



HOME PROTECT POLICY

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1. Introduction

We welcome you as a policy holder of Solidarity Bahrain B.S.C., a Company operating subject to the Islamic Shariah, as an agent for the participant to manage the takaful operations for fixed agency fees and investing their funds as a "Mudarib" against fixed percentage of the return thereof.

Your Takaful contract comprises:

- The schedule which summarises the cover provided and Sections of cover selected
- The Sections which you have selected

These should be read in conjunction with the general exclusions and general conditions set out in the contract.

The Company will in the terms of this policy indemnify or pay the participant in respect of events occurring during the period of contract as stated herein

The proposal made by the participant is the basis of and forms part of this contract. The Policy, proposal, schedule and specification should be read together and form the Takaful contract.

2. Definitions

The following words or phrases in the contract will have the meaning described below (unless stated otherwise):

Bodily Injury

A visible physical injury sustained during the Period of Contract and caused by a sudden, unexpected and specific event. Excludes any disease, sickness or medical disorder.

Company/Takaful Operator/We/Ours/Us

Solidarity Bahrain B.S.C.

Excess

The amount you will have to pay towards any claim

Geographical Limits

The country where your Home is situated as stated in the Schedule

Home

The private residence, its garages, outbuildings all located at the address shown in the Schedule and used solely for domestic purposes.

Participant/ you/your

The person(s) named in the Schedule and members of the family permanently residing with him/her

Schedule

The information document attached to this Home Protect Takaful Policy containing the details of the Participant, Period of Contract, Sections insured, Sums insured and other particular or special conditions and terms applying to your insurance.

Sum Insured

The amount shown in the Schedule representing the maximum amount payable arising out of one occurrence irrespective of number of claims.

Single Article Limit

BD 500 unless another amount is shown in the Schedule

Proof of value will be required when making a claim for an item valued in excess of the Single Article Limit.

Unoccupied

Uninhabited by you or by any other person for more than 45 consecutive days

PROPERTY INSURED

Buildings

Your Home belonging to you (or for which you are legally responsible) of concrete or brick construction and roof of incombustible material (unless otherwise stated in the Schedule) including swimming pools, terraces, patios, drives and footpaths, walls, fences and gates and landlord's permanent fixtures and fittings situated as stated in the Schedule.

Contents of Your Home

Household goods and personal effects (including Personal Money subject to a limit shown) belonging to you (or for which you are legally responsible) or to resident domestic helpers whilst within your Home, including fixtures and fittings belonging to you (or for which you are responsible) but EXCLUDING:

- a. Securities and documents of any kind
- b. Motorcycle or other mechanically propelled vehicles (other than motorized domestic gardening equipment) aircraft watercraft sail boards surf boards caravans trailers and also any portions, parts and accessories of any of those listed
- c. Goods used for business or professional purposes
- d. Livestock and pets

Personal Belongings

Luggage, clothing and articles of personal use, normally worn, used or carried about the person, belonging to you or for which you are legally responsible EXCLUDING:

- i. Money, tickets, documents securities, contact and or corneal cap or lenses, hearing aids, camping equipment, sub –aqua equipment and skiing equipment
- ii. Furniture, furnishings, household and /or business goods and equipment
- iii. Motor vehicles, boats, or any equipment or accessories thereto

Personal Money

Cash (notes and coins), cheques, money and postal orders, current unused postage stamps (not being part of a collection), travelers cheques, travel tickets.

Personal Equipments

Sports, musical, photographic and other mobile equipment including laptop computers, mobile telephone and the like

Credit Cards

Credit, debit, bankers and cash dispenser cards all held for social, domestic or charitable purposes

Valuables

Stamps, coins or medal collections curios pictures or other works of art rugs or carpets articles of gold silver or other precious metal jewellery or fur

Takaful Contract/Contract/Policy

Has same meaning throughout this document.

3. Covers

SECTION 1 - BUILDINGS

The Company will indemnify the participant by payment, reinstatement, replacement or repair as provided below.

The liability of the company under this Section shall not exceed the Sum Insured stated in the Schedule.

A. COVER

Loss or damage to Buildings of your home caused by any of the insured perils below	The Company shall not be liable for
1. Fire, Smoke, explosion, lightning or Earthquake	a. Loss or damage due to any gradually operating cause
2. Storm and Flood	<ul style="list-style-type: none"> a. The first BD 100 of each claim b. Loss or damage caused by frost c. Loss or damage to fences and gates
3. Riot, civil commotion, strikes and labour disturbances and Malicious persons or vandals	<ul style="list-style-type: none"> a. The first BD 100 of each claim b. Loss or damage occurring while the Home is Unoccupied c. Loss or damage caused by you, your guests, tenants or permanent residents of the home
4. Aircraft or other aerial devices or articles dropped from them	a. Loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds
5. Impact by Vehicles or animals	a. Loss or damage caused by domestic animals and pets
6. Burst Pipes <ul style="list-style-type: none"> i. Escape of water from water tanks, pipes, or apparatus or fixed heating installations or domestic appliances ii. Freezing of water in tanks apparatus or pipes iii. Leakage of fuel from a fixed heating installation 	<ul style="list-style-type: none"> a. The first BD 100 of each claim b. Loss or damage occurring while your Home is Unoccupied c. Loss or damage to the component or appliance from which the water or oil escapes d. Costs of locating and rectifying the source of escape of water or oil e. Water leakage from defective roof
7. Theft or attempted theft involving forcible and violent entry to or exit from the building	<ul style="list-style-type: none"> a. Loss or damage occurring while your Home is Unoccupied b. Loss or damage caused by you, your guest, tenants or permanent residents of the home c. Loss or damage caused by deception

A. COVER (continued)

Loss or damage to Buildings of your home caused by any of the insured perils below	The Company shall not be liable for
<p>8. Breakage or Collapse of radio and television receiving aerials (including satellite dishes) their fittings and masts</p>	<p>a. Loss or damage caused by erection, dismantling, repair or maintenance</p>
<p>9. Falling trees or parts thereof</p>	<p>a. Loss or damage caused by felling or cutting of trees by or on behalf of the participant b. Loss or damage to gates or fences caused by falling of trees or branches</p>
<p>Optional Extensions (at an additional cost)</p>	
<p>10. Subsidence or Landslip of the site on which residence stands</p>	<p>a. 2% of cost of completely rebuilding the residence b. Loss or damage to residence on made-up ground or due to coastal erosion c. Loss or damage to boundary wall, gates and fences unless the residence is damaged at the same time.</p>
<p>11. Accidental Damage to Buildings</p> <p>Damage caused by accidental external means to buildings</p>	<p>a. The Company shall not be liable for the first BD 250 of each claim b. Loss or damage while the Building is Unoccupied c. Loss or damage caused by</p> <ul style="list-style-type: none"> • Wear, tear, settlement or shrinkage mold, vermin, insects, fungus, atmospheric, climatic or weather conditions or domestic animals or birds, any gradually operating cause • Defective design, Faulty workmanship or use of defective materials • Alterations renovations additions and repairs to the Building <p>d. The cost of maintenance or normal upkeep e. Loss destruction or damage specifically excluded elsewhere in Section1 (A)of this Policy.</p>

