



تکافل عمان للتأمين ش.م.ع.ع.
TAKAFUL OMAN INSURANCE SAOG

PERSONAL ACCIDENT INSURANCE

THE SCHEDULE	
Policy Number	: P/100/5004/2026/00014
Policy Issue Date	: 08/06/2026
Period of Insurance	: From- 24/06/2026; 00:01:00; To- 23/06/2027; 23:59:00
The Participant (Insured)	: M/S. Abhi LLC
Address of Participant	: Sultanate of Oman
Contribution (Premium)	: As agreed,
The Company	: Takaful Oman Insurance SAOG
Address / Issuing Office	: Head Office, Taminat Complex, Al Ghubrah St, Muscat, Sultanate of Oman
Department	: General Accident
Product	: Personal Accident Insurance

Personal Accident: Indemnity Limit, Clauses & conditions, Warranties, Exclusions

Age Criteria	: Minimum Age: 18 years & Maximum Age: 65 years
Territorial Limit	: Sultanate of Oman
Location of Business	: Muscat, Sultanate of Oman
Premises	

Sr. No.	Occupancy	Count of member	Limit per member in Aggregate (OMR)	Limit in Aggregate (OMR)
1	Fintech Company	150	250	37,500/-

Policy is subject to the following Deductible: _ OMR 15 per claim per person
Scope Of Cover As per insurer's Personal Accident insurance Policy terms & condition.
Policy is subject to the following Clauses, Conditions: 1. Governing Law Clause: Law of Sultanate of Oman 2. Jurisdiction: Sultanate of Oman

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س.ت: ۱۱۹۰۷۵۰ ، ص.ب: ۲۰۷ ، الرمز البريدي: ۱۳۴ ، بريق الشاطيء ، سلطنة عمان ، هاتف: +۹۶۸ ۲۲۷۰۱۶۰۰ ، فاكس: +۹۶۸ ۲۴۶۹۹۵۱۱
C.R: 1190750, P.O. BOX 207, Postal Code 134, Bareeq Al Shatti, Sultanate of Oman, Tel: +968 22701600, Fax: +968 24699511 Email: info@takafuloman.om
Website: www.takafuloman.om

3. Cancellation Clause- 30 days
4. Claim notification Clause- 30 days
5. Arbitration Clause
6. To indemnify Insured against Personal loan insurance to cover default caused by death or extreme injury/disability of its members
7. Policy is on the declaration (Monthly).
8. Premium Payment Warranty (PPW) is 30 days
9. Accidental Death 100% of Sum Insured
10. Permanent Total Disability (PTD) Accident Only.

Policy is subject to the following Exclusions:

1. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted condition, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency syndrome (AIDS), Human Immune- deficiency Virus (HIV) infection; or
2. Serving in any branch of the Military or Armed Forces of any country, whether in peace or war, and in such an event we, upon written notification by the Policyholder, shall return the pro rata Contribution for any such covered period of services under the circumstances described in a Hazard; or
3. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed; or
4. Any loss sustained while flying in any aircraft or device for aerial navigation except as a passenger exclusion include, but are not limited to, pilot, operator, crew member or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Aviation risks other than as a passenger embarking, travelling in or disembarking from any fully licensed passenger carrying aircraft and not being a member of the crew;
5. War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether war is declared or not), rebellion, mutiny, use of military power or usurpation of government or, military power; or
6. Any 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. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism.
7. Participation in an actual or attempted felony, riot, crime, misdemeanour (excluding traffic violations) or civil commotion
8. The international use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act
9. Ionising radiation or contamination by radioactive from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or

10. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
11. Self-exposure to needless peril (except in an attempt to save human life);
12. Congenital anomalies or any complications or conditions arising there from; or
13. Participation in winter sport, sky diving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used). Riding or diving in races or rallies using a motorized vehicle or bicycle, caving or pot holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in ant Professional sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained; or any dangerous sports; or
14. Any loss sustained while the Covered Person is participating in any professional Sports
15. Any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy
16. For any loss of which a contributing cause was your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or your resistance to arrest; or
17. Any treatment or any disease, sickness or illness.
18. any bodily injury which shall result in hernia.
19. Sun Stroke / Heat Stroke / Hernia
20. Kidnap, Hijack, Ransom
21. Injury or accident to professional sports-men and –women;
22. Ship's crews, and stevedores;
23. Injury or accident to professional divers;
24. Members of Military/ Security Operation/Service (Navy, Army, Air Force, & Police).
25. underground mining and for contractors specializing in tunneling
26. Any injury or any disease directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from the combustion of nuclear fuel.
27. loss caused directly or indirectly, wholly or partly by:
 - a) bacterial infections (except pyogenic Infections which shall occur through an accidental cut or wound) or any other kind of disease;
 - b) medical or surgical treatment except as may be necessary solely as a result of injury;

Policy is subject to the Additional Exclusions:

1. Sanctions and Limitations exclusion
2. Genetically Modified Organisms
3. Transmissible Spongiform Encephalopathy



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4. Temporary Disability whether Total or Partial
5. Personal accident benefits under motor and life policies;
6. Radioactive contamination;
7. Infectious Disease Exclusion Covid-19 / Communicable Disease Exclusion
8. Political Risk Exclusion Clause
9. Asbestos Exclusion Clause
10. Sanction Limitation Exclusion

All Terms, condition & exclusion as per Takaful Oman PA Policy wording

Additional Information:

- Company aims to lend out to 30,000 customers in year 1, with an average ticket size of around 60-200 OMR.
- Integrating with corporates to provide EWA loans to their employees, do not lend to the corporates therefore are not to be considered for this.
- Maximum disbursement amount will be around 250 OMR, and aggregate would be around 60-100 OMR.
- Collect disbursement from the employer not employee.

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NOTE: The above draft of contract of insurance is based on the information/instructions provided by you. Please verify the same carefully. In case of any amendment(s) required please inform immediately in writing to issue endorsements.

Value Added Tax (VAT) & Additional Insurance Tax -The Premium, Fees and /or charges stated above are excluding the Value added Tax and Additional Insurance Tax. In the event the authorities imposed any similar type of Tax, the Insured is obligate to make the payment of such applicable taxes at the declared prevailing rate in accordance with the applicable laws and regulation for the Insurer.

Cheque dishonor & Extension - Charge of RO 100 will be levied in case of cheque dishonour to cover bank and other charges. Charge of RO 100 will be levied against request for extension of cheque deposition date. Extension should be requested at least prior to 3 days of cheque deposition date failing to which such request will not be admitted

In case of any Suggestion/ Queries /Complaints, please contact Below,

<p>TAKAFUL OMAN INSURANCE SAOG Taminat Complex, 6th Floor, Al Ghubrah St, Muscat, Oman PO Box No 207, PC 134, Sultanate of Oman Tel Nos Dir: (968)22303017/ (968)22303012 Email Ids: Complaints @takafuloman.om Suggestions@takafuloman.om www.takafuloman.om</p>	<p>أدناه: شركة تكافل عمان للتأمين مجمع التأمينات ، الطابق السادس ، شارع الغيرة ، مسقط ، عمان ص.ب ٢٠٧ ، رمز البريد ١٣٤ ، Tel Nos Dir: (968)22303017/ (968)22303012 Complaints @takafuloman.om Suggestions@takafuloman.om www.takafuloman.om</p>
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Please verify the same carefully. In case of any amendment (s) required please inform immediately in writing to issue endorsement In witness, thereof this policy has been signed at.

Place: Muscat

FOR AND ON BEHALF OF
TAKAFUL OMAN INSURANCE SAOG

Date: 08th _June_2026

