

## TAKAFUL CERTIFICATE

**WHEREAS** the Participant named in the Schedule has applied to Amana Takaful (Maldives) PLC (hereinafter called "Amana Takaful") for the Expatriate Medical Takaful Plan herein described and has paid or has agreed to pay the Takaful Contribution stated in the Schedule as consideration for the Takaful hereinafter contained.

**NOW THIS CERTIFICATE WITNESSES** that if during the Period of Takaful stated in the Schedule hereto or during any further period for which Amana Takaful may accept payment for the renewal of this Certificate, any Person Covered (hereinafter called "Participant") under this Certificate is confined in a hospital as hereinafter defined or avail Out patient services, Amana Takaful will , pay the Hospitalisation and Out Patient Benefits (as stated and only if stated in the table of benefits) hereinafter provided in respect of

- Illness which is contracted and begins after this certificate has been in force.
- Injury occurring after the Date of Entry,

Subject to provisions, conditions and limitations contained herein or which may be endorsed hereon.

### 1. DEFINITIONS

Unless otherwise required by the context, the following definitions shall apply:

- "**Injury**" means bodily injury effected directly and independently of all other causes by accident.
- "**Registered Medical Practitioner**" shall mean a physician qualified by degree in western medicine that is licensed and duly qualified to practise.
- "**Hospital**" shall mean any lawfully operating institution, which has a 24-hour nursing services by registered nurses, one or more physicians available at all times and organised facilities for diagnosis, treatment and surgery. This diagnosis shall exclude a clinic a place for alcoholics or drug addicts, or any treatment centre, rest or convalescent home or home for the aged or similar establishment.
- "**Any one Disability**" shall mean all disabilities arising from the same cause including any and all complications there from, except that after thirty (30) days following the latest discharge from Hospital and subsequent disability, meaning a recurrence or relapse from the same cause shall be considered a new disability.

- Each hospital confinement must be for a period of six (6) consecutive hours before any benefits hereunder are payable, except that no minimum period of hospital confinement is required if such confinement is in connection with a surgical operation, or if the hospital makes a charge for board.

## 2. ELIGIBILITY, PERIOD OF COVER & GEOGRAPHICAL LIMIT

### 2.1. Persons Eligible.

The persons eligible for this Takaful Plan are permanent expatriate employees and their dependents or valid emigration permit holders' and their dependants, aged (65) sixty-five years and below.

### 2.2. Period of Cover and Renewal

The Takaful certificate shall be effective for a year from the date of issuance and shall be renewable at the expiry date as stated in the certificate schedule.

### 2.3 Geographical Limits

Geographical area is limited to Republic of Maldives.

## 3. BENEFIT PLAN

### 3.1 Health Coverage

- Inpatient Cover:** The Covered Person will receive local inpatient only health coverage from government medical centres and private medical centre's only, up to a maximum of MVR 100,000.00. This cover includes pre-existing illnesses and excludes private room accommodation during hospital confinement.
- Repatriation or Local Burial:** When a covered injury or sickness results in loss of life of the Covered Person, the Takaful Operator will pay for the preparation and the transportation of the mortal remains of the Covered Person from the place of death to the country of permanent residence, or for the preparation and local burial of the mortal remains of the Covered Person. The mentioned benefits would be arranged if only loss of life occurs within Maldives and cover is limited to and within annual limit of MVR.100,000/- only.

## 4. DESCRIPTION OF BENEFITS

Benefits currently acceptable by Amana Takaful for the purpose of this Takaful Plan are described below.

#### **4.1 Overall Annual Limit**

Benefits payable in respect of expenses incurred for treatments provided to the Participant during the period of the certificate shall not exceed the Overall Annual Limit of MVR 100,000.00 as stated in the Table of Benefits, irrespective of type/types of disability or illnesses. In the event the Overall Annual Limit has been exhausted, the Takaful plan for the Participant hereunder shall immediately be ceased.

#### **4.2 Out-Patient Benefits**

Benefits in respect to the Outpatient services shall be limited to the services specified hereinafter and shall be entertained subject to the annual Out patient benefit of Mvr. 2000.00

##### **i. Consultation Charges, Pharmacy Bills and Any Prescribed Medical Bills**

Consultation charges, pharmacy bills, any prescribed medical bills and medical supplies provided by a hospital, medical centre or clinic for treatment received as an out-patient service. Consultations shall be subject to an event limit of Mvr 300 per consultation and the maximum liability for the aforementioned expenses shall not exceed the limit set forth in the table of benefits.