The Company will indemnify	The Company shall not be liable for
<p>B.1 Damage to Services Accidental Damage loss/damage Cables and underground pipes providing services to or from the Building - Septic tanks and drain inspection covers Subject to a maximum limit of 10% of the sum insured for building</p>	
<p>B.2 Breakage of fixed Glass and Sanitary Fixtures Accidental breakage of fixed glass forming part of the Building including glass in solar panel units and fixed baths shower trays shower screens wash basins sinks lavatory pans and cisterns including their fixtures and fittings for an amount not exceeding 10% of the sum insured for building</p>	<p>a. Breakage occurring while the Home is Unoccupied b. Scratches, cracks, stains</p>
<p>B.3 Miscellaneous Property Loss of or damage to paths, drives, terraces, patios, and swimming pools, for an amount not exceeding 10% of the Building Sum Insured.</p>	<p>a. Loss or Damage arising under Section 1 A (10) "Subsidence" unless the residence is damaged at the same time.</p>
<p>B.4 Liability to the Public as Owner of Property Your legal liability as owner of the Building for damages and Claimants costs and expenses in respect of</p> <ul style="list-style-type: none"> i. Accidents resulting in bodily injury to any person ii. Accidents resulting in loss of or damage to material property <p>Occurring in the Building during the Period of Contract</p> <p>Our liability for damages and claimants costs and expenses resulting from any one accident or series of accidents arising out of any one cause shall not exceed BD 100,000</p> <p>The Company will, in addition, pay all defense costs and expenses incurred with our written consent</p>	<ul style="list-style-type: none"> a. Legal Liability as occupant of the Building b. Bodily injury to any member of the family permanently residing with you or to any person under a contract of service or apprenticeship with you arising out of or in the course of his/her employment by you c. Loss of or damage to property belonging to you or any member of the family residing with you or any person under a contract of service with you or under care custody control or held in trust by you, or any member of the family residing with you or any person under a contract of service with you d. Liability arising directly or indirectly in connection with use of any mechanically propelled vehicle licensed for road use e. Liability assumed under any agreement unless such liability would have attached in the absence of such agreement f. Liability arising out of or incidental to your business or profession

The Company will indemnify	The Company shall not be liable for
<p>B.5 Loss of Rent or Cost of Alternative Accommodation</p> <p>We will indemnify your liability to pay rent for a period not exceeding one year if your Home becomes uninhabitable due to any loss or damage by any cause listed under Section 1(A)</p> <p>We will also pay</p> <ul style="list-style-type: none">i. Your loss of rent as property ownerii. Expenses necessarily incurred for your alternative accommodation during the period necessary to restore your private dwelling to a habitable condition <p>All such payments shall not exceed 20% of the Building sum insured.</p>	

SPECIAL CONDITIONS APPLICABLE TO SECTION I-BUILDINGS

1. Sum Insured

The sum(s) insured must at all times represent the full cost of rebuilding to the same specification including

- a. Architects and surveyors fees necessarily incurred in the reinstatement of the Building subject to a maximum amount authorized by the respective professional bodies.
- b. The expenses for removing debris demolishing shoring or propping up the damaged parts of the building necessarily incurred with our written consent.
- c. Any additional cost necessarily incurred to comply with statutory or other building regulations or municipal or local authority bylaws excluding any fines and penalties.
- d. The maximum we will pay against the items (a),(b) and (c) above will be 15% of the sum insured subject to a maximum of BD75,000.

2. Claims Settlement

- a. At its option the Company will indemnify you by payment reinstatement replacement or repair.
- b. In settling claims for loss or damage there will be no reduction for wear, tear and depreciation. We will pay the cost of replacement by our preferred supplier if we decide to replace the damaged property.
- c. Our liability in respect of loss or damage arising out of one occurrence shall not exceed the amount stated against each item in the Schedule. The sum(s) insured will not be reduced by the amount of any claim payment.
- d. The Company will not pay for any reduction in the market value of the Home resulting from reinstatement replacement or repair of the damaged parts of the private dwelling.

3. Excess

We will apply only one excess in the event of a claim under more than one item arising out of the same occurrence at the same time.

4. Sale of Home

If you enter into a contract of sale of any building insured by this Policy the purchaser will benefit from this takaful contract in the event of loss or damage to such building when the sale is completed provided the building is not otherwise insured by purchaser or on his behalf.

5. Limit

In respect of any claim under Sub section1 B(4) for which this Policy indemnifies you against your legal liability we may at any time pay you

- a. The limit of indemnity (after deduction of any sum(s) already paid as compensation) or
- b. Any lesser amount for which such claim(s) can be settled

Once the payment has been made we shall relinquish the conduct and control of and be under no further liability in connection with the claim(s) except for the payment of costs and expenses recoverable or incurred prior to the payment date

SECTION 2 – CONTENTS

The Company will indemnify the participant by payment, reinstatement, replacement or repair as provided below

Provided that the liability of the company under this Section shall not exceed the Sum Insured stated in the Schedule

A. COVER

Loss or damage to Buildings of your home caused by any of the insured perils below	The Company shall not be liable for
1. Fire, Smoke, explosion, lightning or Earthquake	a. Loss or damage due to any gradually operating cause
2. Storm and Flood	a. The first BD 100 of each claim b. Loss or damage caused by frost c. Loss or damage to fences and gates
3. Riot, civil commotion, strikes and labour disturbances and Malicious persons or vandals	a. The first BD 100 of each claim b. Loss or damage occurring while the Home is Unoccupied c. Loss or damage caused by you, your guests, tenants or permanent residents of the home
4. Aircraft or other aerial devices or articles dropped from them	a. Loss or damage directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds
5. Impact by Vehicles or animals	a. Loss or damage caused by domestic animals and pets

