

IKHLAS PUBLIC LIABILITY TAKAFUL

This Certificate does not provide coverage for products or goods supplied in the course of the Participant's principal business activity

This Certificate the Schedule and any Clauses/Memoranda/Warranties thereon shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

THE PARTICIPANT AND THE COMPANY AGREE

- 1 The Proposal shall be incorporated in and be the basis of the contract
- 2 The Participant will pay the Contribution
- 3 The Company will subject to the terms of this Certificate provide the Cover
- 4 The following shall be conditions precedent to any liability of the Company
 - (a) observance of the terms of this Certificate relating to anything to be done or complied with by the Participant
 - (b) the truth of the Proposal

COVER

The Company will indemnify the Participant against liability at law for damages and claimant's costs and expenses in respect of

- (a) accidental Injury to persons
- (b) accidental Damage to tangible property

happening within the Geographical Limits during any Period of Takaful in connection with the Business of the Participant.

LIMIT OF INDEMNITY

The total amount payable by the Company for damages and claimant's costs and expenses in respect of

- a) one claim or all claims of a series (whether arising in one Period of Takaful or not) consequent on or attributable to one source or original cause
- b) any one Period of Takaful for all claims

shall not exceed the Limit of Indemnity irrespective of the number of parties entitled to indemnity under this Certificate.

The Company will in addition pay all costs and expenses incurred with its written consent.

DEFINITIONS

For the purposes of this Certificate

1. Business shall include
 - a) the ownership repair and maintenance of the Participant's own property
 - b) the provision and management of canteen sports and welfare organisations for the benefit of the Participant's employees and first aid fire and ambulance services
2. Damage shall mean physical loss or damage and shall include all resultant loss of use anything physically lost or damaged. All such loss of use shall be deemed to occur at the time of the loss or damage giving rise thereto.
3. Employee shall mean any
 - a) person under a contract of service or apprenticeship with the Participant
 - b) person hired to or borrowed by the Participant
 - c) self-employed person
 - d) person employed by labour only sub-contractors while working for the Participant in connection with the Business.

4. Geographical Limits shall mean
 - a) the Territory defined in the Schedule
 - b) elsewhere in the world but only in respect of Injury of Damage which arises out of the activities of a person whose normal place of residence is in the Territory but is away for a short time in connection with the Business of the Participant
5. Injury shall mean bodily injury disease or illness including death resulting therefrom.
6. Pollutants shall mean any solid liquid gaseous or thermal irritant or contaminant including but not limited to smoke vapour soot fumes acids alkalis bacteria chemical sewage and waste. Waste includes materials to be recycled reconditioned or reclaimed.
7. Products shall mean all goods or products supplied (including those supplied as part of any service rendered or contract work executed) by the Participant together with containers packaging and instructions supplied therewith.
8. Proposal shall mean any signed proposal form and declaration and any information supplied by or on behalf of the participant in addition thereto or in substitution therefor.

EXTENSION

The following shall be indemnified subject to the Limit of Indemnity in this Certificate as if a separate certificate had been issued to each

1. the personal representatives of the Participant in respect of liability incurred by the Participant.
2. if the Participant so requests
 - a) any principal for whom the Participant is carrying out work in connection with the Business
 - b) any director or Employee of the Participantin respect of liability for which the Participant would have been entitled to indemnity under this Certificate if the claim had been made against the Participant.
 - c) the officers committees and members of the Participant's canteen social sports and welfare organisations and first aid fire and ambulance services in their respective capacities as such

each of whom shall as though the Participant be subject to the terms of this Certificate so far as they can apply.

