

Allianz 



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

Shariah Compliance Certificate
For
Allianz EFU Health Insurance Ltd
Window Takaful Operations

In the capacity of Shariah Advisor of Allianz EFU Health Insurance Ltd-**Window Takaful Operations**, I certify that I have reviewed the Takaful structure of Allianz EFU Health Insurance Ltd-**Window Takaful Operations** which is based on the **Wakalah-Waqf** takaful model. I have also examined all relevant processes and documents including the Participants Membership Documents. In addition I have reviewed in detail the investment matter with regard to the Takaful fund.

Based on Shariah rulings and to the best of my knowledge and belief, the Medical Takaful Policies of Allianz EFU Health Insurance Ltd-**Window Takaful Operations** are compliant from all aspects of Shariah.

In my opinion, it is permissible from the Shariah point of view to obtain the Medical Takaful Policies from Allianz EFU Health Insurance Ltd-**Window Takaful Operations** and benefit from them.

Mufti Muhammad Ibrahim Essa
Shariah Advisor
Allianz EFU Health Insurance Ltd
Window Takaful Operations



Dated: March 17, 2017 - Jamadi-us-Sani 17, 1438 Hijri.