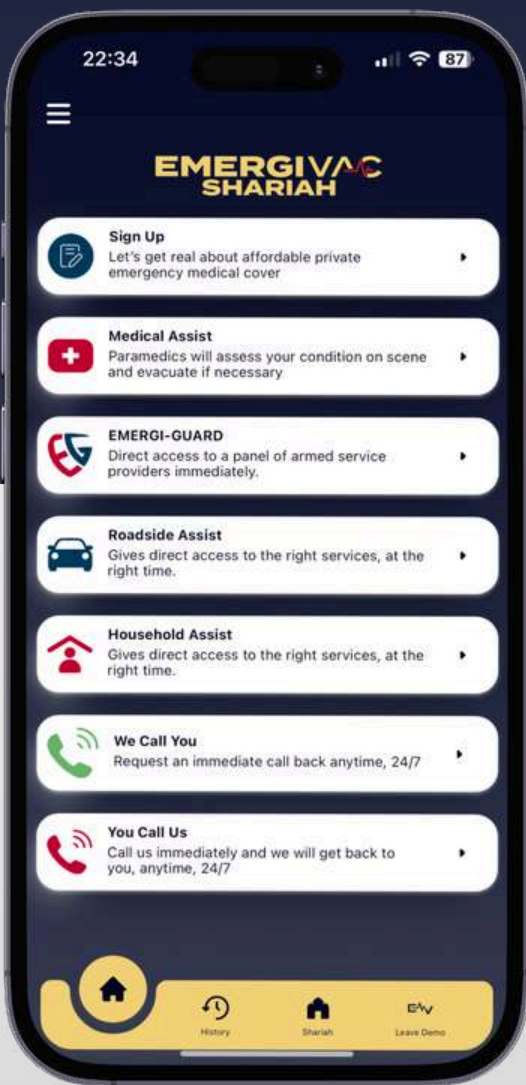


EMERGIVAC SHARIAH

إمْرِجِي قَلْبِكِ شَرِيعَةً

EMERGENCY MEDICAL FAMILY TAKAFUL & WELLNESS PLAN



Access to Shariah compliant, life saving emergency medical treatment, armed response services, roadside, household & wellness benefits, directly from the palm of your hand!



TAKAFUL BENEFITS

PRIVATE HOSPITAL ADMISSION GUARANTEE

- 1 Up to R250,000 Individual or R575,000 Family Cover, per event per annum, with applicable individual limits per covered life.
- 2 Immediate cover, on receipt of first contribution, for Illness or Accident-related emergencies.
- 3 No waiting periods. No medicals or blood tests. No delays with authorisation. Zero upfront payments.
- 4 Emergency transport by private ambulance or air evacuation to the closest private hospital.
- 5 In-hospital treatment for medical emergencies including radiology, pathology, emergency surgery including theatre costs & surgeons, hospitalisation in ICU, high-care, or general ward fees.

ACCIDENTAL DEATH BENEFIT

In the event of your death resulting from an Accident, R20,000 Cash lump sum is paid to your beneficiary.

ACCIDENTAL DISABILITY BENEFIT

R20,000 Cash lump sum is payable in the event you or your spouse become disabled as a result of an accident.



The Takaful Benefits of the EMERGIVAC Family Takaful and Wellness Plan are underwritten by Clientèle Life, Licensed Life Insurer & Auth FSP 15268. T's & C's apply www.emergivac.co.za EMERGIVAC is a medical emergency product and is not a medical aid.



The Emergency Service Benefits of the EMERGIVAC Emergency Medical and Wellness Plan is a product of The Activation Agency (Pty) Ltd an Authorised Financial Services Provider, FSP 44785 . T's & C's apply www.emergivac.co.za. 010 745 7460, clientservices@emergivac.co.za



Shariah Advisory services are provided by iConsult Africa (Pty)Ltd.

EMERGENCY SERVICE BENEFITS

1 AMBULANCE EVACUATION

In the event of a medical or accident emergency, you will be assessed, stabilised and evacuated to the nearest private hospital.

