

Proposal no. Policy no.

Individual/Company, National ID Card/Registration Certificate, Work permit/Passport, Occupation, Nature of Business, Company/Office/Applicant's Name, Date of Birth, Male/Female, Permanent Address, Current Address, House/Building name, Road, District, Postal Code, Atoll, Island, ID No., Reg No., Contact Name, Nationality, Contact No., Email, Fax.

Mortgage/Charge, Address of property to include in Takaful, Period of Takaful, Sum Covered, Type of Takaful Cover Required: Buildings, Public Liability, Home Contents, Personal Possessions.

AQAD/DECLARATION: I/We agree to participate in this Takaful scheme based on the principle of Ta'awun and to pay the contribution on the basis of TABARRU (donation) for the purpose of helping each other participants who have suffered a financial loss due to any of the covered event (s). Based on this contribution, I/we are also entitled to the Takaful cover subject to the terms and conditions of this contract. I/we further agree that my/our contribution be credited into the Participant Risk Fund (PRF) and to appoint AYADY TAKAFUL to manage and invest the Fund according to Islamic Shariah. I/we also permit AYADY TAKAFUL to make payment for claims/Takaful benefits, provisions and reserves based on the guidelines and policies laid by the authorities, and to pay a WAKALAH (agent) fee at the rate of 30% of the contribution to AYADY TAKAFUL. I/we further agree that the money in the PRF shall be invested by AYADY TAKAFUL, and if the return from the investment exceeds 1.2%, the additional return or excess shall be retained and credited to AYADY TAKAFUL under the principle of PERFORMANCE FEE (Ujrah). Additionally, I/we authorize AYADY TAKAFUL to distribute Net Surplus of the PRF at the end of the year (if any) among the participants. I/we understand that this Takaful Certificate will not be enforced unless this proposal has been accepted by AYADY TAKAFUL.

Signature:

Date:

Bank use only

Rate Options: Option 1:

Options 2:

Rate:

Contribution:

Agent's Name:

Documents required with the Proposal

- Home registry copy
- ID. Card copy
- If mortgaged, Copy of loan agreement

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THIS PROPOSAL WILL NOT BE IN FORCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED BY THE COMPANY

You are to disclose in the proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued here under maybe void.

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