gause pak Bhaban (3rd Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka	01713147485
	Dhaka Zone-06	Mrs. Bokul Begum EVP (PRT)-2	Sharif Villa (2nd Floor), Holding No # 2734, Plot #JHA/8, Khilgaon, Dhaka-1219.	01715854028
	Dhaka Zone-09	Mr. Mohammed. Lutfur Rahman EVP (PRT)-1	Gause pak Bhaban (3rd Floor) 28/G/1 Toyenbe Circular Road, Motijheel, Dhaka	01911949449
	Dhaka Zone-15	Mr. Md. Mozammel Bhuiyan EVP (PRT)-1		01926815119

	Name Of Office	Name Of Incharge & Designation	Office Address	Mobile No.
Others Zone of Dhaka	Dhaka Zone-13	Mr. Md. Aminul Islam EVP (PRT)-1	Rezia Alom Shopping Center (2nd floor), Jurain, Dhaka-1204.	01918203830
	Tangail Zone-01	Mr. Md. Arshed Ali EVP (DEV)-2	Labu Mia Plaza (4th Floor), Baipail, Konabari, Tangail Roar. Gazipur	01710250534

### Chattogram Corp Zone-01

	Name Of Office	Name Of Incharge & Designation	Office Address	Mobile No.
Chattogram Corp. Zone-01	Chattogram Corp Zone-01	Mr. Naemul Hoque AMD (DEV)	Efco Complex (5th floor) 1147/A, C.D.A Avenue, West nasirabad G.E.C More, Chattogram.	01716280157
	Chattogram Zone-04	Mr. Md. Abdullah Al Mamun EVP (PRT)-2	Chowduri Towar (2nd Floor) , Mirsharai Powrosava, Mirsharai, Chattogram.	01819336110
	Chattogram Zone-07	Mr. Mostaqe Ahamed EVP (PRT)-2	Modina Tower Redison Hall (2 <sup>nd</sup> Floor), Chandragona,Rangunia, Chattogram.	01819649867
	Chattogram Zone-10 (Sandip)	Mr. Abdur Rahman Suman EVP (PRT)-2	Noor Market (2nd Floor), Sanerhat, Swandip, Chattogram.	01815502141
	Chattogram Zone-11	Mr. Mohammad Mohiuddin Faruk EVP (PRT)-2	922, Niyaj Monjil (2nd Floor), Jubilee Road, Kotoyali, Chattogram	01819917227
	Chattogram Zone-12	Mr. Md. Ayub Jahangir Chowdhury EVP (PRT)-1	Ali Mamtaj Chowdhury Shopping Complex (2d floor), Kachari road, Hathazari Pouirasova, Chattogram.	01815508848

**Mr. Muhammad Salim Ullah,**  
**Deputy Managing Director (DEV)**  
**Head Office,**  
**Gause pak Bhaban (13<sup>th</sup> floor),**  
**28/G/1, Toyenbee Circular Road,**  
**Motijheel C/A, Dhaka-1000.**  
**Mobile : 01713164512**