2 EMERGI-GUARD - 24-HOUR ARMED RESPONSE

Activate an armed-response company at the touch of a button anytime in all major metros in South Africa. It's like having your own bodyguard on call 24-hours a day. Enjoy four (4) fully paid for callouts per annum.

3 EMERGENCY MEDICAL & TRAUMA

24-Hour Emergency Casualty Room benefit of up to R5,000 per claim, maximum R10,000 per annum.

4 HELICOPTER EVACUATION

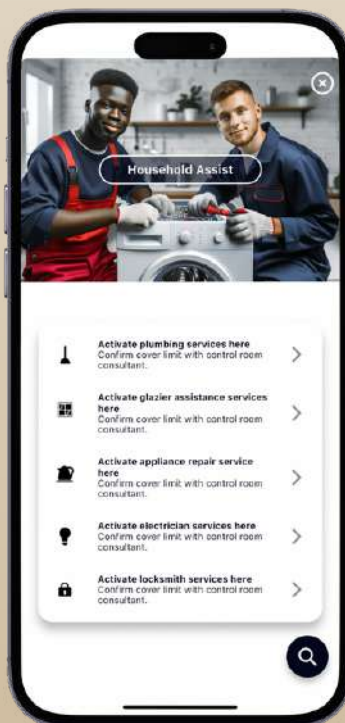
Should the severity of your condition warrant it, you will be transported by air ambulance. Benefit Amount R75,000 Individual or R150,000 Family Cover.

5 ROADSIDE & HOUSEHOLD ASSIST

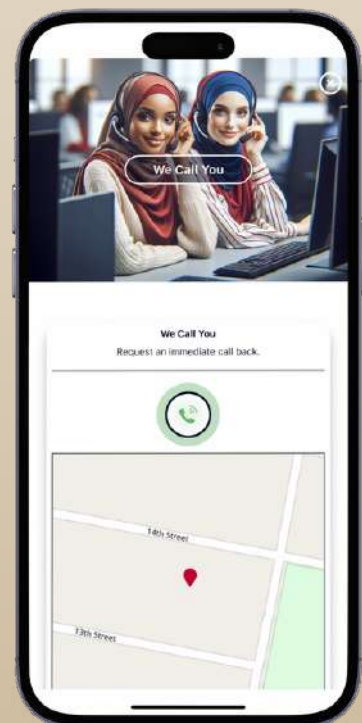
Cover for up to a maximum of R2 000 per annum, for each benefit.



MEDICAL ASSIST



HOUSEHOLD ASSIST



WE CALL YOU

EMERGIVAC WELLNESS

1

MENTAL HEALTH & WELLNESS

24-Hour Counselling & advice for anxiety, depression, post-traumatic stress disorders, panic disorders, bi-polar conditions and suicidal tendencies.

2

EMERGIVAC MUM & BABY

24-Hour Telephonic Advisory service powered by PAED-IQ, for any health-related pregnancy and child-care issues. Paed-IQ offers you expert advice from registered nurses with the service covering topics such as home care, clinic referral, primary care referral, GP referral and after-hours care.