Loss or damage to Buildings of your home caused by any of the insured perils below	The Company shall not be liable for
<p>6. Water Damage</p> <ul style="list-style-type: none"> i. Escape of water from water tanks, pipes, or apparatus or fixed heating installations or domestic appliances ii. Freezing of water in tanks apparatus or pipes iii. Leakage of fuel from a fixed heating installation 	<ul style="list-style-type: none"> a. The first BD 100 of each claim b. Loss or damage occurring while your Home is Unoccupied c. Loss or damage to the component or appliance from which the water or oil escapes d. Costs of locating and rectifying the source of escape of water or oil e. Water leakage from defective roof
<p>7. Theft or attempted theft involving forcible and violent entry to or exit from the building</p>	<ul style="list-style-type: none"> a. Loss or damage occurring while your Home is Unoccupied b. Loss or damage caused by you, your guest, tenants or permanent residents of the home c. Loss or damage caused by deception
<p>8. Breakage or Collapse of radio and television receiving aerials (including satellite dishes) their fittings and masts</p>	<ul style="list-style-type: none"> a. Loss or damage caused by erection, dismantling, repair or maintenance
<p>9. Falling trees or parts thereof</p>	<ul style="list-style-type: none"> a. Loss or damage caused by felling or cutting of trees by or on behalf of the participant b. Loss or damage to gates or fences caused by falling of trees or branches
<p>Optional Extensions (at an additional cost)</p>	
<p>10. Subsidence or Landslip of the site on which residence stands</p>	<ul style="list-style-type: none"> a. 2% of the contents sum insured b. Loss or damage caused by settlement of residence on made-up ground or coastal erosion

A. COVER (continued)

Loss or damage to Buildings of your home caused by any of the insured perils below	The Company shall not be liable for
<p>11. Accidental Damage to Contents</p> <p>Damage caused by accidental external means to contents while in your home</p>	<ul style="list-style-type: none">a. The first BD 100 of each claimb. Damage to clothing, contact lenses, stamps, food in freezers and pedal cyclesc. Damage by wear, tear, depreciation action of light atmospheric conditions moth, vermin infestation, damp, rust, wet or dry rot or any gradually operating caused. Damage caused by any process of cleaning washing repairing or restoring any articlee. Electrical/mechanical breakdownf. Damage caused by use of incompatible batteryg. Damage to recording tapes discs or recordsh. Damages caused by domestic animals or birdsi. Damage to glass oven doors or ceramic glass on cooker hobsj. Mysterious disappearance and/or unexplained lossesk. Consequential lossl. Loss or damage specifically excluded elsewhere in Section 2 of this Policy or not arising out of accidental external means

B. EXTENSIONS OF COVER

The Company will indemnify	The Company shall not be liable for
<p>B.1 Contents Temporarily Removed</p> <p>Loss or damage to Contents by any of the causes listed under Section 2(A) while temporarily removed for cleaning, renovation, repair or other similar purposes elsewhere on the same premises or to any other premises within the Geographical Limits subject to a maximum of 20% of the sum insured under Section 2</p>	<ul style="list-style-type: none">a. Loss or damage by storm or flood to property not inside a buildingb. Loss or damage while removed for sale or exhibition or to a furniture depositoryc. Loss or damage whilst in transit
<p>B.2 Contents in the Open</p> <p>Loss or damage to Contents in open inside the boundaries of land belonging to your home by any causes listed under Section 2 (A) subject to a maximum of BD 250</p>	<ul style="list-style-type: none">a. The first BD 100 of each claimb. Loss or damage by water, storm or floodc. Loss or damage occurring while the home is Unoccupiedd. Loss or damage to pedal cycles

The Company will indemnify	The Company shall not be liable for
<p>B.3 Theft of Keys We will pay cost of replacing keys to the locks of</p> <ul style="list-style-type: none"> i. external doors of your Home ii. alarm systems or domestic safes fitted in your Home <p>if stolen subject to a maximum of BD 100</p>	<p>a. The first BD 5 of each claim</p>
<p>B.4 Spoilage of Food in the Deep Freezer Loss or damage to food contained in deep freezer units in your Home as a result of</p> <ul style="list-style-type: none"> i. a rise or fall in temperature ii. contamination by refrigerant or refrigerant fumes iii. failure of the supply of electricity <p>subject to a limit of BD250 in total.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> a. The first BD 100 of each claim b. Deliberate cutting off or reducing the supply of the power by the power authority or its employees. c. Disconnecting or switching off the electricity supply at your Home d. Your Home being Unoccupied
<p>B.5 Household Removals Loss of or damage of Contents while in transit from one home to another including loading and unloading within the Geographical Limits excluding sea and/or air transits provided when such removals are carried out by professional cargo movers</p>	<ul style="list-style-type: none"> a. The first BD 100 of each claim b. Loss or Damage due to wear, tear, depreciation or the action of light c. Damage arising out of atmospheric conditions, moth, vermin, infestation, damp, rust, wet or dry rot d. Loss or damage arising out of gradually operating cause, during the process of cleaning, washing, repairing or restoring any article, or electrical or mechanical breakdown or consequential loss e. Money, coins, jewellery, furs, articles of gold or platinum, precious stones, securities deeds, or documents of any kind business books, manuscripts and stamps
<p>B.6 Fatal Injury Benefit We will pay a total sum of BD2,500 in the event of your death or of your spouse on account of injury caused in your Home by fire explosion lightning or thieves provided death occurs within three months of such injury</p>	

The Company will indemnify	The Company shall not be liable for
<p>B.7 Visitor's Personal Effects We will pay up to an amount of BD 250 in total for loss or damage to your visitor's personal belongings (other than cash, currency, valuables, documents) by any of the causes listed in Section 2(A) whilst in your Home</p>	<p>a. The first BD 100 of each claim</p>
<p>B.8 Legal liability as Occupant and Employers Liability Your legal liability for damages and claimants costs and expenses in respect of</p> <ul style="list-style-type: none"> i. Accidents resulting in bodily injury to any person including your domestic helper(s) and employees ii. Accidents resulting in loss of or damage to material property <p>Occurring during the Period of Contract within the Geographical Limits and elsewhere during temporary visits</p> <p>Our liability for damage, claimant's defense costs and expenses resulting from one original cause shall not exceed BD 100,000</p> <p>The Company will, in addition, pay all defense costs and expenses incurred with our written consent</p>	<p>a. Loss or damage arising directly or indirectly by through or in connection with</p> <ul style="list-style-type: none"> i. The ownership possession or use of any motorcycle or other mechanically propelled vehicle by you or on your behalf except motorized domestic gardening equipment whilst used within the boundaries of your Home ii. Aircraft, vessels and/or crafts used in water iii. The ownership/occupation of land buildings or immobile property except your Home iv. Any willful or malicious act by you v. Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused <p>b. Liability assumed under any contract unless such liability would have attached notwithstanding such contract</p> <p>c. Liability arising directly or indirectly of any trade business or profession carried on by you or on your behalf</p> <p>d. Loss of or damage to property belonging to you or held in trust by you or in your custody or control</p> <p>e. Bodily Injury contracted by you or your family members</p> <p>f. Claims and losses based upon arising out of directly or indirectly resulting from or in consequences of or any way involving asbestos</p>