EXCEPTIONS

The Company shall not be liable in respect of

1. Injury or Damage caused by or arising in connection with the ownership possession or use by or on behalf of the Participant of mechanically propelled vehicles locomotives aircraft aerial devices hovercraft or water-borne craft.
2. Injury to any Employee or any claim arising under any Workmen's Compensation law.
3. Damage to
 - a) any structure or land due or alleged to be due to vibration or to the withdrawal or weakening of support
 - b) property owned leased rented or occupied by the Participant
 - c) property held in trust by or in the custody or control of the Participant other than premises at which the Participant is undertaking work in connection with the Business
 - d) that part of any property worked upon by the Participant or any person acting on behalf of the Participant which arises out of such work
4. claims arising out of liability assumed by the Participant under agreement unless such liability would have attached in the absence of such agreement.
5. claims arising out of a breach of the duty owed in a professional capacity by the Participant.

6. claims arising out of advice design formula or specification provided for a fee.
7. Injury or Damage directly or indirectly caused by or arising out of Pollutants.
8. claims damages costs and expenses arising out of any obligation on the Participant or others to test for monitor clean up remove contain treat detoxify or neutralise or in any way respond to or assess the effects of Pollutants on structures premises sites or land currently or previously owned occupied used by or under the control of the Participant where the obligation arises out of such ownership occupancy use or control by the Participant.
9. claims arising out of Products supplied except for food and drink supplied by the Participant in canteens and sports and social clubs provided by the Participant for the use of Employees.
10. the cost of recalling any defective or potentially defective Product supplied.
11.
 - a) fines or penalties
 - b) aggravated exemplary or punitive damages
12. Injury or Damage directly or indirectly caused by or arising out of or in connection with any work undertaken on any offshore rig or platform nor any work related travel undertaken on any vessel or aircraft to or from any offshore rig or platform.
13. Injury or Damage directly or indirectly caused by or arising from
 - (a) mining processing transportation distribution and/or storage of asbestos
 - (b) manufacture of asbestos products and/or processing of materials containing asbestos
 - (c) any process of decontamination treatment or control of asbestos
14. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - a) nuclear weapons material
 - b) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of the Exception combustion shall include any self-sustaining process of nuclear fission
15. any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power.

GENERAL CONDITIONS

1. Duty of Care

This Participant shall take reasonable precautions to prevent Injury and Damage and to comply with all obligations and regulations set out in any legislation applicable or imposed by any authority and to maintain all buildings furnishings ways and works machinery and plant in sound condition. The Participant at his own expense shall cause any defect or danger to be made good or remedied as soon as possible after discovery and in the meantime shall cause such additional precautions to be taken as the circumstances may require.

2. Passenger Lifts Boilers and Pressure Vessels

The Participant shall ensure all passengers lifts boilers and pressure vessels for which the Participant has responsibility to be inspected at his own expense at least once per year by a suitably qualified engineer. Any recommendations regarding overhaul repair or maintenance made during or following such inspection shall be implemented as soon as practicable by the Participant.

3. Contribution Adjustment

If any part of the Contribution or Renewal Contribution is based on estimates furnished by the Participant, the Participant shall keep an accurate record containing all relative particulars and shall allow the Company to inspect such record. The Participant shall within one month from the expiry of each Period of Takaful furnish such information as the Company may require. The Contribution or Renewal shall thereupon be adjusted and the difference paid by or allowed to the Participant.

4. **Cancellation**

This Takaful may be terminated at any time at the request of the Participant, in which case the Company will refund the balance of the General Risk Investment Account (GRIA) for the unexpired period of cover, plus surplus, if any, less related expenses. This Takaful may also be terminated at the option of the Company by sending fourteen (14) days' notice by registered letter to the Participant at his last known address, in which case the Company shall be liable to repay on the same basis as described earlier.

Note: A handling fee of RM10.00 will be charged in the event of cancellation made by the participant.

5. **Net Surplus**

If at the end of the Period of Takaful stated in the Schedule there is a net surplus in the Company's General Risk Investment Account (GRIA) Fund, the net surplus shall be shared between the Participant and the Ta'awuni Account Pool (TAP) in the proportion as provided for in the Proposal Form and declaration therein provided always that the Participant has not incurred any claim and/or not received any benefits under this Certificate whilst it is in force.

