



# Terms and conditions

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

I, hereby agree that the takaful contribution which I undertake to pay to Amāna 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 policy. I agree that the Company take a non-refundable 32.5% of the takaful contribution as their fees for managing the above takaful operations. I 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 policy 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 policy whilst the same is in force. The Company may hold a portion of the surplus as a contingency reserve.



Amāna Takaful PLC (PQ 23)  
660 -1/1, Galle Road, Colombo 3, Sri Lanka  
☎ +9411 750 1000, ☎ +9411 259 7429  
✉ info@takaful.lk 🌐 www.takaful.lk



Signature

Date

Office use only

Office use only

Office use only

Underwriting comments

Accepted by

Date