3

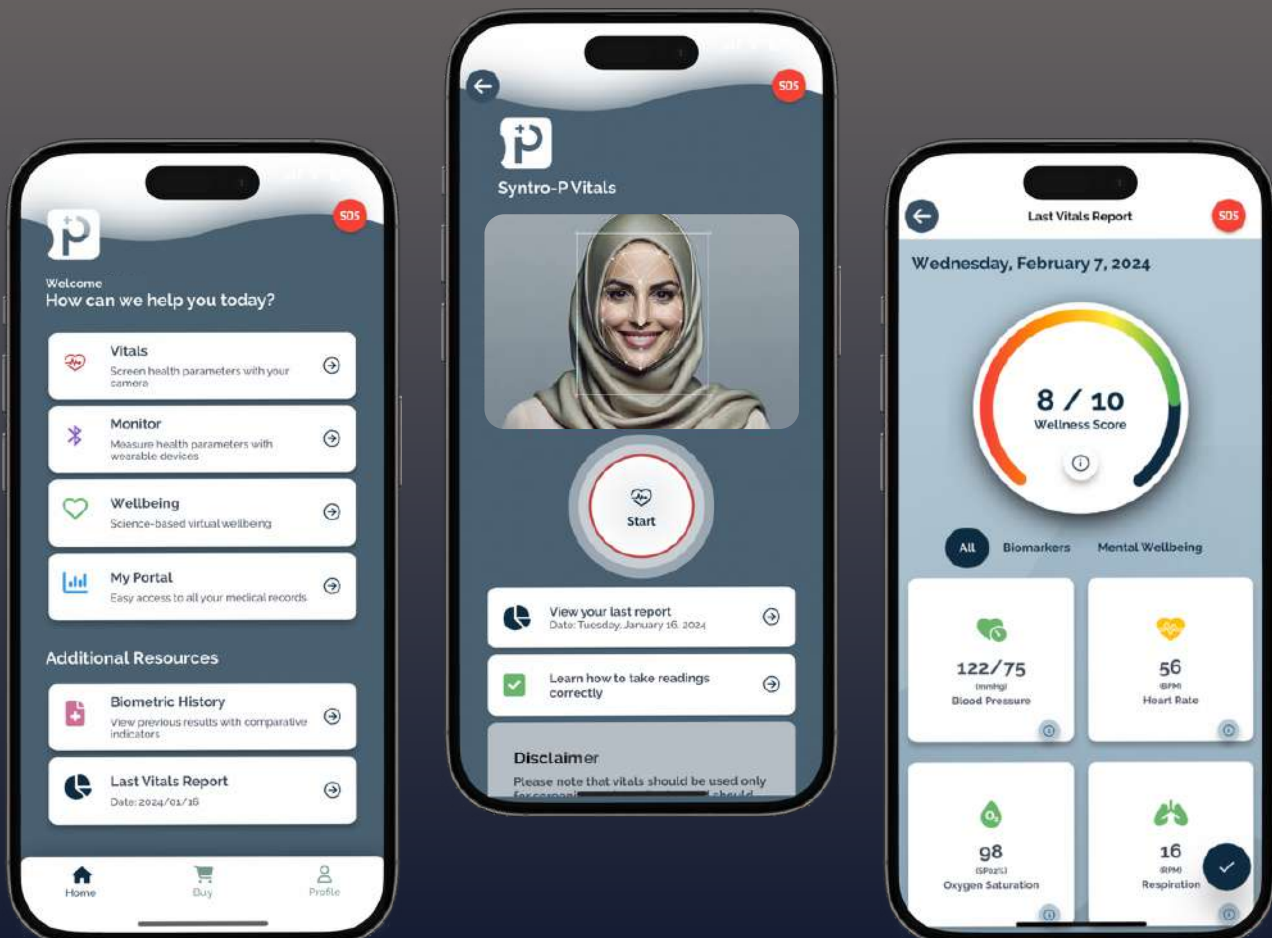
MEDICAL ADVICE & TRAUMA COUNSELLING

4-Hour telephonic support from medical and/or nursing practitioners in the event of a traumatic event such as hijackings, armed robberies and/or death. General medical advice relating to medical conditions, chemical substance misuse or abuse, generic medicines and medical travel information and advice.

4

EMERGIVAC VITALS

AI (Artificial Intelligence) driven screening of your blood pressure, heart rate, oxygen level, stress levels, in under a minute, measured through the camera on your phone.