The Company will indemnify	The Company shall not be liable for
<p>B. 9 Loss of Rent or Cost of Alternative Accommodation We will indemnify your liability to pay rent for a period not exceeding one year if your Home becomes uninhabitable due to any loss or damage by any cause listed under Section 2(A)</p> <p>We will also pay</p> <ul style="list-style-type: none"> i. Your loss of rent ii Expenses necessarily incurred for your alternative accommodation during the period necessary to restore your private dwelling to a habitable condition <p>All such payments shall not exceed 25% of the Contents sum insured</p>	
<p>B.10 Tenant's Liability Your legal liability as a tenant in respect of</p> <ul style="list-style-type: none"> i. Loss of or damage to the Home and landlords fixtures and fittings by any of the causes 1 to 9 inclusive listed under Section 2 (A) ii. Accidental breakage of fixed glass forming part of the building including glass in solar panel units and fixed baths shower trays shower screens wash basins splash backs pedestals sinks lavatory pans and cisterns iii. Accidental damage by external means to: <ul style="list-style-type: none"> a. Underground cables or pipes providing services to or from the building b. Septic tanks and drain inspection covers <p>Our liability for damage claimant's cost and defense costs and expenses resulting from one original cause shall not exceed BD 25,000</p>	<ul style="list-style-type: none"> a. The first BD 100 of each claim b. Loss or damage excluded under any of the causes listed under Section 2 (A) c. Loss or damage while your home is unoccupied
<p>B.11 Mirrors & Glasses The company will indemnify you against accidental breakage of mirrors (excluding their frames), hand mirrors and plate-glass on and fixed glass in furniture whilst in the Home for an amount not exceeding BD250</p>	<ul style="list-style-type: none"> a. The first BD 100 of each claim
<p>B.12 TV Apparatus The Company will indemnify you against accidental damage caused to your television apparatus or of permanent residents of your Home up to a maximum of BD 300</p>	<ul style="list-style-type: none"> a. The first BD 100 of each claim b. Damage arising from <ul style="list-style-type: none"> i. Mechanical or electrical breakdown or failure or excessive current ii. Process of repair or alteration c. Consequential Loss

SPECIAL CONDITIONS APPLICABLE TO SECTIONS 2 -CONTENTS

1. Sum Insured

Sum(s) insured must at all times represent the full cost of replacing the property insured without deduction for wear, tear and depreciation except in respect of clothing, household linen and pedal cycles

2. Claims Settlement

It is our option to indemnify you by replacement reinstatement repair or payment
If we decide to replace the property, payment will be limited to the cost of replacement by our preferred supplier
The total amount payable in respect of loss or damage arising out of one occurrence shall not exceed the sum(s) insured
The sum(s) insured will not be reduced by the amount of any claim payment unless stated otherwise in any cover

3. Valuables

- a.** No one item shall be deemed to be of greater value than the Single Article Limit unless insured as a separate item
- b.** The total value of Valuables shall not exceed one fourth of the total sum insured by this Section unless otherwise stated in the Schedule

4. Wear and tear

- a.** There will be no deduction for wear, tear and depreciation while settling claims for total loss or damage beyond economic repair except for:
 - i.** Claims in respect of clothing household linen and pedal cycles
 - ii.** Claims in respect of Electronic equipments, radio receivers, television sets, audio equipment, computers and carpets that are more than 5 years old
- b.** Deduction for wear and tear will be applied on property not belonging to you unless you are contractually required to replace new for old.

5. Pair and Set Items

- a.** We will pay the cost of replacing damaged items only if they are forming part of a matching pair or set of articles or suite of furniture. In case of damage to carpets, we shall bear the cost of damaged carpet only. We will not be liable for replacing carpets in other rooms that are not damaged.
- b.** No special value will be attached for loss of or damage to an article which is one part of an insured pair and the amount payable under this policy shall be calculated as though the article had been separately insured at pro-rata of the value of the pair or set

6. Excess

We will apply only one excess in the event of a claim under more than one item arising out of the same occurrence at the same time

7. Change in Address

You have 15 days cover to inform us under this policy if you move to another address within the Geographical Limit. We may continue Takaful contract on payment of additional contribution if required, provided such new building is of concrete or brick construction and roof of incombustible materials.

8. Value exceeding single article limit

Proof of value will be required when making a claim for an item valued in excess of the Single Article Limit. We recommend that you retain copies of receipts, valuations, photographs, instruction booklets and guarantee cards to assist in the event of a claim.

9. Limit

In respect of any claim under Section 2(B.8 and or B.10) for which this Policy indemnifies you against your legal liability we may at any time pay you:

- a. The limit of indemnity (after deduction of any sum(s) already paid as compensation) or
- b. Any lesser amount for which such claim(s) can be settled

Once the payment has been made we shall relinquish the conduct and control of and be under no further liability in connection with the claim(s) except for the payment of costs and expenses recoverable or incurred prior to the payment date.

SECTION 3 -ALL RISKS COVER

The Company will indemnify the participant by payment, reinstatement, replacement or repair against loss of or damage to insured property belonging to the Participant or members of his family permanently residing with him occurring within the territorial limits stated in the policy schedule (and for the purposes of travel only elsewhere in the world subject to a maximum of 90 days) in any one period of Takaful contract by fire, theft or any accident or misfortune NOT hereinafter excluded.

Provided the liability of the company under Section shall not exceed the sum insured stated in the schedule.

Property Insured	Exclusions
a. Personal Belongings, Valuables and Personal Equipments	<p>This section does not cover:</p> <ul style="list-style-type: none">a. The first BD 100 of each claimb. Property of dependant children residing and studying overseas in schools and universitiesc. Wear, tear, depreciation, the process of cleaning, dyeing repairing or restoring any articled. Action of light or atmospheric conditions, moth, vermin or any other gradually operating causee. Sports equipments, musical equipments, photographic equipments while in usef. Skis (including sticks and bindings) watercraft, sub-aqua equipment, camping equipment and riding trackg. Contact and corneal lenses and hearing aidsh. Confiscation or detention by authoritiesi. Consequential lossj. Electrical or mechanical breakdownk. Loss or damage caused through willful act or with the connivance of the Participant

Property Insured	Exclusions
	<p>l. Theft, from unattended road vehicle unless from a locked luggage boot concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle</p> <p>m. Loss or damage to property dispatched by sea, air, or courier under a bill of lading, airway bill or similar document</p> <p>n. Breakage of strings of any musical instrument</p> <p>o. Livestock and pets</p> <p>p. Mysterious disappearance and/or unexplained losses</p> <p>q. Items above Single Article limit unless specifically declared and insured hereby</p> <p>r. Theft of Pedal cycles unless securely locked or kept inside a locked building</p> <p>s. Loss or damage to accessories of pedal cycle unless caused by an accident.</p>
<p>B. Personal Money and Credit Cards</p> <p>Losses arising out of fraudulent use of Credit Cards by any unauthorized person following the loss or theft of any such card before notification to the company which issued the cards subject to the compliance of terms under which the card was issued</p> <p>The maximum liability of the Company under this sub-section (B) shall not exceed BD250</p>	<p>a. Shortages due to error or omission</p> <p>b. Depreciation in value</p> <p>c. Losses not reported to the police</p> <p>d. Loss of credit cards not reported to the card issuing company within 24 hours of discovery</p> <p>e. Losses incurred by dependant children residing and studying overseas in schools and universities</p>
<p>C. Loss of Personal Documents</p> <p>We will pay the cost of making a duplicate passport, driving license, work permit, residence permit, CPR if they are lost or damaged accidentally during the Period of Contract</p> <p>The liability of the Company under this sub-section (C) shall not exceed BD 100 per document subject to a maximum of BD300 any one occurrence</p>	<p>a. The first BD10 of each and every loss must be borne by you</p> <p>b. Renewal or extension costs of the lost or damaged document which the Participant would otherwise have had to bear if there had been no loss</p> <p>c. Losses incurred by dependant children residing and studying overseas in schools and universities</p>