<b>Name Of Office</b>	<b>Name Of Incharge &amp; Designation</b>	<b>Office Address</b>	<b>Mobile No.</b>
Chattogram Zone-02	Mr. Muhammad Nurul Alam, EVP(PRT)-2	Jamal Center (2nd Floor), Mia Bazar, Bashkhali, Chattogram.	01816824597
Chattogram Zone-09	Mr. Mizanur Rahman EVP(PRT)-2	Khayer Bhaban (3 <sup>rd</sup> Floor), 3804/A,Sagorika moar, Custom Academy, Pahartoli, Chattogram.	01822811571
Chattogram Zone-05	Mr. Md. Nasir Uddin EVP (PRT)	Manik plaza (3 <sup>rd</sup> Floor), Chandgong, Shah Amanot Sangog Road, Bahaddarhat, Chattogram	01874015427
Chattogram Corp Zone-06	Mr. Md. Joshim Uddin Chowdhury EVP (PRT)-1	Mannan Shoping Center (3 <sup>rd</sup> Floor), Keranirhat, satkania, Chattogram	01780228778
Chattogram Zone-08	Mr. Md. Tarek Bin Kabir EVP (PRT)-2	Liakot Hossain Market (2 <sup>nd</sup> Floor), Lohagara, Chattogram	01818670699
Chattogram Zone-14	Mr. Mohammed Shakawth Hossain, EVP (PRT)-2	Rahim Mansion (2 <sup>nd</sup> Floor), Miakhan Nagor Road, Kalamia Bazar, Bakolia, Chattogram	01812424112
Chattogram Zone-15	Mr. Alamgir Morshed AM (Dev.)	Mannan Shoping Center (3 <sup>rd</sup> Floor), Keranirhat, satkania, Chattogram	01869637699
Cox's Bazar Zone-1	Mr. Mahmodul Karim EVP (PRT)-1	Safique Center (5th Floor) Main Road, Cox's Bazar.	01816723883
Cox's Bazar Zone-2	Hafez Mohamudulla EVP (PRT)-1		01817249644
Cox's Bazar Zone-3	Mr. Azizul Hoque EVP (PRT)-1	STD Center (2nd Floor), Pekua Bazar, Pekua, Cox's Bazar.	01819621896
Cox's Bazar Zone-4	Mr. Mahamudul Hoque EVP (PRT)-2	Safique Center (5th Floor) Main Road, Cox's Bazar.	01869770997
Khulna Zone	Mr. Tapan Kumar Biswash EVP (PRT)-1	Ishraq plaza (3rd floor) A/43/44, Mojid Sorony, Shibbari, Khulna.	1711889570
Zinaidha Zone	Mr. Amirul islam EVP (PRT)-2	Khibar Super Market (1 <sup>st</sup> Floor), Holding No. 244, Shere-Bangla Sarak, Jinaidha.	01718326678
Barishal Zone	Mr. Md Bazlur Rahman EVP (PRT)-1	Arjyo Laxmi Bhabon (3rd floor) 99, Sadar Road, Barisal.	01711260635
Bhola Zone	Mr. Md. Imran Hossain EVP (PRT)-2	899, B.T Square (3rd floor) Bhola Sadar, Bhola.	01711241776
Dhaka Zone-16	Mr. Md. Atikur Rahman Sohel, (PRT)-2	Iasfi Trade Center (3 <sup>rd</sup> Floor), Signboard, BhuiaGhor, Fatulla, Narayngonj.	01915493060
Gaziper Zone	Mr. Forhad Hossain EVP (DEV)-2	Hazi Tower (2nd Floor) Vogra, Bason, Gazipur	01915856367



**Cumilla Corp Zone**

	<b>Name Of Office</b>	<b>Name Of Incharge &amp; Designation</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Cumilla Corp Zone</b>	Cumilla Corp Zone	Mr. Abdul Ahad AMD (DEV)	Sattar Khan Complex (6th Floor) A.K. Fazlul Hoque Road Kandirpar, Cumilla.	01710675722
	Cumilla Zone-3	Mr. Md. Kabir Hossain EVP(PRT)-2		01717032492
	Cumilla Zone-4	Mr. Md. Robiul Hossain (PRT)-2	Surakkha Hospital Ltd (6 <sup>th</sup> Floor), South Baipas, West Laksam, Cumilla	01710816388
	B. Baria Zone-01	Mr. Md. Abdul Aziz EVP (PRT)-1	Amin Complex (4th Floor), Kumarsil Moor, B. Baria.	01731681868