SHARIAH APP COLLECTION



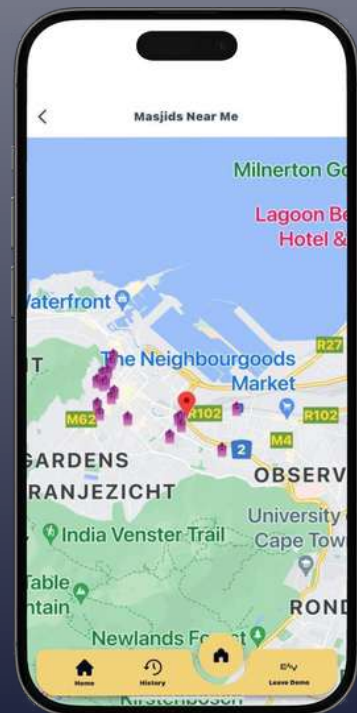
QURAN



QIBLAH FINDER



MASJID FINDER



Standard Cover
(R150 000 - R375 000)

Covered Benefits

- Accidental Death
- Accidental Disability
- Private Hospital Admission
- Air Medical Evacuation
- Road Medical Evacuation
- Medical & Trauma Assist
- EMERGI-GUARD
- Roadside Assist
- Household Assist
- EMERGIVAC Vitals
- EMERGIVAC Mum & Baby
- EMERGIVAC Wellness

Emergency Benefits

*P/A - Per Annum

Extended Cover
(R250 000 - R575 000)

Covered Benefits

- Accidental Death
- Accidental Disability
- Private Hospital Admission
- Air Medical Evacuation
- Road Medical Evacuation
- Medical & Trauma Assist
- EMERGI-GUARD
- Roadside Assist
- Household Assist
- EMERGIVAC Vitals
- EMERGIVAC Mum & Baby
- EMERGIVAC Wellness

Emergency Benefits

*P/A - Per Annum

Cover Amount		Accident Only		Accident & Illness	
Individual	Family	Individual	Family	Individual	Family
R20 000	R20 000 each <small>(Main member, spouse & children)</small>	R85	R190	R160	R340
R20 000	R20 000 each <small>Main Member and spouse</small>				
R150 000 P/A	R375 000 P/A				
R75 000 P/A	R150 000 P/A	R209	R209	R209	R209
Illness 4/A Accident - Unlimited	Illness 4/A Accident - Unlimited				
R10 000 P/A	R20 000 P/A				
4 Call Outs P/A	4 Call Outs P/A				
R2 000 P/A	R2 000 P/A				
R2 000 P/A	R2 000 P/A				
4 P/A	8 P/A				
4 P/A	6 P/A				
4 P/A	8 P/A				
Total Contribution		R294	R399	R369	R549

Cover Amount		Accident Only		Accident & Illness	
Individual	Family	Individual	Family	Individual	Family
R20 000	R20 000 each <small>(Main member, spouse & children)</small>	R101	R228	R190	R406
R20 000	R20 000 each <small>Main Member and spouse</small>				
R250 000 P/A	R575 000 P/A				
R75 000 P/A	R150 000 P/A	R209	R209	R209	R209
Illness 4/A Accident - Unlimited	Illness 4/A Accident - Unlimited				
R10 000 P/A	R20 000 P/A				
4 Call Outs P/A	4 Call Outs P/A				
R2 000 P/A	R2 000 P/A				
R2 000 P/A	R2 000 P/A				
4 P/A	8 P/A				
4 P/A	6 P/A				
4 P/A	8 P/A				
Total Contribution		R310	R437	R399	R615


****Standard Family Cover: R375,000 per annum, per event with the applicable individual limits per life covered, as follows; Main Member: R150,000, Spouse: R150,000, Children: R75,000 per Child (Max 3 Children)**

****Extended Family Cover: R575,000 per annum, per event with the applicable individual limits per life covered, as follows; Main Member: R250,000, Spouse: R250,000, Children: R75,000 per Child (Max 3 Children)**

Any additional Children may be added to the Family Cover option only, as follows:

Emergency Accident cover: **R31** (R20 000 Accidental Death cover and R75 000 Hospital Admission Guarantee cover)

Emergency Illness and Accident Cover: **R52** (R20 000 Accidental Death cover and R75 000 Hospital Admission Guarantee cover)

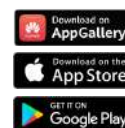


Serve humanity!
Choose to donate R20 per month to Gift of the Givers when signing up with EMERGIVAC.

