

In the Name of Allah, The Most Beneficent, The Most Merciful

PLAN TERMS AND CONDITIONS
OF
HEMAYATI PLUS - FAMILY TAKAFUL PLAN

Please read these documents carefully and keep them in a safe place. These documents will be needed in the event of a claim under this Plan. This Document sets out the Benefits, Terms, Conditions and Exclusions that apply to HEMAYATI PLUS - Family Takaful Plan.

Islamic Arab Insurance Company - SALAMA (hereinafter referred to as the “**Operator**”) has received an Application and a Declaration which together with all other written statements, form the basis of the Contract between the parties. Any false Declaration or non-disclosure of Material Facts shall render the Protection Benefits under this Plan null and void.

The Applicant (hereinafter referred to as the “**Plan Holder**”) has approached the Operator for a Plan and has appointed it as an agent “**Wakeel**” to manage the Tabarru’ Fund. The Plan Holder acknowledges that the Operator carries out duties for the collective benefit and interests of the participants under Wakalah principles as defined by the Operator and in accordance with Shari’ah Principles, as guided by the Operator’s Shari’ah Supervisory Committee.

The Operator confirms that the benefits described in the Plan Terms and Conditions, Plan Schedule, and any Endorsement thereto will be provided subject to the payment of the Plan Contribution(s) described in the Plan Terms and Conditions, Plan Schedule and any Endorsement thereto.

This Plan is signed on behalf of the Operator on the date shown in the Plan Schedule.

TABLE OF CONTENTS

DEFINITIONS	3
Section 1:	5
1.1 General Provisions	5
1.2 Basis of the Plan	5
1.3 Tabarru' Fund	5
1.4 Benefit Amount	6
1.5 Takaful Donations	6
1.6 Surplus Calculation and Distribution	6
1.7 Deficits in the Tabarru' Fund	6
1.8 Costs & Fees	6
1.9 Payment of Plan Contributions	6
1.10 Termination of the Plan	7
1.11 Assignment	7
1.12 Claims	7
1.13 Small Sums	8
1.14 Law and interpretation	8
1.15 General Exclusions	8
1.16 Force Majeure	8
1.17 Maturity Bonus	8
Section 2: Protection Benefits – Scope of Cover	9
2.1.1 Family Takaful Benefit	9
2.1.2 Terminal Illness Benefit	9
Section 3: Claims Procedure	10

DEFINITIONS

The terms used in the Plan shall have the following meaning unless specifically stated otherwise:

