AYADY TAKAFUL
ALLIED ISLAMIC WINDOW

Application No:

Certificate No:

EXPATRIATE TAKAFUL FORM

ބަލަހެއްކުރާ ތަކާފުވެރުން ބުނާ ފުރާ

Agent Code:

Participant Details
ހަވުން ވަންނާ/ ބަހައްޓާ ބާ ވަންނަން ބަދަލުވާ

Name: ނަން	Registration No or National ID No: ރަج�ٹ ނަम्बަر ނުވަތަ ބިން ކارڈ نمبر
Address: ބެލެން	Contact No: ގުޅޭނެ ނަम्बަر
No. of Persons to be covered: ކަން ކުރަން ބާއްވާ ބަދަލު	

Takaful Cover
ތަކާފުވ ކަން

- ☐ New Certificate
  ބަދަل ކުރުމުގެން
- ☐ Renewal Certificate
  ހުވާކުރުމުގެ ބަދަލުގެން
- ☐ Cancel Old Certificate & issue New Certificate
  ކުރިން ހުވާ ކަން ކެންسل ކުރުމާ ބަދަل ހުވާ ދިނުން
- ☑ Inpatient cover and Repatriatation (Mandatory)
  ބަންދުވެ ހުންނަ ބަދަ ބަދަ ބަދަ ؟ (ؤجوب)
- ☐ Passport No. Change
  ڕۆژ ڕۆژ ڕۆژ ڕۆژ

Note: *Ayady counter will accept application forms upto 20 beneficiaries.*
Application form consisting more than 20 beneficiaries shall be submitted to Ayady Office or email to **expat@ayady.mv** *as per below format.*
Payments to be made in favour of Allied Insurance Company.

ؤجوب ؤجوب ؤجوب ؤجوب 20 ؤجوب ؤجوب ؤجوب ؤجوب.

ؤجوب ؤجوب ؤجوب ؤجوب 20 ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب **expat@ayady.mv** ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب!

Beneficiary Details				Next of Kin Details			
#	Passport No. Work Permit No.	Nationality	EA Expiry Date	Name (as in Passport)	Date of Birth	Passport no.	Relationship
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

Documents required with the form
ؤجوب ؤجوب ؤجوب ؤجوب

Work Visa
- ☐ Employment Approval Copy
  ؤجوب ؤجوب ؤجوب ؤجوب

Other Visa
- ☐ Passport copy and Visa application form copy
  ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب
- ☐ ID Card Copy
  ؤجوب ؤجوب ؤجوب

Note: *This Certificate may be cancelled or terminated unilaterally by the Takaful Operator in accordance with the terms of this Certificate and once this Certificate is cancelled or terminated for any reason what so ever, the Contribution levied against this Certificate shall be non-transferable, neither apportionable nor refundable.*

Declaration: I/We agree to participate in this Takaful scheme based on the principle of Ta'awun and to pay the contribution on the basis of TABARRU (donation) for the purpose of helping each other participants who have suffered a financial loss due to any of the covered event (s). Based on this contribution, I/we are also entitled to the Takaful cover subject to the terms and conditions of this contract. I/We further agree that my/our contribution be credited into the Participant Risk Fund (PRF) and to appoint AYADY TAKAFUL to manage and invest the Fund according to Islamic Shariah. I/We also permit AYADY TAKAFUL to make payment for claims/Takaful benefits, provisions and reserves based on the guidelines and policies laid by the authorities, and to pay a WAKALAH (agent) fee at the rate of 34% of the contribution to AYADY TAKAFUL. I/We further agree that the money in the PRF shall be invested by AYADY TAKAFUL, and if the return from the investment exceeds 1.2%, the additional return or excess shall be retained and credited to AYADY TAKAFUL under the principle of PERFORMANCE FEE (Ujrah). Additionally, I/We authorize AYADY TAKAFUL to distribute Net Surplus of the PRF at the end of the year (if any) among the participants. I/We understand that this Takaful Certificate will not be enforced unless this application has been accepted by AYADY TAKAFUL.

ؤجوب ؤجوب ؤجوب ؤجوب "ؤجوب" ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب 'ؤجوب ؤجوب' (ؤجوب ؤجوب) ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب ؤجوب