SPECIAL CONDITIONS APPLICABLE TO SECTION 3

1. Sum Insured

Sum(s) insured must at all times represent the full cost of replacing the property insured without deduction for wear, tear and depreciation except in respect of clothing, household linen and pedal cycles

2. Claims Settlement

It is our option to indemnify you by replacement reinstatement repair or payment
If we decide to replace the property payment will be limited to the cost of replacement by our preferred supplier
The total amount payable in respect of loss or damage arising out of one occurrence shall not exceed the sum(s) insured
The sum(s) insured will not be reduced by the amount of any claim payment unless stated otherwise in any cover

3. Valuables

- a.** No one item shall be deemed of greater value than the Single Article Limit unless insured as a separate item
- b.** The total value of Valuables shall not exceed one fourth of the total sum insured by this Section unless otherwise stated in the Schedule

4. Wear and tear

- a.** There will be no deduction for wear, tear and depreciation while settling claims for total loss or damage beyond economic repair except for:
 - i.** Claims in respect of clothing household linen and pedal cycles
 - ii.** Claims in respect of Electronic equipments, radio receivers, television sets, audio equipment, computers and carpets that are more than 5 years old
- b.** Deduction for wear and tear will be applied on property not belonging to you unless you are contractually required to replace new for old.

5. Pair and Set Items

- a.** We will pay the cost of replacing damaged items only if they form part of a matching pair or set of articles or suite of furniture. In case of damage to carpets, we shall bear the cost of damaged carpet only. We will not be liable for replacing carpets in other rooms that are not damaged.
- b.** No special value will be attached for loss of or damage to an article which is one part of an insured pair and the amount payable under this policy shall be calculated as though the article had been separately insured at pro-rata of the value of the pair or set

6. Excess

We will apply only one excess in the event of a claim under more than one item arising out of the same occurrence at the same time

7. Value exceeding single article limit

Proof of value will be required when making a claim for an item valued in excess of the Single Article Limit. We recommend that you retain copies of receipts, valuations, photographs, instruction booklets and guarantee cards to assist in the event of a claim

SECTION 4 – DOMESTIC HELP PERSONAL ACCIDENT /MEDICAL EXPENSES COVER

During the period of contract if the domestic help employed by the Participant and named in the Schedule

- a. Sustains accidental bodily injury
 - i. Which independently of any other cause results in death or permanent disablement ,
 - ii. Which necessitates repatriation to his /her home country in the event of his/her death or permanent total disablement
- b. Incurs medical expenses in respect of accidental bodily injury or sickness

The Company will pay in accordance with the Benefits and the Sum Insured as provided below

Schedule of Benefits		Exclusions
<p>a. Personal Accident</p> <p>Accidental bodily injury excluding sickness causing:</p>	<p>Sum Insured (S.I.) BD 3,000</p>	<p>This section does not cover any claim arising from any of the following:</p> <ul style="list-style-type: none"> a. Hazardous pursuits and occupations b. Motor cycling as driver or passenger c. Aviation except when traveling as a passenger d. Intoxicating liquor or drugs e. Self inflicted injury or illness, suicide f. Pre-existing sickness and/or physical or mental defects g. Persons above the age of 50 or below the age of 18 h. Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused
	% of S.I.	
Death occurring within 12 months	100%	
Permanent disablement occurring within 12 months		
i. Loss of both arms or both legs	100%	
ii. Loss of sight in both eyes	100%	
iii. Loss of one arm and one leg	100%	
iv. Any other injury causing permanent Total disablement	100%	
v. Loss of one arm or one leg	50%	
vi. Loss of hearing	50%	
vii. Loss of speech	50%	
viii. Loss of finger/toes	10%	
Provided that		
<p>a. The complete and irrecoverable loss of use of any member or members specified shall be deemed to be loss of such member or members</p>		
<p>b. In the event of permanent disablement by physical loss or loss of use not specified above the percentage of compensation shall be assessed in proportion to the degree of disability as compared with cases specified above with out reference to the occupation of the employee covered.</p>		
<p>c. When more than one permanent disablement arises from one accident the percentages are added together but the maximum liability cannot exceed 100% of the Sum Insured.</p>		

Schedule of Benefits	Exclusions
<p>Repatriation Expenses</p> <p>Necessarily and reasonably incurred for funeral expenses and/or in transporting the insured person back to his/her home country in the event of his/her death or permanent total disablement following an accidental bodily injury</p> <p>Sum Insured any one period of contract BD 500</p>	
<p>B. Medical expenses</p> <p>Necessarily and reasonably incurred in respect of accidental bodily injury or sickness as an inpatient in a hospital</p> <p>Provided that the maximum Sum Insured payable any one period of contract shall not exceed BD1,000</p>	<p>i. Exclusions (a) to (h) applicable to subsection A above</p> <p>ii. Dental, Optical and maternity treatment</p> <p>iii. First BD5 for each and every visit.</p>

SPECIAL CONDITION APPLICABLE TO SECTION 4

The company shall not be bound to notice or be affected by any notice of any trust charge or alienation relating to this Section but the receipt of the insured person or his legal personal representative(s) shall effectively discharge the Company.

4. General Exclusions

We will not pay for:

4.1 War and terrorism

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently on in any other sequence to the loss:

- a. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- b. Confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- c. 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 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 similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

We will also not pay for 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 a), b) and/or c) above.

4.2 Radioactivity

- Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or consequential loss
- Any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from ionizing, radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exclusion combustion shall include any self-sustaining process of nuclear fission

- Any accident loss destruction or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

4.3 Sonic Bangs

Loss destruction or damage occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds.

