



Monday, March 9, 2020

Mr. Irfan Aziz
Assistant Manager Finance
Chip Training & Consulting (Pvt.) Ltd
Chip House, Fayyaz Market,
Plot 5, Street 9, G-8/2,
Islamabad.

Without Prejudice
Claim No: CL202062299 & CL202062271
Certificate No: GL201900742195B-1347
Employee No:

Re: Temporary & Total Disability Claim (Natural) – Farzana Bashir

Dear Mr. Irfan Aziz,

This is with reference to claim documents received against disability of Ms. Farzana Bashir.

Based on documents provided, we reviewed the situation and observed that Ms. Farzana Bashir has been suffered from "**Osteo Arthritis & Dental Caries**" and had undergone treatment (non-accidental) for the same.

Kindly note that the aforementioned condition comes under the scope of **Temporary & Total Disability (Natural)** which is not covered under the Group Term Takaful Scheme of Chip Training & Consulting (Pvt.) Ltd, therefore we regret to inform you that we cannot entertain the claim mentioned herein above.

Please rest assured that we have thoroughly analyzed the claim from all possible aspects and that our decision is strictly in accordance with the agreed terms & conditions.

We hope that you would understand the spirit of our response and take it without prejudice. Should you need further assistance in this regard, please feel free to contact us at 021-34311747-56 (Ext-162)

Thanks & Regards


Head of Claims

Cc: S. M. Zeeshan Afzal