##### **ii. Ambulance Fees**

charges incurred for necessary domestic ambulance services (inclusive of attendance) to and/or from the hospital, within the place of residence. The maximum liability of the Company shall not exceed the limits set forth in the table of benefits.

#### **4.3 In patient Benefits**

##### **4.3.1 Hospital Benefits**

Benefits entertained in respect to such expenses shall be limited to the services specified hereinafter and shall be entertained subject to the annual Out patient benefit of Mvr. 2000

##### **i. Daily Ward Charges and Boarding Charges at Medical Facility**

Charges for Ward (excluding private rooms) and general nursing. The amount of the benefit shall be equal to the actual charges made by the hospital during the Participant's confinement, the of the limit set forth for daily ward and boarding charges in the table of benefits.

##### **ii. Intensive Care Unit**

Charges incurred during hospitalisation as a patient in the Intensive Care Unit of the hospital. This benefit shall be payable equal to the actual charges made by the hospital subject to the limit set forth in the Table of Benefits for Intensive Care Unit.

##### **iii. Hospital Supplies, Services and Operating Theatre**

Amana Takaful shall pay charges incurred for general nursing, prescribed drugs and medicines, dressings, splints, plaster casts, x-ray, laboratory examinations, electrocardiograms, physical therapy, basal metabolism tests, intravenous injections and solutions, administration of blood and blood plasma, usage of operating theatre incidental to the surgical procedure whilst the Participant is confined in a hospital up to the limit stated in the Table of Benefits.

#### **4.3.2 Surgical Benefits (Excluding Organ Transplantation)**

##### **i. Pre-Surgical Diagnostic Services**

Charges for diagnostic x-ray and laboratory examination, which are recommended by a Registered Medical Practitioner because of illness or injury, incurred within sixty (60) days prior to Surgical operation.

##### **ii. Pre-Surgical Specialist Consultation and Surgical Fee**

Charges for consultation by a Specialist Medical Practitioner, for illness or injury within 60 days prior to surgical operation. The total amount payable shall not exceed the maximum specified in the Table of Benefits for Any one disability.

##### **iii. Anaesthetist's Fees**

The fees required by an Anaesthetist for the supply and administration of anaesthesia shall be entertained to an amount equal to the charges made performed the hospital, provided that such amounts do not exceed the maximum limit defined in the Table of Benefits.

#### **4.3.3 Medical Benefits**

##### **i. Pre-hospitalization Diagnostic Services**

Charges for diagnostic x-ray and laboratory examination, which are recommended by a Registered Medical Practitioner because of illness or injury, incurred within sixty (60) days prior to hospitalisation.

##### **ii. Pre-hospitalization Specialist Consultation**

Charges of Reasonable and Customary Charges for the first consultation by a qualified Medical practitioner, within 60 days prior to Authorised Medical Centre Confinement. The total amount payable shall not exceed the maximum specified in the Schedule of Benefits for Any One Disability

##### **iii. Daily in-Hospital Physician's Visit**

Fees charged by the attending Physician for daily bedside visits to the Participant during hospitalisation. Amana Takaful shall pay to the Participant an amount equal to the charges made

by the Physician for visits made for such treatment, limited to a maximum of sixty (60), but in no event shall the benefit exceed the maximum limit specified in the Table of Benefits.

**iv. Post Hospitalisation**

Amana Takaful shall pay the charges incurred for follow-up treatment by the attending Physician, within the thirty-one (31) days immediately following discharge from hospital for Any One Disability. This shall include medicines prescribed during the follow up treatment but shall not exceed the supply needed for 31 days immediately following discharge from Hospital.

**v.Co-Insurance**

Each and every claim accommodated under this Takaful Plan shall be subject to the following co-insurance.