**Sylhet Corporate Zone**

	<b>Name Of Office</b>	<b>Name Of Incharge &amp; Designation</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Sylhet Corporate Zone</b>	Sylhet Corporate Zone	Mohammed Humaun Kabir AMD (DEV)	Sylhet Millenium Shopping Center (7th Floor), Jallarpar, Zinda Bazar, Sylhet.	01713147486
	Sylhet Zone-01	Mr. Amirul Islam Chowdhury EVP (PRT)-2		01712254470
	Sylhet Zone-02	Mr. Md. Samsul Huda Masuk, AM (DEV)		01711575922
	Mowlovibazar Zone	Md. Shahidul Islam EVP (PRT)-2	Gazi Bhaban (2nd Floor) Samsher Nagar Road, Moulavibazar.	01728249969
	Natrokona Zone	Md. Fazlul Haque EVP (PRT)-1	Bhuiyan plaza (3rd Floor) Barobazar, Netrokona.	01786161068
	Mymensingh Zone-01	Mr. Bodeuzzaman EVP (PRT)-2	Abdul Alim Plaza, 20/a, 20/b (3rd Floor) AB Guho Road (Station Road), Gangina Par, Mymensingh.	01711202887

**Rajshahi Corporate Zone**

	<b>Name Of Office</b>	<b>Name Of Incharge &amp; Designation</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Rajshahi Corporate Zone</b>	Rajshahi Corporate Zone-03	Mr. Shahadat Hossain Siddique SEVP (PRT)-2	Islami Bank Opposite side Shapna Super Shop Backside Alupatti, Rajshahi.	01678701116
	Pabna Zone	Md. Mahbubul Alam EVP(PRT)-2	327, Hazi Bablu Tower (1 <sup>st</sup> Floor), Abdul hamid road, roybahadur gate opposite, Pabna Sadar, Pabna.	01740981980
	Chapainababganj Zone	Md. Ashraful Alam Siddique AM (Dev.)	Khuishali Bhaban (Ground Floor), Arambag, Batenkhar moar, Chapainababganj Sadar, Chapainababganj.	01718878929

**Noakhali Corporate Zone**

	<b>Name Of Office</b>	<b>Name Of Incharge &amp; Designation</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Noakhali Corporate Zone</b>	Noakhali Corporate Zone	Khorshedul Alam, AMD (DEV)	Kalam Manjil (2rd Floor), Main road, mizdi Bazar, Noakhali.	01840885262
	Noakhali Zone	Md. Murshid Alam Chowdhury EVP (PRT)-2		01712282237
	Luxmipur Zone	Md. Anowar Hossain EVP(PRT)-2	Nosad Manjil(2 <sup>nd</sup> Floor),Old women College, Luxmpur Sadar, Luxmipur.	01819607350
	Feni-2,Noakhali, Luxmipur Zone	Akbar Hossain EVP (PRT)-1	Aziz Shopping Center (3 <sup>rd</sup> Floor) 163, S.S.K. Road, Feni.	01826493476
	Feni Zone-01	Mr. Obaydul haque EVP (PRT)-1		01712261620
	Feni Zone-02	Md. Haider Hossain Patowary EVP (PRT)-2		01819362608
	Chandpur Zone	Mr. Mobarak Hossain AM (Dev.)	Hazkim Plaza (2 <sup>nd</sup> Floor), Shahid Muktizudda Sarak, Chandpur.	01711874092

**Rangpur Corporate Zone**

	<b>Name Of Office</b>	<b>Name Of Incharge &amp; Designation</b>	<b>Office Address</b>	<b>Mobile No.</b>
<b>Rangpur Corporate Zone</b>	Rangpur Corporate Zone	Md. Abdul Mannan SEVP (PRT)-1	Basa No. 05 (4 <sup>th</sup> Floor), Station road, Senpara moar, Rangpur.	01856291879
	Bogra Zone	Mr. Md. Belal Hossain EVP (PRT)-2	Hazi Gafur Market (4rd Floor), Rangpur road, Baragola, Bagura.	01712118341