6. **Jurisdiction**

The takaful provided herein shall apply only to judgements that are delivered by obtained from a court in MALAYSIA. Furthermore the Takaful shall not apply to any judgement or order obtained in MALAYSIA for the enforcement of a judgement obtained elsewhere.

CLAIMS CONDITIONS

1. **Reporting of any Incident by the Participant**

Upon the happening of any event which may give rise to a claim (regardless of any Excess) the Participant shall forthwith give written notice to the Company with full particulars.

2. **Claims Correspondence**

Every letter claim writ summons and process shall be forwarded to the Company on receipt. Written notice shall also be given to the Company immediately the Participant shall have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this Certificate.

3. **Conduct of Claim**

No admission offer promise payment of indemnity shall be made or given by or on behalf of the Participant without the written consent of the Company which shall be entitled to take over and conduct in the name of the Participant the defence or settlement of any claim or to prosecute in the name of the Participant for its own benefit any claim and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. The Participant shall give such assistance as the Company may require.

4. **Company's Option**

In connection with any claim or series of claims made against the Participant consequent on or attributable to one source or original cause the Company may at any time after the deduction of any Excess pay to the Participant the Limit of Indemnity (after deduction of any sums already paid as damages claimant's costs and expenses) or any less amount for which such claims can be settled and thereupon the Company shall relinquish the control of such claims and be under no further liability in connection therewith except for additional costs and expenses for which the Company may be responsible under this Certificate in respect of matters prior to the date of such payment.

5. **Contribution to Costs**

If the Company has not exercised its rights under Claims Condition 4 the liability of the Company to pay all costs and expenses (other than claimant's cost and expenses) in circumstances where the amount or amounts of damages and claimant's costs and expenses exceed the Limit of Indemnity shall be limited to such proportion of the costs and expenses (other than claimant's cost and expenses) as such Limit of Indemnity bears to the total amount payable for damages and claimant's costs and expenses.

6. Contribution

If at the time of any claim there is or but for the existence of this Certificate there would be other insurance/takaful covering the same liability the indemnity provided by this Certificate will not apply except in respect of any amount beyond that which would have been payable under such other insurance/takaful had this Certificate not been effected.

WARRANTY/CLAUSE

The Certificate is subject to the following warranty/clauses

1. CONTRIBUTION WARRANTY CLAUSE

It is a fundamental and absolute special condition of this contract of Takaful that the contribution due must be paid and received by the Takaful Operator within thirty (30) days from the inception date of this certificate/endorsement/renewal certificate.

If this condition is not complied with then this contract is automatically cancelled and the Takaful Operator shall be entitled to the prorata contribution for the period they have been on risk.

Where the contribution payable pursuant to this warranty is received by an authorised agent of the Takaful Operator, the payment shall be deemed to be received by the Takaful Operator for the purposes of this warranty and the onus of proving that the contribution payable was received by a person, including a Takaful agent, who was not authorised to receive such contribution shall lie on the Takaful Operator.

Subject otherwise to the terms and conditions of this certificate.

2. PROPERTY DAMAGE CLARIFICATION CLAUSE

Property Damage covered under this Certificate shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Certificate:-

- a) Loss of or damage to data or software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss or damage to data or software, which is the direct consequence of covered physical damage to the substance of property, shall be covered.
- b) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

3. TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this takaful or any endorsement thereto, it is agreed that this takaful excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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 organisation(s) or government(s), which from its nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this takaful, the burden of proving the contrary shall be upon the Participant.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Subject otherwise to the terms and conditions of this Certificate.

THE FOLLOWING CLAUSES/MEMORANDA/WARRANTIES SHALL APPLY TO AND FORM PART OF THIS CERTIFICATE WHEN SPECIFICALLY MENTIONED IN THE SCHEDULE OR ENDORSED THERETO.

PL01 INDEMNITY TO DIRECTORS AND EXECUTIVES MEMORANDUM

The Company will indemnify the directors and executives subject to the Limit of Indemnity in this Certificate as if a separate certificate had been issued to each and in respect of liability for which the Participant would have been entitled to indemnity under this Certificate if the claim had been made against the Participant.