4.4 Pollution or Contamination

- a.** Any loss arising from pollution or contamination except (unless otherwise excluded) destruction of or damage to the property insured caused by
 - i.** Pollution or contamination which itself results from a peril insured against
 - ii.** Any peril insured against which itself results from a pollution or contamination
- b.** Any liability in connection with disposed or dumped waste materials or substances

4.5 Cyber risk

Losses arising directly or indirectly from:

- a.** the loss of, alteration or, or damage to, OR
- b.** a reduction in the functionality, availability or operation of a complete system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment

That result from the malicious or negligent transfer and any subsequent onward transfer (electronic or otherwise) of a computer programme that contains any malicious and/or damaging code, including but not limited to computer virus, worm, logic bomb, or Trojan horse and which can be identified as the cause of loss

4.6 Nuclear, Biological and Chemical Contamination

Loss or damage caused directly or indirectly by:

- a.** The discharge, explosion or use of any device, weapon or material employing or involving nuclear fission nuclear fusion or radioactive force, directly or indirectly resulting in nuclear reaction or radiation, or
- b.** radioactive contamination, or the use, release or escape of chemical, biological, radiological or similar agents,

whether in time of peace or war, and regardless of who commits the act, regardless of any other cause or event contributing concurrently or in any other sequence thereto

4.7 Willful Act

Any willful or malicious act by the Participant or any member of his household or any persons covered

5. General Conditions

5.1 Interpretation

The Schedule and the Sections form part of this Takaful Contract and reference to 'this Takaful Contract' anywhere in this contract shall be construed as including the Schedule, Sections Specifications or Endorsements attached to this contract. Any word or expression to which specific meaning has been given in any part of this contract shall bear that meaning wherever it appears

5.2 Duties of the Participant

The Participant and any other person to whom this Takaful Contract applies shall take all reasonable precautions to

- a. prevent accidents loss or damage
- b. maintain all property insured under this Policy in good condition
- c. Due observance of policy terms and conditions by Participant is a condition precedent to liability of the Company to make any payment

5.3 Claims

On the occurrence of any event likely to lead to a claim under this Policy, the Participant shall

- a. Notify the police immediately if any property is lost stolen or maliciously damaged
- b. Send a written notice to us without any delay and furnish all information and assistance which we may require
- c. Take all reasonable steps to recover any lost or stolen property and advise us without any delay if such property is recovered by you
- d. Forward all correspondence legal process or any other document to us without replying
- e. Abstain from discussing liability with any third party

5.4 Company's Rights

- a. The Company shall be entitled to take over and conduct in name of the Participant or any other person to whom this Takaful Contract applies
 - i. the defense or settlement of any claim, or
 - ii. prosecution for the company's own benefit any claim for indemnity or damages or otherwise
- b. We shall have full discretion in the conduct of any proceedings and in the settlement of any claim
- c. No property may be abandoned to the Company

5.5 Fraud

If the participant or any one acting his on behalf shall make any claim which is in any respect fraudulent or employ any fraudulent means including inflation or exaggeration of the claim or submit any forged or falsified documents to obtain any benefit the policy shall become void and all benefits under it shall be forfeited

5.6 Other Insurance

We shall contribute or pay our rateable proportion only if any other insurance covering the same contingencies exist at the time of any claim under this contract.

5.7 Underinsurane

If at the time of a claim the property at risk is of greater value than the sum insured, the amount payable will be reduced in proportion

5.8 Subrogation

The claimant agrees to subrogate all rights or remedies to the Company for obtaining relief or indemnity from other parties, upon its paying or making good any destruction or damage under this contract, and shall at the request and at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing such rights or remedies, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

5.9 Cancellation

The Company may cancel this Policy by sending 30 days' notice to your last known address and you shall be entitled to a return of contribution corresponding to the unexpired Period of Contract for which contribution has been paid subject to no claims under the policy prior to cancellation.

5.10 Changes in Circumstances

It is important that you let us know immediately of any changes that affect what you have declared in the Proposal form. If the circumstances in which the insurance was entered into are materially altered without our written consent this Policy shall be voidable. Changes if any, will take place only after we have agreed and issued an endorsement to the policy.

5.11 Jurisdiction

This Contract applies only to judgements delivered by or obtained from a court of competent jurisdiction in member countries of the Gulf Cooperation Council

5.12 Arbitration

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and Preside at their meetings and the making of an award shall be a condition precedent to any right of action against the Company. If the Company shall disclaim Liability for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to the arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

6. General Information

(This section is advisory only and do not form part of the Policy wording)

Sum Insured

1. Sum insured must be adequate at the time of loss to avoid any reduction while settling the claim
2. Review the sum insured regularly to enjoy full protection
3. Remember to advise us of any revision in value of your property to adjust the sum insured accordingly
4. Let us know if the home is to be unoccupied for more than 45 days to consider extension of cover subject to revised terms and conditions

Risk Management/Safety Tips

Fire

1. Protect your home and family by installing a smoke detector which senses the smoke from developing fires and sounds a loud warning alarm
2. Ensure regular checking/ maintenance of electrical points and LPG fittings.
3. Do not store gas cylinders/bottles inside the house
4. Keep children away from matches or fire
5. Avoid overloading electrical circuit

Burst pipes

1. Protect all exposed water pipes
2. Keep the mains closed when you are going away on a holiday, even if for a few days

Theft

1. Install good quality locks to your entrance doors and all accessible windows
2. Do not leave the keys at places that are easily accessible.
3. Avoid keeping large sums of money at home
4. Do not leave valuable property in unattended vehicles
5. Keep Photographs of valuables and purchase receipts of valuables which are helpful in the event of a claim

Emergency Numbers:

Incase of: Fire Ambulance Police	999
Home Assist	1757 6642

7. Home Assistance Agreement

Locksmith Trade

In the event of the domestic dwelling being made insecure or if it is impossible to gain entry, due to loss or theft of keys or damage to locks as a consequence of theft or any accidental cause, or in the event that a child may have locked himself/ herself in a room, the Company will send a Locksmith, who will carry out the Emergency Repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage when the condition of such installations permit such repair.

The Company shall not be liable for

1. Any work other than 'Emergency Repair' as defined.
2. Any work undertaken not within the domestic dwelling.
3. Any work to internal doors, etc.
4. Any work to external doors or windows when access is possible by an alternative route.
5. Any work to mechanical shutters, automatic garage doors.
6. Any work to external doors not accessing the domestic dwelling direct.

Glazing

In the event of breakage of Glazing to external windows or doors which render the domestic dwelling insecure, the Company will send a Glazier, who will carry out the Emergency Repair necessary to render the dwelling secure.

The Company undertakes to install a single glazed unit where possible, either permanent or temporary, to secure the dwelling. Where this is not possible, the Company will board up to secure the dwelling and eliminate the Emergency.

The Company shall not be liable for

1. Any work other than 'Emergency Repair' as defined.
2. Any work undertaken not within the domestic dwelling.
3. Any work to double glazed units where one pane has remained intact.

Indemnity

The cost of the call-out, labor and materials which are necessary for the Emergency Repair (Plumbing, Electrical, Locksmith, Glazing) will be borne by the Company, subject to a limit of BD70 for each incident with a maximum of three emergencies in any one period of insurance

In the event that the cost of Emergency Repair exceeds the maximum allowable, the difference will be borne by the client.