Accident	An event resulting in bodily injury caused solely and directly by external violent and visible means which is unexpected, unforeseeable and not attributable to the Covered Member's intentional self-injury or suicide.
Age	Covered Member's age last birthday on the Commencement Date of the Plan.
Application	The written request made by the Plan Holder or the Covered Member containing a Declaration and forming the basis of the contract between the parties.
Beneficiary	The Plan Holder or persons mentioned as a Beneficiary in the Beneficiary Designation Form or declared by the Plan Holder in writing to the Operator.
Benefit Amount	The amount(s) payable by the Operator under Protection Benefit(s) as stated in the Plan Schedule subject to these Terms and Conditions.
Claimant	The person or persons making a claim under this Plan.
Clause	A statement shown as a term or condition of the Plan.
Commencement Date	The date indicated in the Plan Schedule when the Plan and Protection Benefits become applicable.
Covered Member	The person covered under this Plan and upon whose lives the Protection Benefits are payable.
Date of Event	The date upon which the event giving rise to a claim under benefits occurs.
Declaration	A Declaration confirming amongst other details the state of health, occupation and pursuits of a Covered Member.
Eligible Participant	A Participant who may benefit from a distribution of Surplus who has not made a claim and where the Plan has not been terminated or encashed.
Endorsement	A written document issued by the Operator amending the Plan Terms and Conditions or Plan Schedule which is attached to or endorsed on to the Plan.
Expiry Date	The date which occurs after a time period equal to the Plan term from the Plan commencement Date.
Grace Period	A period of 28 days after the contribution due date will be allowed for payment of each contribution, during which the cover will remain in force. If the Covered Member's death or disability occurs during the grace period, the contribution, if unpaid, will be deducted from any settlement hereunder.
Hospital	A registered medical or surgical Institution in the country in which it is located.
Laws	The laws as construed in The United Arab Emirates.
Manager of Tabarru' Fund	The Operator acting in the collective interests of Participants.
Material Fact	Any fact relating to the subject matter of the Plan and have influence over the identification or quantum of risk that affects the Operator's judgment in deciding whether or not a risk is acceptable, and if it accepts the risk, the terms on which it would do so.
Maturity Bonus	An amount payable to active Plans on completion of the Plan Term
Medical Practitioner	A legally qualified and duly licensed medical physician or surgeon who is legally authorized to practice in his country of residence and is not a Plan Holder or Covered Member, or any person related by blood or marriage to the Plan Holder or Covered Member.
Notice of Assignment	A notice detailing the transfer of ownership.
Operator	Islamic Arab Insurance Company, SALAMA or its successors in title who are the managers of the Tabarru Fund.
Personal Reserve Account (PRA)	The PRA is a notional account to which contributions are credited
Plan	These Plan Terms and Conditions and Plan Schedule and any endorsement thereto.
Plan Acquisition Cost	The cost of placing a Plan on the books of the Operator
Plan Anniversary Date	An anniversary of the Commencement Date (or if such date does not exist, the day immediately preceding) occurring each calendar year.
Plan Contribution / Contribution	The amount paid at the Commencement Date of this Plan and at regular intervals thereafter until the due date of final contribution.

Plan End Date	The earlier of the Expiry Date, the date of the event which leads to a payment of amount equal to the Family Takaful Benefit or the date upon which the covered life attains 75 years.
Plan Holder	The Person named in the Plan Schedule.
Plan Schedule	An integral part of this Plan which provides details such as the Benefit Amount and Contributions payable together with details related to the Plan Holder and Covered Members under the Plan and any special conditions applying.
Plan Term	Term of the Plan as mentioned in the Plan Schedule.
Plan Terms And Conditions	The document which details the Terms and Conditions of the Plan.
Plan Year	A Gregorian calendar year commencing on the Commencement Date or a Plan Anniversary Date.
Protection Benefits	All benefits selected by the Plan Holder that are payable out of the Tabarru' Fund, Details of Applicable Benefits are given in the Plan Terms and Conditions.
Registered Charity	An organization registered by a competent authority in the United Arab Emirates as a charity and chosen at the complete discretion of the Operator in coordination with the Shari'ah Supervisory Committee.
Shareholder's Fund	The fund which is credited with the Wakalah Fee and other charges, and pays the costs and fees for each Plan.
Shari'ah Supervisory Committee	A committee of learned Shari'ah scholars engaged by the Operator to provide advice on Shari'ah Law.
Shari'ah Principles	Principles of Islamic law as embodied in the Qur'an and the Sunnah of the Prophet as interpreted by the Shari'ah Supervisory Committee
Statement of Claim Form	A form to be completed in order to initiate a claim under this Plan.
Surplus	Any excess available in the Tabarru Fund declared as payable to Eligible Participant as more specifically defined in Clause 1.6.
Tabarru Fund	A collective pool established, invested and managed in accordance with Shari'ah Principles with the sole purpose of providing Protection Benefits as described in Clause 1.3 of the Plan Terms and Conditions.
Takaful	Islamic insurance conforming to the Shari'ah Principles
Takaful Donation (Tabarru')	The amount of contribution described in Clause 1.5 and paid as absolute grants (Tabarr'u) to the Tabarru Fund.
Takaful Rate	The appropriate rate of mortality and or morbidity charge derived largely from Actuarial studies.
Wakalah Fee	The fee expressed as a percentage of the Takaful Donation (Tabarru') paid to the Operator at the beginning of each month.

