Health Insurance Plan Agreement / Contract

Issued Insurance Plan ID	CL1
Issued Customer /Company ID	CUST3101238
Date of Plan issue	08-Feb-2023
Plan Investment Consent	The Plan participant agrees that the Operator invest the GWRF in the manner deemed fit by the Operator and the profit from the investmentif any, be shared in a proportion of 55% to the GWRF and to the Operator on the basis of Al-mudharaba
Plan Surplus	Claims / Losses, if any will be borne solely by the GWRF . If there is Surplus from the GWRF after payments of benefits to any Participants who shall be entitled to such benefits under the said Insurance contract,
Fund Distribution	deducting the costs related to the fund, the surplus shall be distributed on pro-rata basis among those Participants who have not incurred any claim and/or received any benefits under the said Insurance contract whilst the same is in force.

Insurance Holder Agreement Sign	Health Department Signature / Stamp

User: Browser: Date: 8th February 2023 Time: 13:01:57