**Bagmara Corporate Zone**

	<b>Name Of Office</b>	<b>Name Of Incharge &amp; Designation</b>	<b>Office Address</b>	<b>Mobile No.</b>
	Bagmara Corporate Zone	Md. Kamal Hossain EVP (PRT)-1	Hazi Fazlul Haque Super Market (1 <sup>st</sup> Floor), Polli Bidut Officer Oposit Side Bagmara South Bazar, Lalmai, Comilla.	01716804981

## Services Offered (Services rendered to Citizen)

### 1.1 Endowment Assurance Plan

Name of the Service	Features of the Plan				Benefits of Plan	
	Term of policy	Entry Age	Exit Age	Mode of payment	At maturity	At death
Islamic Endowment Assurance Plan (Hajj Bima) with profit.	10, 15 & 20 years	Minimum-18 years Maximum-55 years.	Maximum 65 years	Yearly/ Half Yearly/ Quarterly	The assured will get full sum assured along with accrued profit (if any).	Sum assured with profit (if any).

### 1.2 Three Payment Endowment Assurance Plan-with Profit

Features of the Plan						Benefits of Plan	
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Premium calculation for installment	At survival	At Death during the policy terms
It is an anticipate endowment plan.	Any of 12, 15, 18 and 21 years.	Minimum-18 years and Maximum-53 years.	65 years	Quarterly/ Half yearly/ Yearly.	Premium calculated in pursuance of table, age and sum assured.	<ol style="list-style-type: none"> <li>1. After completion of one third of policy term, 25% of sum assured will be paid.</li> <li>2. After completion of two third of policy term, the assured's will get again 25% of the sum assured.</li> <li>3. The rest 50% shall be paid at maturity with Profit (if any).</li> </ol>	After issuing FPR, if insured dies at any time during policy terms the nominee(s) will be got full sum assured with profit (if any).

### 1.3 Prime Islami Deposit Pension Scheme

Features of the Plan						Benefits of Plan		
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Monthly installment	At Maturity	Death Benefit	Accidental Death Benefit
It is an endowment plan with alternative option of annuity (Pension)	10 - 15 years	Minimum-18 years Maximum-50 years	Maximum 60 years	Monthly	Minimum – Tk. 500 Maximum – Tk. 2000	<ol style="list-style-type: none"> <li>1. The assured will get deposited amount in Mudaraba fund along with profit (If any).</li> <li>2. The policyholder can take the maturity benefit as pension for any of 5, 10, 15 years period instead of lump sum at maturity. If the assured dies before the pension end his/her nominee will get the pension for rest of the period.</li> </ol>	If the assured dies at any time during policy term, the nominee(s) shall get deposited amount in Mudaraba fund along with profit (If any).	If insured dies by accident during policy term, the nominee(s) will be got double of sum assured.

### Five payment Endowment Assurance plan –without profit & Loss Basis

Features of the Plan					Benefits of Plan		
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment			
It is an anticipated endowment plan	Any of 15, 20, 25 years	Minimum - 18 years Maximum - 50 years	65 years	Quarterly, half yearly and yearly	After completion of 1/5 <sup>th</sup> , 2/5 <sup>th</sup> , 3/5 <sup>th</sup> , and 4/5 <sup>th</sup> of the policy term, the policyholder shall get 10%, 15%, 20%, 25% of sum assured respectively. That means after, completion of 4/5 <sup>th</sup> of policy term, the assured shall get 70% of sum assured in 4 installments.	The rest 30% of sum assured shall be paid at maturity with profit.	At death of assured during policy terms. The nominee(s) will be got full sum assured, irrespective of receipt of one or more installments.