In this Plan, where the context admits, words importing the masculine gender shall include the feminine gender and words importing singular shall include the plural and vice versa.

Section 1

1.1 General Provisions

- 1.1.1 The Plan Holder appoints the Operator through the Application Form and the Operator accepts such appointment with effect from the Commencement Date, to act as its exclusive agent to manage the PRA, Shareholder's Fund and the Tabarru Fund.
- 1.1.2 The entire contract consists of these Plan Terms and Conditions, Plan Schedule, and any endorsement issued, the Application Form and Declaration and any written submissions of any kind made by the Plan Holder or Covered Member in writing and accepted by the Operator.
- 1.1.3 The above documents provide evidence of the legal entitlement to the benefits under the Plan. Any amendment to the Plan Terms and Conditions of this Plan after it has been issued shall be binding on the Plan, only if made by Endorsement by the Operator.
- 1.1.4 The Operator can amend the Protection Benefits and Plan Terms and Conditions applying to the Plan Holder or Covered Members without agreement if any particulars, statements or answers are found to be incorrect or the Operator discovers that the Plan Holder or Covered Member has misrepresented or omitted any fact which was known, or a reasonable person in the circumstances ought to have known and was material to the assessment of the risk.**
- 1.1.5 Any such amendment resulting from Clause 1.1.4 will be contained in an Endorsement and may retrospectively adjust the Plan to reflect the basis on which the Operator, at its absolute discretion, considers it would have accepted the Protection Benefits taking into account the full and correct information.
- 1.1.6 The observance of the terms and conditions of this Plan by the Plan Holder and Covered Member shall be a condition precedent to any claim hereunder.
- 1.1.7 In the event that a representation or statement made or deemed to be made in relation to this Plan or any other document delivered by or on behalf of the Plan Holder or Covered Member in connection with this Plan is or proves to have been incorrect or misleading in any material respect when made or deemed to be made, the Plan or Protection Benefits hereunder may become null and void at the absolute discretion of the Operator.**
- 1.1.8 If the circumstances in which the Protection Benefits were granted are found to be materially altered without the written consent of the Operator, the Protection Benefits under this Plan shall become null and void at the absolute discretion of the Operator.**
- 1.1.9 If any claim under this Plan is in any way fraudulent or unfounded, all Protection Benefits under this Plan shall be forfeited.**
- 1.1.10 The Operator shall seek the guidance of its Shari'ah Advisory Committee in the operations of this Plan and shall ensure that the management and the investment of the assets of the Plan are in accordance with Shari'ah principles. Furthermore, the investments and assets of the Tabarru Fund and any Surplus thereof will be separated from the Operator's own assets.
- 1.1.11 Any notice which is to be sent by the Operator to the Plan Holder, according to these Terms and Conditions, will be sent via registered mail to the last address of the Plan Holder, registered with the Operator.
- 1.1.12 No legal actions resulting from this Contract shall be possible after a period of three (3) years as from the date of the event that caused the legal action subject to any other provisions in the Laws of the United Arab Emirates.

1.2 Basis of the Plan

- 1.2.1 The Plan is a Family Takaful Plan developed under Islamic principles of Takaful.
- 1.2.2 It is issued on a single Covered Member basis and owned by the Plan Holder under the terms of the Plan.
- 1.2.3 The Plan Terms and Conditions are drafted in Arabic and English. In the case of any conflict between the two versions the Arabic version shall prevail.
- 1.2.4 All currency conversions under this Plan will be on exchange rates determined by the Operator. All benefits are payable in Plan Currency. A Claimant may request payment of benefits in any freely convertible currency at rates determined by the Operator. All currency risks are borne by the Plan Holder or successful Claimant, as the case may be.
- 1.2.5 Any instructions, notifications or requests to be given to the Operator shall be given in writing in a form acceptable to the Operator and delivered or sent to its Office together with any other documents, information or consents which the Operator may require.
- 1.2.6 The Operator reserves the right to require proof of the age of the lives upon which the benefits are payable or other parties to the Plan. If the age(s) is found at any time to have been misstated, the Plan may be adjusted as the Operator, at its sole discretion, considers equitable.
- 1.2.7 The calculation of dates and time periods herein shall be in accordance with the Gregorian calendar.

