Test Product

Akij Hajj Bima is managed as Account of Al-Mudaraba and Al-Tabaru. In this plan at the time of maturity, the policy holder gets full Sum Assured along with profit. All eligible Muslims who have the enthusiasm to perform Hajj can take this policy to get the best financial support.

Sum Assumed

Minimum Sum Assured BDT 100,000

Policy Term

from 10 to 15years and 20 years

Mode of payment

Quarterly, Half Yearly, Yearly

Age at commencement

From 20 years till 55 years.

Age at maturity

Maximum 70 years

Benefits

Maturity Benefit: If policy holder survives till the end of policy tenure he/ she will get full Sum Assured with accrued bonus.

Death Benefit: In case of the death of policy holder the nominee/ nominees will get full Sum Assured with Bonus.

Supplementary Insurance Facility: Permanent Disability Accidental Benefit, Double Indemnity Accidental Benefit.

Investment: The premium collected from the clients will be invested in profitable sectors by obeying Shariah.

Surrender and investment Facility: Upon payment of at least 2 (two) years of premiums, a policy achieves Surrender Value. The insured can avail the investment facility (maximum 90% of Surrender value) after completion of 2(two) years.

Paid up Value: After continuing the policy at least for two years the policy acquires Paid up value. Paid up value is payable with accrued bonus at the end of policy term.

Income Tax Rebate facility: The policy holder gets the benefit of income tax rebate on premium/premiums paid every year at applicable rate.