### 1.4 Couple Assurance Plan (Den MoharBima) with profit

Features of the Plan						Benefits of Plan			
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Premium Calculation for installment	Premium payable on husband's life	Husband's Death	At Maturity	In case of death of wife
It offers both of endowment and term insurance facilities. For wife it's an endowment & For husband it's a term Insurance plan.	Any of 10, 12, 14, 16, 18, 20, 22 and 24 years	For wife Minimum 18 & Maximum 45 years. For husband minimum 21 & Maximum 50 years	For both not more than 60 years.	Quarterly, half yearly and yearly.	Premium calculated in pursuance of table, age and sum assured.	A single premium to be deposited at the commencement of the policy.	In case of husband's death during policy term, the wife will be got full sum assured.	Wife will get money deposited in her Mudaraba fund along with accrued bonus.	Her nominee (s) will get deposited amount in Mudaraba fund along with profit (if any).

### 1.5 Kalyan Bima - Two Payment Deposit Pension Scheme - With Profit

Features of the Plan						Benefits of Plan		
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Monthly installment	On survival	At Maturity	At death
It is an anticipated endowment policy. The benefit may be given in alternative form of annuity also.	10, 12, 14, 16, 18 and 20 years	Minimum - 18 years and Maximum - 50 years	60 years	Quarterly, Half yearly and Yearly	Minimum 500 Maximum 10,000	The assured will be got 20% of sum assured at the end of half of policy term from his/her mudaraba fund.	Rest 65% will be paid along with accrued bonus to the beneficiary.  The assured may be taken his/her as a monthly pension for 10 consecutive years instead of one time cash withdrawal.	In case of death of assured during policy term while the policy remains in force the nominee will be got full sum assured along with accrued bonus (If any) from mudaraba fund irrespective of receipt of 35% of sum assured as survival benefit.

### 1.6 Child Protection Assurance Plan- with profit

Features of the Plan						Benefits of Plan		
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Premium Calculation for installment	At death of child	Annuity Benefit	At Maturity
It is an endowment assurance plan with additional benefit of annuity.	Minimum 10 years	For Proposer's age Minimum -18 years and Maximum – 50 years. & For Child Minimum 06 Months And Maximum 15 years	For Insured Maximum 60 years & For Child Maximum 30 years	Quarterly, half yearly and yearly.	Premium calculated in pursuance of table, age and sum assured.	<ol style="list-style-type: none"> <li>1. If insured child dies within 06 months incepting the policy, the payor will get 25% of sum Assured.</li> <li>2. If insured child dies within more than 6 to 12 months incepting the policy, the payor will get 50% of sum Assured.</li> <li>3. If the insured child dies within more than 12 to 24 months incepting the policy, the payor will get 75% of sum Assured.</li> <li>4. If the insured child dies within more than 24 months incepting the policy, the payor will get 100% of sum Assured.</li> </ol>	In case of death of Payor during policy terms, the insured child will get annuity @ 1% of sum assured/month up to policy period	The payor will be got full sum assured with accrued profit (if any).

### 1.7 Biennial Payment Assurance Plan-with profit

Features of the Plan					Benefits of Plan	
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Survival Benefit	Death Benefit
It is Anticipated endowment plan.	10,15 & 20 years	Minimum - 18 years and Maximum - 55 years	65 Years	Quarterly, half yearly and yearly	<ol style="list-style-type: none"> <li>1. If policy terms 10 years, after compilation of 4 years the assured will be got 20% of sum assured. Then compilation per 2 years the insured will be got 20% of sum assured respectively up to 8 years. After the end of policy terms rest 40% will be paid to the insured with profit (if any).</li> <li>2. If policy terms 15 years, after compilation of 4 years the assured will be got 15% of sum assured. Then compilation per 2 years the insured will be got 15% of sum assured respectively up to 12 years. After the end of policy terms rest 25% will be paid to the insured with profit (if any).</li> <li>3. If policy terms 20 years, after compilation of 4 years the assured will be got 10% of sum assured. Then compilation per 2 years the insured will be got 10% of sum assured respectively up to 18 years. After the end of policy terms rest 20% will be paid to the insured with profit (if any).</li> </ol>	If the assured dies at any time during policy period, even after receiving one or more installments, the nominee shall get full sum assured with profit (If any)