1.3 Tabarru' Fund

- 1.3.1 The Tabarru' Fund is a collective pool established, invested and managed in accordance with Shari'ah Principles with the sole purpose of providing Protection Benefits on the lives of Covered Members.
- 1.3.2 Participation in the Tabarru' Fund takes effect on the Commencement Date shown in the Plan Schedule and ends on the Plan End Date or when the benefits stop, are terminated or discharged in accordance with the Plan Terms and Conditions.
- 1.3.3 The Tabarru' Fund is operated by the Operator as an Agent (Wakeel).
- 1.3.4 All costs, expenses, charges and fees for maintaining and investing the assets of the Tabarru Fund and any other expenses related to the Tabarru Fund including the Retakaful or Reassurance, claims expenses and maintaining or strengthening reserves to secure the claim paying ability, shall be borne by the Tabarru Fund.
- 1.3.5 The Operator may at its complete discretion secure Retakaful or Reassurance protection. Any resulting fees, claims or related sums shall also form part of the Tabarru Fund. Any portion of the Takaful Donation (Tabarru') that is transferred to Retakaful or Reassurance is charged to the Tabarru Fund together with any costs involved in reassuring the liabilities of the Tabarru' Fund and will be excluded from the amount available to the Operator for investment.

- 1.3.6 All claims and claims costs are paid out of the Tabarru Fund. Any investment gains or losses on the assets of the Tabarru Fund are credited or charged to the Tabarru' Fund.
- 1.4 Benefit Amount**
- 1.4.1 The Benefit Amount and type of Protection Benefits applicable to this Plan are as stated in the Plan Terms and Conditions and Plan Schedule.
- 1.4.2 The sum payable will be the Benefit Amount on the date of the happening of the event upon which the Protection Benefits are payable. The payment of the Benefit Amounts is due only when documentary evidence is submitted to the satisfaction of the Operator as more particularly detailed in Clause 1.12.
- 1.5 Takaful Donations (Tabarru')**
- 1.5.1 The basis for calculating the cost of Protection Benefits is derived from scientific investigation of births, deaths, disability and sickness rates. Geographic, economic and demographic differences are taken into account in applying these rates to a particular market, region and country. The appropriate rate of mortality or morbidity from such studies is called the Takaful Rate.
- 1.5.2 In order to reflect any specific risks associated with each Covered Member, the Operator must be satisfied as to the suitability of the Covered Member's state of health, occupation and any other factors considered relevant and may impose at its absolute discretion additional conditions, contributions, or limit or reject Protection Benefit(s) applied for.
- 1.5.3 The Takaful Rate will vary by age and may be adjusted to reflect the risks brought to bear on the Tabarru' Fund by the inclusion of the relevant Covered Members.
- 1.5.4 The Takaful Donation (Tabarru') represents the cost of Protection Benefits calculated by multiplying the Relevant Takaful Rate, adjusted if necessary, at the discretion of the Operator, by the initial Benefit Amount as detailed in the Plan Schedule and these Plan Terms and Conditions.
- 1.5.5 Takaful Donations are absolute grants (Tabarru') to the Tabarru' Fund and are non-refundable.
- 1.6 Surplus Calculation and Distribution**
- 1.6.1 A Surplus may arise within the Tabarru Fund when there is a positive balance from Takaful Donations (Tabarru') after accounting for claims, relevant expenses, charges and fees, any Retakaful or Reassurance, investment returns on the assets of the Tabarru Fund and any reserves to maintain or strengthen the claim paying ability of the Tabarru' Fund.
- 1.6.2 The Surplus shall be available for distribution provided there is a net surplus in the Tabarru Fund in respect of the relevant period at the sole discretion of the Operator and subject to approval by the Board of Directors of the Operator. The General principles and parameters of surplus distribution will be approved by Sharia'h Supervisory Committee.
