

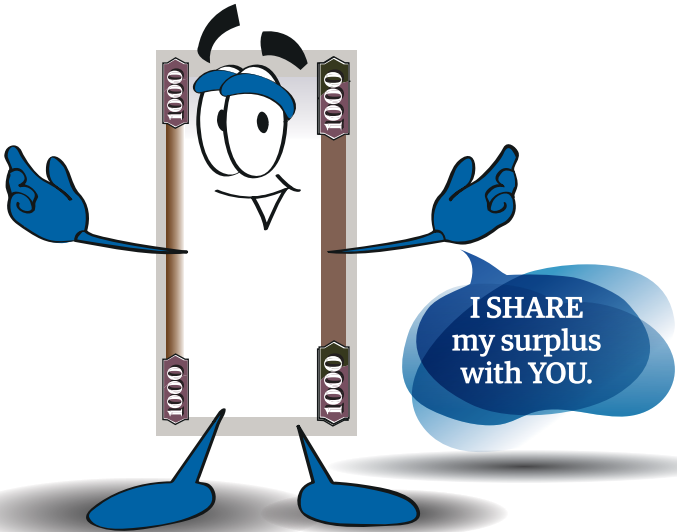


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## **SURPLUS DISTRIBUTION**

This refers to the process of sharing the Underwriting profits of the Takaful fund with the Participants (also known as Clients in Conventional Insurance).

**Surplus distribution is the beauty of Takaful and a testimony to shariah compliance, fairness and equity of the insurance process.**

## **ELIGIBILITY FOR SURPLUS SHARE**

To be eligible for surplus share, a client must:

- Have taken a policy with Takaful Insurance of Africa during the year.
- Not have any outstanding premium (debt) with Takaful Insurance of Africa.
- Not have made a Claim on the Policy.
- Not have had a short term or cancelled Policy.
- Have a surplus share that is not less than Kshs. 1,000/-.