

18. Is there any water course or stream nearby? Yes No
 If yes please give details.....
 Does it overflow regularly? Yes No
 If yes please give details.....
19. Has any flood damages occurred during the last five years? Yes No
 If yes please give details.....
 What are the precautions adopted to prevent further losses?

20. Does a drainage system exist around the building? Yes No
 If yes please give details.....
 Are they in a state of a good condition? Yes No
21. Is the premises secured by burglar alarm or a security guard? Yes No
 If yes please give details.....

22. Details of Insurance Cover-

The Sum to be covered must represent the FULL VALUE of the property, the Proposer being required to sign a declaration to that effect below. The takaful will be subject to average, which means that if at the time of loss or damage the sum covered is less than the full value, the Participant shall be considered as being his own Takaful company for the difference, and shall bear a ratable proportion of the loss accordingly.

(a) Building

- (i) Building, Permanent Fixtures, Fittings including Interior Decorations & Electrical Installation Rs.
- (ii) Out Buildings, Stables, Garages, Swimming Pools, Walls, Gates & Fences Rs.

(b) Contents

- (i) Household Goods & Personal effects Rs.
- (ii) Electrical Appliances, Computers and Electronic Equipment (*) Rs.

23. Optional Covers/Extensions Please tick against the extensions required

- a) Electrical Breakdown (*) Yes No Rs.
- b) Jewellery & Valuables (*) Yes No Rs.
 (not exceeding 10% of content value or Rs.250,000/-, whichever is lower)
- c) Landscaping & Outdoor Decoration Yes No Rs.
- d) Pedal Cycles (*) Yes No Rs.
- e) Employer's Liability (*) Yes No employees
- f) Riot & Strike Yes No
- g) Terrorism Yes No

(*) Please make use of the inventories provided to submit detailed information

DECLARATION

I/We declare that the above answers and information are true to my/our knowledge and belief and that I/we have disclosed all particulars affecting the assessment of the risk. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Company.

I/We hereby agree that the Takaful contribution which I/we undertake to pay to Amana Takaful PLC (PQ 23) as Tabarru (donation) be credited into the Takaful Fund for the company to manage the various schemes of Takaful under the General Takaful Fund 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 40% of the Takaful Contribution as their fees for managing the above Takaful operations. I/We also agree that the Company invest the said fund in a manner deemed fit by the Company and the profit from the 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 costs 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 benefit under the said takaful contract whilst the same is in force.

Date :

Proposer's Signature :