**vi. In Patient Expenses**

- Nil co-insurance shall be charged in respect to any services availed from a Government medical centre.
- ii- All services availed from the empanelled Private service providers shall be subject to a co-insurance of fifteen percent (15%)

**vii. Out Patient Expenses**

- Nil co-insurance shall be charged in respect to any services availed from a Government medical centre.
- ii- All services availed from the empanelled Private service providers shall be subject to a co-insurance of five percent (5%)

**5. EXCLUSIONS**

- No benefit shall be paid for the following expenses.
  - Any medical expenses incurred outside the Geographical area of Maldives.
  - Abortion unless it is a medical termination of pregnancy,
  - Expenses relating to fertility and infertility treatments and all complication therefrom.
  - Expenses towards any methods of birth control and any conditions arising from surgical, mechanical or chemical contraceptive methods of birth control.
  - Purchase of drugs without registered medical practitioner's prescription.
  - For determining the refracting errors of the eyes and their correction by surgeries, contact lenses & spectacles.

- The acquisitions of prosthetic such as artificial limbs, hearing aids and others or for the examination for prescribing them or fitting them or as stated in the table of benefits
- Hospitalization primarily for diagnosis, x-ray examinations, general physical or medical check-up
- Routine physical examinations, health check-ups or any other tests where there is no objective indication of impairment of normal health.
- Preventive care whether or not due to illness or infection, vaccinations, acupuncture, voluntary sterilisation of either sex such as castration, vasectomy and tubectomy;
- Treatment for recuperative purpose as a result of mental fatigue, rest cares or sanitaria care; drug addiction or alcoholism, communicable diseases requiring by law isolation or quarantine in the event of an epidemic or pandemic, special nursing care;
- Injuries due to insanity or self-infliction;
- Treatment for obesity, weight reduction or weight improvement;
- Treatment to improve the psychological, mental or emotional wellbeing of the Participant.
- Injuries or sickness arising directly or indirectly from war, (whether declared or undeclared) while on active duty in any military naval or air force, direct participation in strike, riot and civil commotion;
- Sickness or injury arising from racing of any kind (except on foot), sky diving, scuba diving, mountaineering or any hazardous sports;
- Cosmetic Surgery for purpose of beautification or plastic surgery; non-medical personal services such as telephone, television and the like;
- Normal childbirth or pregnancy;
- Service of a non-medical nature provided by a hospital such as television, telephone, telex services, radios and other similar facilities;
- Treatment not recommended or undertaken by a Doctor;
- Purchases of spectacles/contact lenses;
- Suicide or attempted suicide, self-inflicted injuries, self-destruction or any attempted threat to self, while sane or insane
- Flying or other aerial activity except as a fare-paying passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognized Charter Company.
- Acquired Immunodeficiency Syndrome (AIDS) or AIDS related complex (ARC) or sexually transmitted diseases.
- Investigations and treatment of sleep and snoring disorders, treatment of Hepatitis B and Hepatitis C, and hormone replacement therapy for menopausal conditions.
- Private Room Charges

- Any other causes prohibited by Shariah.

## **6. RENEWAL PRIVILEGE**

This Certificate is issued for a term of one year and may be renewed from year to year for a further term of one year, from the year which is agreed and understood to be the Certificate Anniversary, subject to the consent of Amana Takaful, at such Takaful contribution rates as may be determined by Amana Takaful.

## **7. CLAIMS PROCEDURE**

Services under this certificate shall be limited to cashless services available from all government health providers and registered listed private service providers.

## **8. GENERAL PROVISIONS**

The following Clauses are added to the Group Surgical & Hospital Certificate in consideration of the application thereof and of payment in advance when due of the additional contribution set out in the Clause.

### **• The Contract**

This certificate, with the application therefore shall constitute the entire contract between the parties. All statements made by the participant or by their dependant shall, in the absence of fraud be deemed representation and not warranties and nor such statement shall void this certificate or be used in defence of a claim hereunder. No agent is authorised to make or modify this contract or extend the time of payment of contribution, to waive any lapse or forfeiture or waive any of Amana Takaful's rights or information not contained in the application to this certificate.

For the avoidance of doubt nothing in this Certificate shall be construed as creating or giving rise to any contract between Amana Takaful and any Participant or dependant or any duty or obligation on the part of Amana Takaful in favour of any Participant or dependent.

### **• Examinations & verification of documents**

With the establishment of this contract, the participant / dependant hereby gives leave and rights to Amana Takaful, to request from the Service provider and the participant / dependant, necessary medical documents and examine such records Participant when and so often as it may reasonably require during the pending period of any claim under this Certificate.