“Best among people are those who benefit Mankind”
BRING HOPE TO THOSE WHO NEED IT MOST.

NPO 032-031, PBO 930018995

Sign up now!
Scan the QR code
& Download the App



SHARIAH CERTIFICATE



Serial No: A-2023-ICASIH001



TAKAFUL CERTIFICATE

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ


The Shari'ah Supervisory Board (SSB) has conducted a Shari'ah Review & Confirms Shari'ah Compliance to


THE ACTIVATION AGENCY (PTY) LTD

For their medical Takaful product offering: **EMERGIVAC SHARIAH**

The SSB reviewed various documents received from THE ACTIVATION AGENCY related to the EMERGIVAC Takaful Certificate, including Binder and Intermediary Agreements, the EMERGIVAC Takaful Certificate, and other policy-related documents. The SSB outlined, in a detailed report, the Shari'ah principles for takaful compliance, product features, and document status, concluding that EMERGIVAC SHARIAH is Shari'ah-compliant based on the analysis by SSB.

Note: A Full Shari'ah Pronouncement has been issued with this Certificate Valid 11 September 2023 – 10 September 2024


(Mufti) Dr Yousuf Sultan
Shari'ah Advisor


Shaykh Dr Ziyaad Mahomed
Chairman


Shaykh Dr Said Adekunle Mikail
Shari'ah Advisor

SHARI'AH SUPERVISORY BOARD (SSB)



**Associate Professor
Dr Ziyaad Mahomed
Chairman -
I Consult Africa**



**Associate Professor
Dr Sa'id Adekunle
Mikail Shariah
Adviser
I Consult Africa**



**(Mufti) Dr Yousuf
Sultan Shariah
Adviser
I Consult Africa**



**Shaykh Ziyaat Isaacs
Managing Director
I Consult Africa**

SHARI'AH SUPERVISORY BOARD (SSB)

Associate Professor

Dr Ziyaad Mahomed Chairman - I Consult Africa

- Prof Ziyaad is Associate Professor, Lead Researcher (Shariah) for the Centre of Excellence in Social Finance, and Head of Online Programs at INCEIF University. He is the former Associate Dean and Director of Executive Education and of E-learning at the same university. Dr Ziyaad has advised financial institutions and regulators in Islamic finance, regulation, social finance, fintech and Islamic law for almost 25 years.
- His work spans over 20 countries, with more than 12,000 participants attending his training programs on various aspects of Islamic finance. Dr Ziyaad has led numerous consulting projects on policy and strategy for large financial institutions and governmental organisations including the UK, Malaysia, Kazakhstan and Pakistan in Islamic banking and takaful, sustainability, sukuk, fintech and social finance advancement. His advisory in the capital market has led to the certification of some of the largest sovereign and corporate Sukuk issuances in Malaysia and Nigeria. He is also a consultant to the World Bank for Islamic finance development in South-East Asia and Adjunct Professor at the Asia School of Business in collaboration with MIT in the US.
- Dr Ziyaad serves as Chairman and member of several Shariah boards internationally, including EduPro in the UK, HSBC Amanah and Munich Re in Malaysia, Tajbank, FBN Quest and One17 Capital in Nigeria, Ayady Takaful and BML Islamic in the Maldives and iConsult Africa in South Africa amongst many others.
- He holds a Masters and PhD in Islamic Finance from Malaysia, an MBA from South Africa, a BA (Hons) in Business (Finance) from the UK, and certification in the Islamic sciences from South Africa and Jordan. He lectures in Islamic Jurisprudence, Contract Law, Sustainability and Social Finance, with almost 100 publications in academic and professional output.

