



## Public Liability Takaful Certificate

THE TAKAFUL OPERATOR, hereby agree, with the payment of contribution paid on behalf of the Participant of this certificate specified in the Schedule, to cover against loss, damage, liability or expense in the manner as shown in the Schedule and on the reverse hereof.

### SCHEDULE

<b>Certificate No</b>	T602/2025/9	<b>ID/Reg No</b>	C-0621/2016
<b>Original Cert No</b>	T602/2024/4	<b>Participant</b>	Gulf Marine Tech - Maldives Pvt Ltd - C-0621/2016
<b>Prev Cert No</b>	T602/2024/4		
<b>Date</b>	03/02/2025		
<b>Period of Takaful</b>	From: 25/01/2025 00:00 To: 24/01/2026 23:59	<b>Address</b>	M. Seven and B, Unigas Magu K Male' Maldives
<b>Certificate Currency</b>	USD		
<b>Certificate Contribution</b>	175.00	<b>Phone/Fax/Email</b>	7771487/-/ sales@onestepholiday.com

### Covered Risk

#### Risk #1: One Step Holidays

**Location:** One Step Holidays , M. Marble Hotel (3rd Floor), Kanbaa Aisa Rani Hingun, K. Male', Maldives

**Nature of Business:** Travel Agency

**Per Occurrence (A):** 70,000.00

**Aggregate Limit (B):** 70,000.00

**Jurisdiction:** Republic of Maldives

**Geographical Limits:** The Takaful Operator shall not be liable to any Accident, Loss or Damage arising outside the land limits of Maldives.

### Excess/Deductibles

- 0.15% of limit of liability for each & every claim

### Contribution

<b>Basic Contribution</b>	175.00
<b>Gross Contribution</b>	175.00
<b>Certificate Contribution</b>	175.00
<b>Total Sum Covered</b>	70,000.00
	<i>(Seventy Thousand And Zero Over Hundred)</i>
<i>Equivalent Figure in MVR</i>	1,079,400.00
	<i>(One Million, Seventy-nine Thousand, Four Hundred And Zero Over Hundred)</i>
<b>Total Contribution</b>	175.00



**Digisign Authorised Signature**  
AYADY-DS-2025/76975/2078523

Entered: 15/01/2025 15:34:43 by Fathmath Haifa Hussain  
Checked: 15/01/2025 15:47:34 by Ahmed Sameen  
Authorised: 15/01/2025 15:49:46 by Ibrahim Muflih Ahmed



**AYADY  
TAKAFUL**

ALLIED ISLAMIC WINDOW

Attached to and forming part of certificate number T602/2025/9

(One Hundred And Seventy-five And Zero Over Hundred)

Exchange Rate

15.4200

Equivalent Figure in MVR

2,698.50

(Two Thousand, Six Hundred And Ninety-eight And Five Over Hundred)

The takaful is subject to the following Clauses, Conditions, Endorsements and Warranties as printed on the Certificate or attached hereto:

This certificate is issued subject to no known losses or reported claim as of the payment receipt date.

It is warranted that this coverage excludes any of the business operations involved in any element that is prohibited by Shari'ah.

- Claims trigger: Occurrence Basis

- It is warranted that coverage is excluding any direct or indirect losses due to any infectious / contagious / communicable / transmissible diseases, Epidemic / Pandemic, coronaviruses, Covid19, Bird flu, Avian influenzas, SARS, MERS, & Ebola; this exclusion shall be paramount and shall override anything contained in this insurance inconsistent therewith.

The Certificate and Certificate Wording shall be read together as one contract and any word or expression to which specific meaning has been attached in any part of this Certificate or Certificate Wording shall bear such specific meaning wherever it may appear.

Certificate wording can be downloaded from our website <http://www.ayady.mv> or a printed copy will be provided upon request.

All queries and documents regarding policy should be directed to Customer Service Front Office, H.Orchid, Ameeru Ahmed Magu, Male', 20095, Maldives.

This is an electronically generated document, to verify the authenticity of this document, please visit <https://myallied.mv/policy/verify>

For and on behalf of  
AYADY TAKAFUL - Allied Islamic Window

Authorised Signature



**Digisign Authorized Signature**  
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