- **Legal Proceedings**

No action at law or in equity shall be brought to recover on this Certificate prior to the expiration of one (1) year after proof of claim has been filed in accordance with the requirements of this Certificate nor shall such action be brought at all unless brought within two (2) years from the expiration of time within proof of claim is required by this Certificate.

## **9. Termination of Certificate**

### **9.1 Individual Termination**

An Employee's cover shall terminate:

- on the date this Certificate is terminated or cancelled
- on the contribution due date if the Participant fails to pay the required contribution for the covered employee.
- With the expiry of the Visa issued by the Immigration of Maldives

### **9.2 Automatic Termination**

The takaful of a participant shall automatically terminate on the earliest happening of the following events;(for any reason whatsoever, this certificate is terminated, the contribution levied against this certificate shall be deemed no-transferable, neither apportionable nor refundable.)

- On the death of the Participant; or
- On the Certificate Anniversary following the 65<sup>th</sup> birthday of the Participants; or
- If the total benefits paid under the Certificate since the last Certificate Anniversary exceeds the Overall Annual limit for the respective Certificate year; or
- At mid-night standard local time on the last day of the period of takaful unless the Participant is confined to a Hospital at such time. If this being the case, the time of termination shall be extended to; -
- The time participant is discharged from Hospital
- The time the Overall Annual Limit shall have been exhausted; whichever is the first to occur
- This Certificate shall become invalid once the Employer of the Employee is changed.

## **10. SHARE OF NET SURPLUS (PROFIT)**

If at the end of the period of Takaful stated in the schedule there is a net surplus in the Takaful Fund the same shall be shared among the Participant on pro rata basis provided always that the Participant has not incurred any claim and/or not received any benefits under this certificate whilst it is in force.



## Expatriate Takaful – Annexure

<b>Overall Annual Limit:</b>	MVR100,000/-
<b>Period of Coverage:</b>	12 months from the commencement of policy
<b>Territorial Limits</b>	Within Maldives
<b>Age limit</b>	65 years and below
<b>Out-patient Benefits:</b>	
(Medical expenses other than In-patient expenses)	<b>MVR 2,000/- per year</b>
<ul style="list-style-type: none"> <li>• Consultation Fees</li> <li>• Pharmacy bills &amp; any prescribed medical bills</li> <li>• Ambulance fees</li> </ul>	
<b>In-patient Benefits:</b>	
<ul style="list-style-type: none"> <li>• Hospital Benefits <ul style="list-style-type: none"> <li>o Daily ward and boarding charges at medical facility (excluding private room charges)</li> <li>o Intensive Care Unit</li> <li>o Hospital Supplies, services and operation Theatre</li> </ul> </li> </ul>	Up to overall limit
<ul style="list-style-type: none"> <li>• Surgical Benefits: Surgical expenses comprising the following (but excluding organ transplantation) <ul style="list-style-type: none"> <li>o Pre-Surgical diagnostic Services</li> <li>o Pre-surgical specialist consultation, surgical fees</li> <li>o Anesthetists fees</li> </ul> </li> </ul>	Up to overall limit
<ul style="list-style-type: none"> <li>• Medical Benefits (medical expenses for non-surgical treatments) <ul style="list-style-type: none"> <li>o Pre-hospital diagnostic services</li> <li>o Pre-hospitalization specialist consultation</li> <li>o Daily In-Hospital Physicians visit (maximum 60 days)</li> <li>o Post- Hospitalization treatment (within 31 days from discharge)</li> </ul> </li> </ul>	Up to overall limit
<ul style="list-style-type: none"> <li>• Pre-existing conditions</li> </ul>	
<b>Co-insurance coverage</b>	
Co-insurance coverage as below for	
<ul style="list-style-type: none"> <li>• Inpatient expenses</li> <li>• Outpatient expenses</li> </ul>	<p><b>For IPD</b></p> <ul style="list-style-type: none"> <li>• For government medical centres: Nil co-insurance</li> <li>• Non-Government medical centres: Co- pay maximum of 15%</li> </ul> <p><b>For OPD</b></p> <ul style="list-style-type: none"> <li>• For government medical centres: Co- pay maximum of 05%</li> <li>• Non-Government medical centres: Co- pay maximum of 15%</li> </ul>
<b>Repatriation:</b>	Up to overall limit
Repatriation cost of mortal remains to his/her country from Maldives or burial cost within Maldives (if loss of life occurs within Maldives)	