- 1.6.3 Any amount available for distribution will be shared amongst Eligible Participants in proportion to the Takaful Donations (Tabarru') paid by them in the relevant financial year. Provided always that the Participant has not made a claim under Clause 1.12 or the Plan has not been terminated in which case any Surplus sum due for the relevant period will be distributed to Eligible Participants.
- 1.6.4 For the sake of clarity, any Surplus distribution from the Operator will be to the Plan Holder.
- 1.6.5 If any sum payable is less than a sum published from time to time (currently AED 100 or US\$ 27 annually) then it will be dealt with in accordance with Clause 1.13.
- 1.7 Deficits in the Tabarru' Fund**
- 1.7.1 Where assets of Tabarru Fund are insufficient to meet liabilities, the Operator shall grant an interest free loan (Qard) to the Tabarru Fund, to be reimbursed once assets are available or the Tabarru Fund is in Surplus. All subsequent surpluses will first go to pay back the Qard before further distribution to Plan Holders.
- 1.8 Costs and Fees**
- 1.8.1 The Operator is entitled to pay Plan Acquisition Costs, and charge Fees or levies in connection with the management of the Plan. These costs are debited to the Personal Reserve Account as detailed in these Plan Terms and Conditions as Fees and Charges.
- 1.8.2 These Fees and Charges include:
- 1.8.2.1 A management fee charged as a percentage of Takaful Donation (Tabarru'), known as the Wakalah Fee, currently 15%.
- 1.8.2.2 Takaful Donation (Tabarru') as detailed in Clause 1.5 and credited to the Tabarru Fund.
- 1.8.2.3 The Plan Acquisition Charges.
- 1.8.3 The Operator reserves the right to vary charges or introduce a charge to apply to all or selected Plans after 90 days notice of such a change.
- 1.9 Payment of Plan Contributions**
- 1.9.1 All Plan Contributions shall be paid at the frequency set out in the Plan Schedule. The contribution amount, the period over which this amount is payable, the due dates and the frequency of payment are shown in the Plan Schedule and any Endorsements thereto.
- 1.9.2 The Plan Holder undertakes to pay the Plan Contributions in advance by a method acceptable to the Operator throughout the contribution payment period on the contribution due date prior to the Plan End date as specified in the Plan Schedule. Although the Operator may give notices to the Plan Holder concerning the payment of the contributions, the Operator is not bound to do so and the Plan Holder alone shall remain responsible to observe the due dates and payment of contributions.

- 1.9.3 The Plan Contributions paid will be credited to the Operators nominated bank account. The Operator, may at its discretion, introduce a new method of payment at any time.
- 1.9.4 After payment of the first contribution, the Operator will allow a grace period of 28 days from the due date of the contribution for payment during which the cover will remain in force.
- 1.9.5 If a covered event occurs during the Grace Period, the contribution, if unpaid, will be deducted from any settlement made under this Plan.
- 1.9.6 A Contribution will be regarded as paid if it is received by the Operator on the due date or within the Grace Period. In the event a contribution is not paid within the above-mentioned Grace Period, the Plan shall become automatically void without the need for a notice and the liability of the Operator to pay Protection Benefits will cease and the Protection Benefits will be terminated.**
- 1.9.7 If the Plan terminates as a result of nonpayment of Plan Contributions it may be reinstated subject to a request being made to reinstate the Benefits within six months from the due date of the last unpaid contribution. The request will be in the form of a written application for reinstatement which will include a Declaration of health and be supported by payment of all overdue contributions together with an indication of how future Plan Contributions will be paid and subject to such other conditions as the Operator may, at its absolute discretion, decide.