Definitions

Building/Home/Dwelling

Means Private or Rented Domestic Dwelling constructed of brick, stone or concrete and roofed with slates, tiles, concrete or asphalt insured under the policy.

Company

Means Solidarity Bahrain BSC

Territorial Limits

The Kingdom of Bahrain

Emergency Repair

An Emergency Repair is defined as the repair necessary to render the dwelling safe and/or secure the dwelling against further loss or damage as a result of an unforeseen or sudden occurrence which results in damage to your domestic dwelling demanding immediate action.

Plumbing means

Damages to Building's fixed plumbing/ fittings, resulting in loss/damage to the property insured under the policy. Loss/damage to public/third party property's plumbing/fittings will not be considered although they could be located in the insured's premises/area.

Electrical means

Lack of electric supply in some of the dwelling installation phases, whenever the origin of the damage is located within the insured domestic Dwelling.

Locksmith Trade means

Any risk impeding the insured's access to the building, necessitating the intervention of a Locksmith or emergency services, if no other alternative access exists.

Glass work

Breaking of Glass in external windows/doors or any other vertical crystal surface belonging to the external window structure, as long as the breakage determines a lack of protection from environmental accidents or any third party hostile action.

General Exclusions

The Company shall not be liable for

1. Any emergency brought about by an avoidable or willful or deliberate act committed by you or anybody permanently residing with you.
2. Damage as a result directly or indirectly of war, civil war, armed conflict, insurrection, terrorism, revolt, rebellion, riot, stick and any other eventuality which effects the security of the State or Public Order.
3. Damage to household contents.
4. Loss or damage occasioned by pressure waves by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. Loss or damage resulting or arising from.
 - i. Ionizing radiations or contamination, radioactivity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii. Radioactive toxin, explosive or other hazardous properties of any explosive, nuclear assembly or nuclear components.
 - iii. Any liability or consequential loss from any act performed in the execution of the Emergency assistance provided.

Conditions

1. The dwelling should be maintained in good state of repair.
2. No benefit shall be payable unless the Company has been notified and has authorized assistance.
3. Your policy number must be quoted when calling for assistance and the relevant identification produced on the demand of the Operator, Tradesman or other nominated agent of the Company.
4. Any components of the dwelling and parts thereof which are falling or showing signs of wear and tear shall be replaced as soon as possible after the discovery of a defect.

Home Assistance Service Procedure

Assistance is provided through the service of Gulf Assist whose decisions will be final in all cases.

Assistance is available 24/7 hours during the policy period

Call Gulf Assist on 17 57 66 42

Please have the following information available when you call;

1. Your home/mobile telephone number
2. Your home address
3. Your policy number
4. Description of the problem

We are responsible only for expenses incurred with our prior approval up to the limit mentioned above.

You will be responsible for any additional expenses in excess of BD70 for each incident. Gulf Assist will negotiate with the provider and assist you in finalizing the estimate.

If your home has been broken into

1. Inform the police
2. Lodge the claim
3. Call Home Assistance service-Gulf Assist

8. Takaful Principles and Conditions

Takaful Principles and Conditions

مبادئ وشروط التكافل

1. The principles and provisions of the Islamic Sharia shall be applicable to this takaful policy as decided by the Company's Sharia Supervisory Board.

1. تطبيق مبادئ وأحكام الشريعة الإسلامية في التكافل كما تقررهما هيئة الرقابة الشرعية.

2. A policyholder is considered jointly liable with the remaining policyholders for compensating the losses suffered by any policyholder. The company shall compensate the policyholder out of the takaful funds for losses and damages sustained according to the terms and conditions set forth in this policy.

2. يعتبر حامل الوثيقة متكافلاً مع بقية حملة الوثائق لتعويض الأضرار التي تقع على أي منهم وتعوّض الشركة حامل الوثيقة من أموال التكافل عن الأضرار التي تقع عليه طبقاً للشروط والأحكام الواردة في هذه الوثيقة.

3. A policyholder shall donate all or part of his contribution to pay for the losses suffered by any of the policyholders as per the cooperative or takaful principles.

3. يتبرع حامل الوثيقة بكل أو بعض القسط لتعويض الخسائر التي تقع على أي من حملة الوثائق طبقاً لأسس التعاون والتكافل.

4. There are two separate funds. One is the Participants' fund which is for the Takaful Business and managed by the Company on Wakala basis while the other is the Shareholders' fund related to the shareholders of the Company.

4. يوجد حسابين منفصلين أحدهما صندوق المشاركين وهو حساب لأعمال التكافل والذي تديره الشركة كوكيل، وحساب آخر وهو صندوق المساهمين خاص بمساهمي الشركة.

5. The Company shall manage the takaful operation on Wakala basis for benefit of the policyholders and will charge a fee based on a percentage of Gross Annual Contribution which will be calculated at the end of the financial year. This percentage will be announced in advance before the beginning of the financial year and will be mentioned in every policy or in renewal notices.

5. تدير الشركة أعمال التكافل لصالح حملة الوثائق على أساس الوكالة نظير نسبة مئوية من مجموع الاشتراكات السنوية يتم احتسابها في نهاية السنة المالية ويعلن عن هذه النسبة مقدماً قبل بداية السنة المالية في مكاتب الشركة وفي كل وثيقة أو عند إرسال إشعارات التجديد.

6. The Company shall invest policyholders' contributions collectively for the benefit of policyholders on a Mudaraba basis for a fee equal to a percentage of the realized profits calculated at the end of the financial year. This percentage fee will be announced in advance before the beginning of the financial year at the Company's offices and will be mentioned in every policy document or in renewal notices.

6. تستثمر الشركة أقساط التأمين التكافلي لصالح حملة الوثائق على أساس المضاربة الشرعية نظير نسبة مئوية من الأرباح المتحققة يتم احتسابها في نهاية السنة المالية. ويعلن عن هذه النسبة مقدماً قبل بداية السنة المالية في مكاتب الشركة وفي كل وثيقة أو عند إرسال إشعارات التجديد.