Associate Professor

Dr Sa'id Adekunle Mikail – Shariah Adviser - I Consult Africa

- Dr Mikail is currently Associate Professor cum Senior Researcher at ISRA Research Management Centre of INCEIF University. He is an AAOIFI Certified Shariah Advisor and Auditor (CSAA) and a Registered Shariah Adviser with Securities Commission of Malaysia (SC), a Member of Chartered Institute of Arbitrators (ACI Arb) UK and Member of AAOIFI Working Group of the Curriculum Review Committee (CRC).
- Dr Mikail Chairs Shariah Boards in several Islamic financial institutions (IFIs) including among others BNP Paribas (Najmah) Malaysia Berhad & BNP Paribas Labuan, Crown Takaful Insurance Ltd, Capital Trust and D'Namaz Capital in Nigeria. He is a Member of Shariah Committee of TAJBank Ltd, PruBSN Takaful Malaysia Berhad, and Shariah Adviser in i-Consult Africa in South Africa, Masryef Management House in Malaysia, and Marble Capital Halal Commodity. He is a Shariah consultant for Islamic Markets which its principal office is based in UK.
- Dr Mikail obtained his bachelor's degree of Shariah (first class honour) from Islamic University of Madinah in Saudi Arabia, followed by Master of Comparative Laws and PhD (Law) from International Islamic University Malaysia (IIUM).

SHARI'AH SUPERVISORY BOARD (SSB)

(Mufti) Dr Yousuf Sultan Shariah Adviser | Consult Africa

- (Mufti) Dr Yousuf Sultan is a seasoned professional in Islamic finance with a strong background in shariah and technology. As a CSAA from AAOIFI in Bahrain, MSc & PhD in Islamic Finance from INCEIF Malaysia, and Mufti in Shari'ah, Dr Yousuf offers a unique skill set. In addition, he's a Registered Shariah Adviser with the Securities Commission of Malaysia and CIFE from Ethica in Dubai.
- As the Founder and CEO of Adl Advisory in Malaysia, Dr Yousuf provides Shariah advisory, consultancy, and training services. He also co-founded IFA Consultancy in Bangladesh, promoting Islamic finance through training, workshops, seminars, and consultancy. Dr Yousuf is experienced in teaching, training, and advising on Shariah and Islamic finance, focusing on Islamic Fintech.
- Dr Yousuf is a sought-after speaker and shariah adviser in Malaysia, Indonesia, South Africa, UAE, and Bangladesh. He's an active member of two Working Groups at AAOIFI and holds professional memberships with ASAS and CIIF. He's also a respected member of several Shariah committees, including Standard Chartered Saadiq Malaysia and IDLC Shariah Mutual Fund Bangladesh.

Shaykh Ziyaat Isaacs Managing Director - | Consult Africa

- Shaykh Ziyaat Isaacs hails from Cape Town, South Africa and has diverse experience abroad. He holds a Bachelor's Degree in Islamic Finance with specialization in Capital Markets from Selangor International Islamic University College (KUIS) in Malaysia. He also holds a Master of Science Degree in Islamic Finance from the International Center of Education in Islamic Finance (INCEIF) in Malaysia. He is a Certified Shariah Advisor and Auditor under the auspices of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) based in Bahrain.
- He was recruited by the International Shari'ah Research Academy for Islamic Finance (ISRA), a Shariah Research think tank commissioned by the Central Bank of Malaysia as a Management Trainee, Research Officer and Associate Consultant with ISRA Consultancy Sdn Bhd after completing his initial Degree in Islamic Finance. He was involved in various research, advisory and consulting projects with both local and international clients.
- Upon his return to South Africa, Shaykh Ziyaat founded I Consult Africa with the intention to serve the Islamic Finance market in Africa through connecting his global network and knowledge repositories in Islamic Finance and has since excelled in this space.
- In addition, he manages a property portfolio at ARP Property Developments based in Cape Town South Africa and has engaged in several small business advisory projects in this capacity.
- Shaykh Ziyaat also serves as a Lecturer at the International Peace College of South Africa (IPSA) in Islamic Commercial Law and Islamic Finance and has several publications in Islamic Finance both locally and globally.