1.10 Termination of Plan

- 1.10.1 Notwithstanding anything contained herein to the contrary the Benefits on a Covered Member under this Plan shall terminate upon the happening of any one or more of the following:
- Payment of any Family Takaful Benefit.
 - The nonpayment of a Plan Contribution during the Grace Period.
 - Receipt of a valid request for cancellation of the benefits under this Plan from the Plan Holder in accordance with the Terms and Conditions of this Plan.
 - The Plan terminates.

1.11 Assignment

- 1.11.1 The Plan Holder may assign the Plan to another party by giving notice to Operator of the third party to which it is to be assigned.
- 1.11.2 The Operator will not be effected by notice of an assignment, exercise of any rights or options or any other fact relating to the Plan unless or until express notice in writing of the assignment, exercise or fact has been received at the Head Office of the Operator. Any and all such assignments, exercise of rights or options or any other fact must be accompanied by such documentary evidence as the Operator may reasonably require.

1.12 Claims

- 1.12.1 If the relevant Covered Member suffers the event upon which the Protection Benefits are payable prior to the Plan Expiry Date and whilst the Plan is in force, the benefits detailed in the Plan Schedule and these Plan Terms and Conditions will become payable subject to the following terms.

1.12.1.1 Death

Any amount payable on the death of the relevant Covered Member will be paid after the Operator has received satisfactory written proof of the validity of the claim. Proof of the validity of the claim shall include:

- A satisfactorily completed Statement of Claim Form,
- Evidence of the event and the cause of the event upon which benefits are payable,
- An official death certificate showing the cause of death,
- If relevant the right, title and proof of identity of the claimant,
- Any other information the Operator may reasonably require to establish the validity of the claim, or the cause and circumstances of the death.

1.12.1.2 Terminal Illness

Any amount payable on the event rising to the claim in respect of Terminal Illness will be paid after the Operator has received satisfactory written proof of the validity of the claim. Proof of the validity of the claim shall include:

- A satisfactorily completed Statement of Claim Form.
- A certificate from two Medical Practitioners or Specialists appointed or approved by the Operator confirming that the Covered Member is Terminally ill.
- A Medical Report.
- Copy of Passport or identity with relevant Visa pages.
- The Plan Schedule and these Plan Terms and Conditions.
- Any other information the Operator may reasonably require to establish the validity of the claim, the cause and circumstances of the claim.

