

| | | |
|--------|---------------|---------------|
| Branch | M. E. / Agent | Policy Number |
|--------|---------------|---------------|

Important

Cover will not be in force until this proposal has been accepted by the company in writing and the Takaful Contribution paid in full.

All questions must be fully answered. Benefits under the policy may not be payable in the event of non-disclosure or misrepresentation of material facts. Please complete in block capitals throughout and tick (✓) boxes where appropriate.

1. Details of Proposer

(a) Name in full or Trade Name

(b) Postal Address

(c) Business / Occupation

(d) Business Registration No. (e) NIC No.

(f) Contact Telephone Fixedline Mobile

(g) Fax (h) E-mail

2. Period of Takaful Required

from / / to / /

3. (a) Financial Interest on property to be covered (if any)

(b) Occupation of the Premises

(c) Full Address of Premises Pertaining to Property to be Covered (if different from postal address)

4. Details of Covers Required (Please fill the particulars of the required cover - also indicate the basis of sum covered whether reinstatement or market value)

| SECTION A - Fire and Allied Perils | Reinstatement | Market Value | Sum Covered |
|--|--------------------------|--------------------------|--|
| 1. On Building together with permanent fixture and fittings | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| (a) On boundry Walls & Gates (excludes damage by perils Cyclone, Storm, Tempest & Flood) | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| (b) On Plate Glass | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| (c) On Claddings | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| 2. On Furniture and Effects therein | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| (a) On show Case | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| 3. On Plant/Machinery/Utensils/Electrical Goods (furnish inventory) | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| 4. On Electronic Items (furnish inventory) | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| 5. On Stock-in-trade consisting of | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| 6. | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| 7. | <input type="checkbox"/> | <input type="checkbox"/> | Rs. <input style="width:100%;" type="text"/> |
| Total | | | Rs. <input style="width:100%;" type="text"/> |

Reinstatement value is the value at which the damaged property can be reinstated or replaced by new property of the same kind, without deducting depreciation.
Market Value means the value of the property after deducting depreciation based on age, usage, maintenance, etc.



Extensions under Section A

On payment of an additional takaful contribution, the certificate may be extended to cover the following perils. Please tick (✓) against the extensions required.

(a) Riot, Strike & Civil Commotion (b) Terrorism (c) Electrical Fire Inclusion (i) with burnt marks (ii) without burnt marks

SECTION B - Burglary takaful

| Description of Property to be Covered | Sum Covered <small>(Basis of sum covered indicated on 1st page shall apply here)</small> |
|--|---|
| 1. On Furniture and Effects therein | Rs. _____ |
| (a) On Show Case | Rs. _____ |
| 2. On Plant/Machinery/Utensils/Electrical Goods (Furnish detailed inventory) | Rs. _____ |
| 3. Electronic Items (Furnish inventory) | Rs. _____ |
| 4. On Stock-in-trade consisting of | Rs. _____ |
| 5. | Rs. _____ |
| 6. | Rs. _____ |

(a) If cover is required on First Loss Basis, please indicate the first loss percentage %

(b) Is the premises secured by a burglar alarm or a security guard? Yes No - If Yes, Please give details

SECTION C - Public Liability Takaful (Free Cover)

Limit of Liability

| | |
|--|---------------|
| Property Damage & Bodily Injury Any One Event and in Aggregate | Rs. 500,000/- |
|--|---------------|

SECTION D - Workmen's Compensation Takaful (Free Cover for 3 employees)

| Name of Employee | Job Category | NIC No. | Estimated Annual Wages |
|------------------|--------------|---------|------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |

SECTION E - Money Takaful (Free Cover)

1) Value of money in transit per trip to & from bank; (Maximum up to Rs. 50,000/-) Rs.
 Name and Address of Bank

2) Value of money in locked safe or strong room outside business hours (Maximum up to Rs. 50,000/-) Rs.
 Make & Model of the Safe

3) Value of money in Drawer (Maximum up to Rs. 10,000/-) Rs.

