

## Liability and Financing Policy

TABSEER a private limited liability company registered in Saudi Arabia.

TABSEER a privately owned company that offers liability insurance.

TABSEER intends to cover the cost of its activities with Equity capital from the owners and income that the company receives from clients. These funds and income will be sufficient in covering all the activities specified in the Quality Manual.

TABSEER's finances operates according to the operating agreement between company members. All financial liabilities and assets, cash equivalents, debt securities, organized by the operating agreement.

Furthermore, an annual budget allocated to cover all the financial liabilities. After the end of the fiscal year and after the profit/loss report issued and reviewed in the Management Review meeting, this budget provided.

TABSEER covered under professional indemnity insurance in order to handle its liabilities. This is restricted to the liabilities against the standard method or scheme owner and TABSEER's clients only. This does not include clients of Scheme owner's clients or the clients of TABSEER with gross negligence compensation restricted only to the fees paid to the company under contract. The commitment to this liability responsibility is valid for one year after the date of the company's completion of the service.

Furthermore, TABSEER possesses a gross amount as reserved capital deposit that secures its operations and assists its financial stability.

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