Provided that :

- a) each shall as though the Participant be subject to the terms of this Certificate so far as they can apply
- b) the extension by this Memorandum shall not apply to or include liability at law in respect of injury to any person under a contract of service or apprenticeship with the director and/or executive where the injury arises out of hand in the course of such person's employment of service with the director and/or executive

Subject otherwise to the terms and conditions of this Certificate.

PL03 CROSS LIABILITIES CLAUSE

Each of the parties named as a Participant shall be indemnified subject to the Limit of Indemnity in this Certificate as if a separate certificate had been issued to each.

Subject otherwise to the terms and conditions of this Certificate.

PL05 CAR PARK LIABILITY EXTENSION CLAUSE

Vehicles (including spare parts and accessories thereon) left in any garage or parking place belonging to or under the control of the Participant shall not be deemed to be property held in trust by or in the custody or control of the Participant

Provided that :

- a) such garage or parking place is not used by the Participant for any motor trade purpose
- b) in respect of Damage to such vehicles the Company shall not be liable for the first RM1,000.00 for one claim or all claims or a series consequent on or attributable to one source or original cause.

Provided further that the Company shall not be liable in respect of Injury or Damage arising while any vehicle is being driven with the consent of the Participant by any person who to the knowledge of the Participant does not hold a licence to drive such vehicle or who is disqualified from holding such licence.

Subject otherwise to the terms and conditions of this Certificate.

PL07 LOADING AND UNLOADING CLAUSE

It is hereby declared and agreed that this Certificate extend to indemnify the Participant against liability at law as herein provided

- a) arising out of and in the course of loading and unloading operations from a stationary vehicle including delivery or collection of the load from or to the vehicle
- b) caused by any articles or part of the load falling from a vehicle whilst in transit

Provided that there is no other insurance/takaful in force covering such liability at the time of claim

Subject otherwise to the terms and conditions of this Certificate.

PL10 GUEST EFFECTS EXTENSION CLAUSE

It is hereby declared and agreed that this Certificate extends to cover liability of the Participant in respect of Damage to the Personal Effects of the Participant's Guest occurring at the Territory as specified in the Schedule provided that :

- a) the liability of the Company in respect of Damage to the property of guests shall not exceed RM1,000.00 in respect of any on quest of RM100,000.00 in any one Period of Takaful
- b) an Excess of RM100.00 shall apply to each and every Guest in respect of each and every claim

For the purpose of this extension the property belonging to the Participant's Guest shall not be deemed to be property held in trust by or in the custody or control of the Participant

Subject otherwise to the terms and conditions of this Certificate.

PL12 NON-OWNED VEHICLE CLAUSE

It is hereby declared and agreed that this Certificate extends to cover the Participant's liability at law arising

- i) out of the use of any vehicle not owned by the Participant but used in connection with the Business of the Participant
- ii) out of the use of any vehicle hired or leased by any of the Participant's employees and used in connection with the Business of the Participant

Provided that :

- a) such vehicle is not licensed for use on public road and do not require any compulsory insurance/takaful
- b) there is no other insurance/takaful in force covering such liability at the time of claim

Subject otherwise to the terms and conditions of this Certificate.

PL15 TENANT'S LIABILITY EXTENSION CLAUSE

Notwithstanding Exceptions 3 b) and c) the Company will indemnify the Participant against liability at law in respect of accidental Damage to premises (including their fixtures and fittings) leased or rented by the Participant, unless such liability arises from an agreement to maintain in force cover in respect of damage to such premises and fixtures and fittings

Provided that in respect of Damage to such premises (including their fixtures and fittings) other than by fire or explosion the Company shall not be liable for the first RM1,000.00 for one claim or all claims of a series consequent on or attributable to one source or original cause

Subject otherwise to the terms and conditions of this Certificate.