SECTION F - Personal Accident (Free Cover for 5 persons aged between 16-65 Only. Cover Limit Rs. 25,000/- per person)

| Name of Participant / Employees | NIC Number | Date of Birth |
|---------------------------------|------------|----------------|
| 1. | | DD / MM / YYYY |
| 2. | | DD / MM / YYYY |
| 3. | | DD / MM / YYYY |
| 4. | | DD / MM / YYYY |
| 5. | | DD / MM / YYYY |

SECTION G - Legal Fees (Free Cover)

Cost of Legal Fees

Rs. 100,000/-

SECTION H - Accidental Breakage of Fixed Glasses (Free Cover up to Rs. 50,000/-; applicable only if Plate Glasses covered under Section A)

| Description of Glass & the location it is fixed | Size | No. of Pieces | Value (Rs.) |
|---|------|---------------|-------------|
| | | | |
| | | | |
| | | | |

5. Additional Covers - Please tick against the cover required.

- (a) Name Board and Sign Board (Furnish Details) Rs.
- (b) Glass Breakage Cover (in excess of Rs. 50,000/-; Furnish details as in above Section 4-H) Rs.
- (c) Workmen's Compensation Cover for Employees - in excess of 3 employees (Furnish details as in Section 4-D)

6. Details of Premises & Neighbouring Premises

(a) Are the premises/buildings constructed of bricks, stones or concrete and roof of non-inflammable materials?

Yes No If 'No', please give details

(b) Are you the sole occupier of the premises? Yes No If 'No', please give details

(c) Is the building detached or Semi-detached from adjoining premises? detached Semi-detached

(i) If Semi-detached, please specify the construction of adjoining premises

Walls Proof

(ii) If detached, please indicate distance from other properties from all sides

Right Left Front Rear

(d) Please give details of occupations of neighbouring premises (as applicable)

Right Left Front Rear

(e) Is the risk situated in a flood prone area or is there any history of flooding? Yes No If 'yes', give details

(f) If stocks are to be covered under this takaful certificate;

(i) Do you keep proper stock books and are they up to date?

(ii) How often do you check stock books?

(iii) Where do you keep the stock books?

(g) (i) What fire extinguishing appliances are installed within the premises?

(ii) Are these appliances regularly inspected? Yes No

7. General Information

(a) Had you or your partner(s)

(i) Had any insurance cancelled, renewal refused or special conditions imposed? Yes No If 'Yes', Please give details

(ii) Been charged with any criminal offense during the past 5 years? Yes No If 'Yes', Please give details

(iii) Suffered any losses or made claims on any insurance company in relation to the risk proposed? Yes No

(b) Is there any other information that you know or could reasonably be expected to know which is relevant to our decision to accept this takaful?

Yes No If 'Yes', Please give details

Important

- (a) You are reminded of the need to disclose any facts which the Company would take into account in the assessment and acceptance of this proposal. If you have any doubts as to whether certain facts are relevant please ask your insurance/takaful broker or Agent or Amana Takaful Office. Failure to disclose all relevant facts may invalidate your Certificate or may result in your Certificate not operating fully.
- (b) The cover provided under this proposal is subject to the terms and conditions of the Company's Takaful Business Cover Certificate.
- (c) This proposal is subject to credit policy of IBSL - Circular No. 25 of 1st December 2006 - 'Premium Payment Warranty'.
- (d) Payments by cheque to be drawn in favour of Amana Takaful PLC and crossed A/C payee. Cash payments should be made at Amana Takaful PLC branches or collecting banks only. Amana Takaful will not accept responsibility for payments in other modes unless duly acknowledged by an official receipt of the company.

DECLARATION BY PROPOSER

I/We to the best of my/our knowledge hereby confirm that the statements contained in the proposal form are true and correct and I/We have not concealed, misrepresented or mis-stated any material fact. I/We agree that the statements and declaration contained in this proposal form shall be the basis of the contract of takaful with the Company and are deemed to be incorporated in the contract.

I/We hereby agree that the takaful contribution which I/We undertake to pay to Amana Takaful PLC (The Company) as tabarru (donation) be credited into the takaful fund for the company to manage the various schemes of takaful under the General Takaful business and pay takaful benefits to the Participants as expressed in the terms and conditions of this takaful contract. I/We agree that the Company take a non refundable 40% of the takaful contribution as their fees for managing the above takaful operations. I/We also agree that the company invests the said fund in a manner deemed fit by the company and the profit from investment if any be shared in a proportion of 50% to the Takaful Fund and 50% to the company on the basis of Al-Mudharaba. Losses if any will be borne solely by the Takaful Fund.

If there is a surplus from the fund after payment of benefits to any participant who shall be entitled to such benefits under the said takaful contract and deducting the cost related to the Fund, the same shall be distributed on pro rata among the participants, provided always that they have not incurred any claim and/or received any benefits under the said takaful contract whilst the same is in force.

Date:

| | | |
|----------------------|----------------------|----------------------|
| day | month | year |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Proposer's Signature:
(Rubber stamp where applicable)

GROUND PLAN