

Section A - Fire and Allied Perils

Description of property to be covered

Sum Covered (MVR)

1. Furniture and Effects therein	
(a) Show Case	
2. Plant/Machinery/Utensils/Electrical Goods (furnish detailed inventory)	
3. Electronic Items (Furnish inventory)	
4. Stock-in-trade consisting of	
5.	
6.	
TOTAL	

Is the premis 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 and Bodily Injury for any one event and in aggregate - MVR. 50,000

Section D - Money Takaful (Free Cover)

(a) Value of money in transit per trip to and from bank.

- up to a Maximum of MVR.5,000

Please mention the Name and Address of Bank below.

(b) Value of money in locked safe or strong room outside business hours - up to a Maximum of MVR.5,000

Please mention the Make & Model of the Safe below.

(c) Value of money in drawer

- up to a Maximum of MVR.5,000

Section E - Personal Accident Benefit (Free Cover)

For 5 persons aged between 16-65 Only.

- up to a Maximum of MVR.3,000 Per person

Name of Participant / Employees

NIC Number

Date of Birth

		DD / MM / YYYY
		DD / MM / YYYY
		DD / MM / YYYY
		DD / MM / YYYY
		DD / MM / YYYY
		DD / MM / YYYY
		DD / MM / YYYY

Section F - Accidental Breakage of Fixed Glasses (Free Cover)

Only if Plate Glasses are covered under section A.

- up to a Maximum of MVR.5,000

Description of Glass & the location it is fixed

Size

No. of Pieces

Value (MVR)

5. Additional Covers

(a) Name Board and Sign Board (Furnish Details)

☐

Sum Covered (MVR)

(b) Plate Glass Breakage Cover (in excess of MVR.5,000

☐

Furnish details as in above Section 4- H)

(c) Showcase Glass Accidental Breakage

☐

6. Details of Premises & Neighbouring Premises

(a) Is the premise/building 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) Details of neighbouring premises

Facets	Occupation of the neighbouring premises	Attached/ Detached	If detached, separation distance (feet)	Construction of neighbouring premises	
				Walls	Roof
Right					
Left					
Front					
Behind					
Above					
Below					

(d) If stocks are to be covered under this takaful policy/certificate;

At a time of a claim, in order to establish the value of stocks held by you, we require documentary proof.

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

(ii) Are these appliances regularly inspected? Yes ☐ No ☐

7. Previous History

Have you or your partner(s),

(a) Had any insurance cancelled, renewal refused, or special conditions imposed?

Yes ☐ No ☐

If Yes- please give details

(b) Been charged with any criminal offence during the past 5 years?

Yes ☐ No ☐

If Yes - please give details

(c) Have you suffered any losses or made a claim on any insurance company in relation to the Risk Proposed?

Yes ☐ No ☐

If Yes - please give details

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

Yes ☐ No ☐

If Yes - please give details

IMPORTANT

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.

- The cover provided under this proposal is subjected to the terms and conditions of the Company's Business Cover Takaful Certificate.
- This Proposal is subjected to the 'Premium Payment Warranty'.
- Payments by cheque to be drawn in favour of Amana Takaful (Maldives) PLC and crossed A/C payee. Cash payments should be made at Amana Takaful (Maldives) PLC. Amana Takaful will not accept responsibility for payments in other modes unless duly acknowledged by an official receipt of the Company.
- I/We hereby agree to submit copies of any one of the following document if requested by the Company.
 - Individuals- ID Passport, Driving License, Letter from a recognized public authority or public servant verifying the identity of the proposer.
 - Companies- Certificate of Business Registration.
 - Partnership Firms- Certificate of Registration, if registered, Partnership deed.
 - Trust & Foundations- Certificate of Registration, if registered, Power of attorney granted to transact business on its behalf, any official valid document to identify the trustees, settlers, beneficiaries and those holding power of attorney, founders, managers, directors.

DECLARATION BY PROPOSER

I/We to the best of my/our knowledge hereby confirm that the statements contained in this 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 into the Takaful policy. I/We hereby agree that the Takaful contribution which I/We undertake to pay to Amāna Takaful (Maldives) PLC (the Company) as tabbarru (donation) be credited into the Participants Takaful Fund (PTF) 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 policy in accordance with the Waqf rules governing the PTF. I/We agree that the Company take a non-refundable up to 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 investment if any be shared in proportion of 50% to the PTF and 50% to the Company on the basis of Al-Mudharaba. Losses if any will be borne solely by the PTF.

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 benefits under the said Takaful contract whilst the same is in force.

Date.

Day	
D	D

 /

Month	
M	M

 /

Year			
Y	Y	Y	Y

Proposer's Signature:
 (Rubber stamp where applicable)