<p>7. The insurance surplus shall be calculated as follows:</p> <p>a. In case the underwriting result of all the insurance branches together produces a loss then the result of all the branches will be treated as one fund and there will be no distribution of surplus for those branches that make a profit.</p> <p>b. In case the underwriting result of all the insurance branches together produces a profit then this surplus will be distributed to the branches which produce a profit and in proportion to their contribution to the overall surplus.</p>	<p>٧. يتم احتساب الفائض التأميني على النحو التالي:</p> <p>أ. في حالة وجود خسارة في الناتج النهائي لفروع التأمين تعتبر جميعها محفوظة واحدة ولا يتم توزيع أي فائض على الفروع التي حققت فائضاً.</p> <p>ب. في حالة وجود أرباح في الناتج النهائي لفروع التأمين يعتبر كل فرع منها وحدة مستقلة ويتم توزيع الفائض على الفروع التي حققت فائضاً بالنسبة والتناسب.</p>
<p>8. The Company shall distribute from the underwriting surplus to eligible policyholders as follows:</p> <p>a. A policyholder will not have the right to receive any surplus from co-operative surplus, if he was compensated for damage sustained by him where the compensation is equivalent to or more than the contributions.</p> <p>b. A policyholder will have the right to receive a part of his entitlement to the co-operative surplus or a pro-rated part after deducting the damages sustained if the compensation is less than the contributions.</p>	<p>٨. توزع الشركة الفائض التأميني على المستحقين من حملة الوثائق طبقاً للتالي:</p> <p>أ. لا يحق لحامل الوثيقة الحصول على شيء من الفائض التأميني إذا تم تعويضه عن الأضرار التي وقعت عليه وكان التعويض مساوياً للقسط أو زاد عليه.</p> <p>ب. يحق لحامل الوثيقة الحصول على جزء من الفائض التأميني بنسبة القسط أو بنسبة الجزء المتبقي بعد خصم تعويض الأضرار التي وقعت عليه إن كان التعويض أقل من القسط.</p>
<p>9. The Policyholder's financial position shall be deemed as one position in respect of each type of Takaful insurance with the Company.</p>	<p>٩. تعتبر ذمة حامل الوثيقة ذمة واحدة لكل نوع من أنواع التأمين التكافلي.</p>
<p>10. If the policyholder does not collect his share of surplus within a period of 5 years from the end of the financial year during which his policy expires that share of surplus shall be considered as a donation by the policyholder to a reserve takaful fund to protect the Policyholders' equity.</p>	<p>١٠. يعتبر حامل الوثيقة الذي لا يستلم نصيبه من الفائض التأميني خلال خمس سنوات من انتهاء السنة المالية التي انتهت فيها وثيقة التأمين متبرعاً به لحساب احتياطي التكافل لحماية حقوق حملة الوثائق.</p>
<p>11. No more than 50% of the surplus shall be deducted as a donation for the Takaful reserve provision to protect the policyholders' equity up to a maximum of the Company's capital. In case of the Company's liquidation, this provision will be used for charity as decided by the Sharia Supervisory Board after settlement of all the policyholders' rights.</p>	<p>١١. يتم اقتطاع نسبة لا تتعدى ٥٠٪ من الفائض التأميني على سبيل التبرع لحساب احتياطي التكافل وذلك لغرض حماية حقوق حملة الوثائق إلى أن يبلغ هذا الاحتياطي مقدار رأس مال الشركة ويؤول هذا الاحتياطي في حالة تصفية الشركة إلى وجوه البر والخير حسبما تقرره هيئة الرقابة الشرعية بعد سداد جميع التزامات حملة الوثائق.</p>

9. VAT + Wakala Fee

Policy is subject to the following List of Special Conditions:

Value Added Tax (VAT)

In case of any changes in VAT rates, we shall charge you additional VAT on pro-rata basis for the period from the effective date of such changes in the VAT rate till the expiry of the policy.

Wakala fees

As per Solidarity Bahrain Sharia Board Approval the wakala fees is capped at 25% of gross written contribution, which is part of the paid contribution.

10. CUSTOMER PRIVACY NOTICE

Details on how we collect your personal data

Solidarity obtains your personal data directly from you via different communication means such as emails, phone calls or face-to-face meetings, during the registration process, during payment process which may include payment history, and during your engagement with Solidarity to provide you with services.

Solidarity also obtains your personal data from the referrals from existing customer, event organizers and other sources. For more details on how Solidarity collects your data please contact our Data Protection Officer.

The lawful basis for processing your personal data

Solidarity only processes your personal data based on at least one of the following lawfulness basis as per the law

Purpose	Lawfulness Basis
Comply with Know Your Customer (KYC) process to verify your identity and assess the potential risks of any illegal intention	Legal Obligations
Process payment transactions	Legal Obligations Contractual Obligations
Fulfil obligations arising from contract agreements and policies entered between you and Solidarity mostly for the provision of our services such as underwriting, issuing insurance policy, renewals, processing claims, processing and recording of salvage and other recoveries, and car replacement/ vehicle assistance	Contractual Obligations
Provide you with details and notifications about our services and changes to the services as per your request on receiving such details	Legitimate Interests
Obtain feedback on our services provided to you	Legitimate Interest
Issuing proposals and quotations	Legitimate Interest

Types of personal data we process

Based on specified lawfulness reasons of processing your personal data as per Bahrain's Personal Law, Solidarity may handle and process your identity details, contact data and financial information. Some sensitive personal data, such as information about health or medical conditions and criminal records which may require to carry out contractual and legal obligations.

Share & transfer of your personal data within and outside the Kingdom of Bahrain

Solidarity may share your personal information for the above mentioned purposes and lawfulness basis with third parties when required, where it is necessary to administer the relationship with you or where we have another legitimate interest in doing so.

Solidarity may also transfer your personal data outside the Kingdom of Bahrain as per the requirements and conditions of Bahrain's Personal Data Protection Law.

Security of your personal data

Your personal data will be processed in accordance with our data protection framework. Solidarity restricts access to your personal data to only those who require access to fulfil the required duties.

Retention period of your personal data

Solidarity retains your personal data to fulfil its intended purpose, and historical archiving. We securely destroy and erase or anonymize your personal data to ensure that it cannot be restored after exceeding the specified retention period.

Your Rights

You have the right to request Solidarity to

1. Access your personal data processed by Solidarity;
2. Amend your data when it is inaccurate or incomplete;
3. Remove your data when (a) the purpose of which your data has been collected is no longer valid; (b) your personal data is processed in an unlawful basis; (c) the deletion is necessary for compliance with the law; or, (d) your data is inaccurate;
4. Block or restrict further processing of your personal data;
5. Submit a complaint when your personal data is being used for the purpose of direct marketing or for the purpose of making a decision which is based on automated processing including profiling where such processing may have legal ramifications or significantly affect your rights;
6. Withdraw your consent at any time to processing or transferring your personal data for specific reason;

*Solidarity has the right to reject your request. Solidarity will inform you within 15 days of receiving the request on the rejection and explanation of the rejection. In case your request is incomplete, Solidarity will inform you within 10 days to complete your request. You have the right to lodge a complaint to Bahrain's Personal Data Protection Authority.

As part of the personal data security measures, Solidarity may request you to provide specific information in order to confirm your identity and to ensure that your personal data is not disclosed to any person who does not have the right to have it.

Update on Privacy Notice

Solidarity has the right to review and update the privacy notice. In case of any changes, you will be informed, and you will receive the new privacy notice.

Contact Us

For any inquiries, Reach out to our Data Protection Officer (DPO) through DPO@solidarity.com.bh or through +973 1758 5222