PL24 EMPLOYEES EFFECTS EXTENSION CLAUSE

The Cover afforded by this Certificate extends to include liability at law of the Participant in respect of Damage to clothing and/or personal effects of the Participant's employees provided that :

- a) the liability of the Company in respect of Damage to the property of the employees shall not exceed RM500.00 in respect of any one employee or RM100,000.00 in any one Period of Takaful
- c) an Excess of RM500.00 shall apply to each and every employee in respect of each and every claim

For the purpose of this extension the property belonging to the Participant's employees shall not be deemed to be Property held in trust by or in the custody or control of the Participant

Subject otherwise to the terms and conditions of this Certificate.

PL32 JOINT PARTICIPANT EXTENSION

The Participant as specified in the Schedule of this Certificate is extended to include :

“As specified in the Schedule”

Subject otherwise to the terms and conditions of this Certificate.

PL33 LOSS NOTIFICATION CLAUSE

Notwithstanding anything contained herein to the contrary is agreed that this takaful will not be prejudiced by an inadvertent delays errors or omission in notifying the Company any circumstances or event giving rise or likely to give rise to a claim under this Certificate

Provided that :

- a) the loss/damage must be fully substantiated
- b) the Company's liability shall not be increased by such delays errors or omission
- c) the burden or proving that a loss has occurred shall be upon the Participant
- d) the Company's right to recover (in the name of the Participant or otherwise) from any responsible party for the loss shall not have been prejudiced
- e) in no circumstances shall the Company be liable for any loss or damage not notified to them within six (6) calendar months after the event giving rise to a claim.

PL34 USE OF VEHICLES CLAUSE

Notwithstanding Exception 1 the Company will indemnify the Participant in respect of liability as herein provided caused by or through or in connection with the ownership possession or use by or on behalf of the Participant of any mechanically propelled vehicle (excluding locomotives aircraft aerial devices hovercraft or water borne craft) in the course of the Business

Provided that :

- a) such vehicle is not in use on a public road nor being used in circumstances in which the law requires compulsory insurance/takaful
- b) there is no other insurance/takaful in force covering such liability at the time of claim

Subject otherwise to the terms and conditions of this Certificate.

PL35 MISDESCRIPTION CLAUSE

This takaful shall not be prejudiced by any alteration or misdescription of the interest covered. Notice must be given to the Company immediately the Participant become aware of the same and pay additional contribution from the date of the of the inception of the increase of risks.

Subject otherwise to the terms and conditions of this Certificate.

PL36 COTAKAFUL CLAUSE

It is hereby declared and agreed notwithstanding anything contained in the within certificate, or on any endorsement hereon to the contrary that any reference to “the Company” shall be deemed to mean the following Companies each of which agrees for its individual proportion set against its name subject to the items, exceptions and conditions herein or attached hereto or endorsed hereon, that if during the Period of Takaful stated in the Schedule the Participant shall sustain loss or damage in the circumstances provided for by this Certificate indemnify the Participant in the manner herein described:

Company

Proportion

.... As specified in the Schedule....

It is further declared and agreed notwithstanding anything contained to the contrary that the lead co-insurer/co-takaful operator, is authorised to sign the Certificate/ Endorsement/ Renewal Receipt.

For all intents and purposes this Certificate shall have effect as though each of the above-mentioned Takaful companies had issued a separate Certificate for its individual proportion of the Sum Covered.

Subject otherwise to the terms and conditions of this certificate

PL37 INDEMNITY TO OTHER PARTIES MEMORANDUM

If the Participant so requests the Company will indemnify the undernoted parties subject to the Limit of Indemnity in this Certificate as if as separate certificate had been issued to each and in respect of liability for which the Participant would have been entitled to indemnity under this Certificate if the claim had been made against the Participant
Other Participant "as specified in the Schedule"

Provided that :

- a) each shall as though the Participant be subject to the terms of this Certificate so far as they can apply
- b) the extension by this Memorandum shall not apply or to include liability at law in respect of injury to any person under a contract of service or apprenticeship with the above mentioned Participant where the Injury arises out of and in the course of such person's employment or service with the above mentioned Participant