- 1.12.2 The receipt of the benefit payable under this Plan, by the Claimant will discharge the Operator from any further liability under this Plan and hold the Operator Indemnified against the claims of third parties.
- 1.12.3 All payments of Takaful Benefit are subject to prior deduction of any outstanding Contributions.
- 1.12.4 The claimant should inform the Operator within 90 days of the incident giving rise to the claim, not arising from a specifically excluded cause. All certificates, reports and information required by the Operator for processing any claim shall be furnished by the claimants at their own expense and shall be in such form as the Operator may prescribe.
- 1.12.5 The Plan Holder may request that the Plan be held subject to a Beneficiary designation provision or a trust by separate notice to the Operator
- 1.13 Small Sums**
- 1.13.1 If any sum payable under this plan is less than a sum published from time to time (currently AED 100 or US\$ 27) then the Operator will at its absolute discretion donate the sum due to the Tabarru Fund or to a United Arab Emirates Registered Charity.
- 1.14 Law and interpretation**
- 1.14.1 The Plan shall be governed by and construed in accordance with the laws of the United Arab Emirates having regard to relevant regulations and regulatory authority as long as it is not repugnant to Shari'ah Law. In the event of a change in the law, regulations or practices including without limitation any form of taxation on the Plan Contributions, profits or funds related to the Plan or which effect the Operators ability without limitation to perform or provide benefits in relation to this Plan, the Operator may after giving three months notice to the Plan Holder adjust the Plan Benefits to the extent it deems appropriate.
- 1.14.2 The Plan Holder and any other party to this Contract will supply the Operator with such information as may be required to comply with Anti Money Laundering regulation in the UAE or any other relevant jurisdiction.
Failure to supply such information may delay or prohibit the allocation of Plan Contributions or the payment of Benefits under this Plan.
- 1.15 General Exclusions**
- 1.15.1 No Benefits under this Plan shall be payable in respect of Covered Members where the event giving rise to a claim under this Plan occurs as a result of:**
- 1.15.1.1 Political Risk Exclusion Excluded are any claims directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claims:**
- 1) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority. Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.**
- 2) Any act of terrorism.**
For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Excluded are also any claims directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.
- 1.15.1.2 The Plan Holder commits suicide whether sane or insane within first 12 Gregorian months of the Commencement Date.**
- 1.15.1.3 Direct or indirect consequence of an unlawful act by the Covered Member or punishment by due process of law.**
- 1.16 Force Majeure**
- 1.16.1 No liability shall arise if the Operator is prevented from fulfilling its obligations under this Plan due to an event of Force Majeure. In this Plan, 'Force Majeure' shall mean any cause preventing the Operator from performing any or all of its obligations which arises from or is attributable to acts, events, omissions or Accidents beyond the reasonable control of the Operator, including without limitation strikes, lock-outs or other industrial disputes, war, riot, civil commotion, malicious damage, compliance with any law or governmental order, rule, regulation or direction, Accidents, fire, flood or terrorist attack.
- 1.17 Maturity Bonus**
- 1.17.1 A Maturity Bonus is payable to all plans on completion of the Plan Term. Maturity Bonus is a percentage of total Contribution paid as specified in the Plan Schedule. This benefit is not available to inactive Plans.

Section 2: Protection Benefits – Scope of Cover

2.1 Subject to the terms and conditions in this Plan the Operator shall pay the Protection Benefits shown in the Plan Schedule as Applicable as hereinafter provided.

2.1.1 Family Takaful Benefit

2.1.1.1 This benefit shall not apply unless stated in the Plan Schedule as Applicable.

2.1.1.2 In the event of the death of a Covered Member, from a cause not specifically excluded under 1.15, on or after the Commencement Date and on or before the Plan End Date the Operator shall, subject to any limit(s) specified, pay the Plan Holder or Claimant the Amount shown in the Plan Schedule as the sum payable on the Date of the Event upon which the benefit is payable.

2.1.1.3 Payment of the Benefit Sum will be considered as a termination of this Plan and a full and final settlement of all sums due under it.

2.1.2 Terminal Illness Benefit

2.1.2.1 This benefit shall not apply unless stated in the Plan Schedule as Applicable and will not be effective unless Family Takaful Benefit is also Applicable.

2.1.2.2 This benefit becomes payable upon the production, to the satisfaction of the Operator, of proof that the Covered Member is suffering from a Terminal Illness as defined below:

“Any disease process, which, in the opinion of a specialist consultant and /or Medical Practitioner appointed by the Operator is highly likely to lead to death within twelve months.”

2.1.2.3 The Benefit Amount is a prepayment of the Family Takaful Benefit.

2.1.2.4 Payment of the Benefit Sum will be considered as a termination of this Plan and a full and final settlement of all sums due under it.

Section 3: Claims Procedure

This note does not form part of the Plan but should be kept with the Plan details for reference.

Upon the happening of an event giving rise to a claim under this Plan, the Claimant should follow the below mentioned procedure:

- 3.1 Write to: Head of Claims – Family Takaful
Address: Ground Floor, Block A – Spectrum Building, Sheikh Rashid Road, P.O. Box 10214, Dubai, United Arab Emirates
Tel No: +971 4 4070881, +971 4 4070886, +971 4 4070889
E-mail: claims@salamalife.ae

The Operator will issue a Statement of Claim Form.

- 3.2 The Claimant should complete the Statement of Claim Form issued by the Operator and produce such evidence to substantiate the claim and the title of the claimant as the Operator may require.