### 1.8 Single Premium savings policy- without profit

Features of the Plan						Benefits of Plan	
Type of Plan	Term of policy	Entry Age	Exit Age	Mode of payment	Minimum sum assured	At maturity	At death
It is a single premium savings policy	5-12 Years	Minimum - 18 years and Maximum - 50 years	62 Years	Single	Taka 13000	The assured shall get full sum assured.	At death during any time of policy period, the nominee(s) of the assured shall be geo full sum assured.

### 1.9 Double payment Single Premium savings policy-Profit& Loss basis

Features of the Plan						Benefits of Plan	
Type of Plan	Term of the plan	Entry Age	Exit Age	Mode of payment	sum assured	At maturity	At death
It is a single premium savings policy.	6-16 years	Minimum - 18 years and Maximum - 56 years	62 Years	Single	Minimum 10,000	The assured shall be almost got double of sum assured.	At Death at any time during policy period, the nominee(s) of assured shall be got double of sum assured.

### 1.10 Assurance Cum pension and Medical Benefit-Without profit

Features of the Plan							Benefits of Plan		
Type of Plan	Term of policy	Entry age	Initiate time of pension	Mode of payment	Sum at risk	Premium	At death	At maturity	At surrender
It is a deferred annuity plan.	Minimum 10 years but exact term of policy is difference of commencement date and pension starting date	Minimum - 18 years and Maximum -50 years	At any age between 50 & 60 years of assured.	Quarterly, half yearly, and yearly	Sum at risk will 10 times of yearly pension but Minimum 15,000	Minimum 1,500	Death of Assured during policy period (before commencement of pension) 10 times of yearly pension will be paid to the nominee(s).  Minimum 10 ten years guaranteed pension. After initiated the pension, If the insured dies at any time during pension a-going his/her nominee(s) shall get pension rest of period.	The assured shall get yearly pension as long as he/she lives. It will be immediately stopped after his death.	The assured will be surrendered maximum 50% of his pension. In exchange of lump sum at any time within one year of commencement of pension.

### 1.11 Premium back term assurance plan

Features of the Plan							Benefits of Plan	
Type of Plan	Term of the plan	Entry Age	Exit Age	Mode of payment	Sum Assured	Premium	At maturity	At Death
It is an endowment assurance plan	10 & 15 years	Minimum - 20 years and Maximum - 50 years	60 Years	Quarterly/half-yearly/yearly	Maximum 10,00,000	Minimum 1,500	The assured will get all deposited premium at maturity without profit (deducting extra premium, if any).	The nominee(s) shall get full sum assured at death of assured in any time during policy period.

### 1.12 Group Term Assurance plan

Features of the Plan							Benefits of Plan	
Type of Plan	Member of group	Entry Age	Exit Age	Mode of payment	Period of contract	Sum Assured	At death	At maturity
It is a group term assurance plan	Minimum 25 persons	Minimum - 18 years and Maximum - 64 years	65 years	Half yearly and yearly	Minimum 3 years but Renewable	Minimum 50,000/ person	At death of an individual member of group during contract period the nominee(s) will get individual full sum assured.	Nothing to pay at maturity.

### 1.13 Group Endowment Assurance Plans – without profit

Features of the Plan						Benefits of Plan	
Type of Plan	Period of contract	Entry Age	Exit Age	Member of group	Sum Assured	At maturity	At Death
These are group endowment plans.	Minimum 3 years but Renewable	Minimum - 18 years and Maximum – 59 years	60 Years	Minimum 10 persons	Minimum 30,000/ person	Group member will be got 25%, 50% & 100% of sum assured for plan 7a, 7b & 7c respectively.	At death of an individual member of group during contract period the nominee(s) will get 25%, 50% & 100% of sum assured for plan 7a, 7b & 7c respectively.