PL38 SUB-CONTRACTORS LIABILITY EXTENSION CLAUSE

The Participant as specified in the Schedule of this Certificate is extended to include sub-contractors engaged by the Participant in the course of and for the purpose of the Business

Subject otherwise to the terms and conditions of this certificate

PL39 HEAT APPLICATION WARRANTY

It is warranted that the following precautions are complied with on each occasion there is application heat involving a naked flame on open heat source or a hot air paint stripper away from the premises of the Participant

- a) The area of the work will be cleared of combustible material for a safe distance from or beneath the place where such work is being carried out Where such precautions are impracticable such material will be covered with non-combustible blankets or screens or similar protective equipment Combustible parts of premises will be similarly protected.
- b) At least one fully operational water (with a minimum capacity of 10 litres) dry powder (with a minimum weight of 1.2 kilograms) or other fire extinguishers (with an equivalent rating) of a type suitable for the combustible material and the premises will be kept immediately adjacent to the area of work and available for immediate use
- c) Equipment will be lit or switched on as short a time as possible before use and will be extinguished immediately after use.
- d) Equipment which is lit or switched-on will not be left unattended
- e) A thorough examination for any signs of combustion will be made within or below the area in which work has been undertaken half an hour after the termination of each period of work

In respect of the application of heat involving a naked flame an open heat source or a hot air paint stripper away from the premises of the Participant the Company shall not be liable for the first "as specified in the Schedule" for one claims of a series consequent on or attributable to one source or original cause

Subject otherwise to the terms and conditions of this certificate.

PL40 UNDERGROUND SERVICE WARRANTY

It is warranted that in respect of excavation work

- a) the Participant shall establish the exact position of all underground duct cables and pipelines traversing the site before work commences except where this is not possible when carrying out emergency work
- b) no excavation work will take place within 2 metres of the indicated location of ducts cables and pipelines except excavation with hand-held tools only

The liability of the Company shall be limited to the cost of repair replacement or reinstatement of the property damaged and shall exclude any consequential loss suffered by any third party as a result of loss of or damage to underground ducts cables and pipelines. Furthermore in respect of Damage to underground ducts cables and pipelines the Company shall not be liable for the first "as specified in the Schedule" for one claim or all claims of a series consequent on or attributable to one source or original cause.

Subject otherwise to the terms and conditions of this certificate.

PL41 CONTRACTORS AND/OR SUB-CONTRACTORS CONTINGENT LIABILITY EXTENSION CLAUSE

It is hereby declared and agreed that this Certificate extends to cover the liability at law of the Participant as within defined caused by or in connection with the employment of Contractors and/or Sub-contractors of the servants or authorised agents of such Contractors or Sub-Contractors by the Participant pertaining of the business of the Participant described in the Certificate subject always to the following provisions

If the claim so submitted is covered under any other more specific insurance/takaful certificate then this Certificate shall not cover the same except only as regard to any excess beyond the limit of liability covered by the more specific insurance/takaful certificate

Subject otherwise to the terms and conditions of this certificate.

IMPORTANT NOTICE

The Certificate holder can seek redress against unfair market practices by the Company; in writing, to tile following service bureaus :

- 1) Mediator,
insurance Mediation Bureau
4th Floor, Wisma Harwant
106, Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur
Tel : 03-26939623 / 26939419
Fax : 03-26936816

OR

- 2) Customer Services Bureau
Bank Negara Malaysia
Peti Surat 10922
Jalan Dato' Onn
50480 Kuala Lumpur

Tel: 03-26988044
Fax : 03-26912990

stating clearly the complaints, name of insurance/takaful company, insurance/takaful Certificate number and to forward copies of the correspondence between the Certificate holder and the Insuurer/takaful operatorr (if any).

THIS CERTIFICATE AND ITS CONDITIONS SHOULD BE EXAMINED AND IF INCORRECT RETURNED AT ONCE FOR ALTERATION.