### 1.14 Premium Back Group assurance Plan

Features of the Plan								Benefits of Plan		
Type of Plan	Term of the plan	Entry Age	Exit Age	Mode of payment	Member of group	Premium	At maturity	At normal death	At accidental death	At Permanent and total disability
It is Premium back group assurance plan	10 years	Minimum - 18 years and Maximum - 50 years	Maximum 60 years.	Yearly/ half yearly	Minimum 10 persons	Yearly premium = Sum Assured ÷ 30	The assured will get back his/her deposited premium	The nominee(s) will get individual full sum assured.	The nominee(s) will get double individual full sum assured.	Loss of 2 limbs (hand/foot/ear) or 1 ear and 1 eye due to accident. Assured will get individual full sum assured.

### 1.15 Karmajibi Kallyan Bima – (Group term Insurance)

Features of the Plan						Benefits of Plan								
Type of Plan	Term of the plan	Entry Age	Exit Age	Sum assured	Member of group	At normal Death	At accidental Death	At Permanent and total disability	At permanent partial disablement	Additional death benefit	Stipends			At maturity
											At normal death	At Accidental death	At Permanent and total disability	
It is an annuity based group term assurance plan with single premium	1-3 years but Renewable	Minimum - 18 years and Maximum - 59 years	Maximum 60 years	Minimum 50,000/ person	Minimum 50 Persons	The nominee(s) will get full sum assured	The nominee(s) will get double of sum assured.	100% sum assured will be paid on total and permanent disablement defined as permanent loss of eye sight of both eyes/loss of both hands/ feet/one foot and one eye/ one foot and one hand/one hand and one eye irreversibly.	50% of sum assured will be paid at permanent partial disablement of either one foot hand/ hearing of both ears/ eyesight/ thumbs or index fingers.	20% of sum assured will be paid for repatriation of dead body of the deceased assured/ funeral cost of the deceased assured.	Equally divided 5% of sum assured will be paid monthly with a 12 installments	Equally divided 5% of sum assured will be paid monthly with a 24 installments	Equally divided 5% of sum assured will be paid monthly with a 24 installments	Nothing to pay at maturity



## Grievance Redress System (GRS)

Sl. No.	When to Communicate	Assigned Official	Contact Address	Settlement Time
01	If concerned official fails to render the service	Focal persons of GRS	<p><b>Mr. Md. Anisur Rahaman Miah</b>  Dy. Managing Director (Dev.) &amp; Incharge,  Dev. Admin Dept.,  Head Office,  Gause pak Bhaban (13<sup>th</sup> floor), 28/G/1,  Toyenbee Circular Road, Motijheel C/A,  Dhaka-1000.  <b>E-mail :</b> devadmin@primeislamilife.com  anisur@primeislamilife.com  <b>Mobile No. :</b> 01711-847965</p>	Quickest reasonable time
02	If focal person of GRS fails to render the service	Appeal executive	<p><b>Mr. Md. Shamsul Alam</b>  Chief Executive Officer  Head Office,  Gause pak Bhaban (13<sup>th</sup> floor), 28/G/1,  Toyenbee Circular Road, Motijheel C/A,  Dhaka-1000.  <b>E-mail :</b> ceo@primeislamilife.com,  pilih@primeislamilife.com  <b>Mobile No. :</b> 01819-291519</p>	Quickest reasonable time

### Expectation from "YOU"

Sl. No.	Directory for availing promised/expected services
1	Duly filled in policy form
2	Payment of required premium in acceptable mode
3	Ensuring authenticity and genuineness of papers and documents
4	Timely repayment of all dues
5	If any fraud is detected, let the Company know immediately

- If you need additional information apart from the presented above, please kindly contact with the nearest service point incharge.
- In case of non availability of the services, you are requested to contact with the nearest service point incharge as he/she is the focal person of the area.