

Home Content Insurance with Limitehneh – Terms and Conditions

Effective Date: 19 May 2026

These Terms govern the "Home Content Insurance with Limitehneh" promotion offered by Dhiraagu. These Terms form a part of and are subject to Dhiraagu's General Terms available at www.dhiraagu.com.mv (the "General Terms"). Capitalised terms used but not defined herein shall have the same meaning as in the General Terms. In the event of a conflict between these Terms and the General Terms, these Terms shall prevail to the extent of the inconsistency, in accordance with clause 1.1 of the General Terms.

1. INTRODUCTION

- 1.1. The Promotion enables eligible Customers who subscribe to or are subscribed to an Eligible Plan to redeem a complimentary Hiyaavahi Home Contents Takaful Insurance ("**Takaful Certificate**") issued by the Insurer, subject to these Terms and the Insurer's terms and conditions. The Takaful Certificate is provided to eligible Customers at no additional cost. No premium, charge, or fee shall be payable by you in connection with the Takaful Certificate.
- 1.2. By participating in this Promotion, you confirm that you have read, understood, and agree to be bound by these Terms and the General Terms.
- 1.3. This Promotion may be withdrawn, modified, or extended by Dhiraagu at its discretion in accordance with clause 11.9 of the General Terms.

2. AGREEMENT TO TERMS

- 2.1. By clicking to accept or agree to these Terms, you are indicating your electronic signature, which signifies your legal agreement to these Terms and any future updates. This electronic acceptance is legally binding and equivalent to a wet ink signature in accordance with the Electronic Transactions Act (Law No: 2/2022).
- 2.2. You confirm that you accept these Terms by clicking the acceptance button on the Platform. If you do not agree to these Terms, do not activate the add-on. Your activation of the add-on constitutes your acceptance of these Terms.

3. DEFINITIONS

- 3.1. In these Terms:

"Allied" or "Insurer" means Allied Insurance Company of the Maldives Pvt Ltd (Company Registration No. C-0043/1984), whose registered office is at Allied Building, 3rd Floor, Chaandhane Magu, 20156, Malé, Republic of Maldives.

"Customer" or "you" means a subscriber of Dhiraagu who holds an active Dhiraagu Account, is subscribed to an Eligible Plan, and who participates in or is eligible to participate in this Promotion.

"Dhiraagu" means Dhivehi Raajjeyge Gulhun Plc (Company Registration No. C-0024/1988), whose registered office is at Dhiraagu Head Office, Ameenee Magu, P.O. Box 2082, Malé, Republic of Maldives.

"Eligible Plan" or "Limitehneh Plan" means any Limitehneh fixed broadband plan offered by Dhiraagu to its customers, as may be updated from time to time. Dhiraagu may update the list of Eligible Plans from time to time, provided that Dhiraagu shall give reasonable prior written notice to any Customer on an active Lock-in Period before removing a plan from the list of Eligible Plans.

"Household" means a single residential dwelling unit situated at one physical address, irrespective of the number of Eligible Plan service numbers registered to that address.

"Lock-in Period" has the meaning given in clause 10.1 of these Terms.

"Promotion" means Dhiraagu's 'Home Content Insurance with Limitehneh' promotion, being the bundling of the Takaful Certificate with the Eligible Plans, as further described in these Terms.

"Promotion Period" means a period of three (3) months commencing on 19 May 2026, unless the Promotion is withdrawn, modified, or terminated earlier by Dhiraagu in accordance with these Terms.

"Service Number" means a service number subscribed to an Eligible Plan and registered under your name.

"Takaful Certificate" means the Hiyaavahi Home Contents Takaful issued by the Insurer under the Hiyaavahi Basic Package, providing annual coverage for household contents against specified risks, up to a maximum coverage value of MVR 150,000 per Household, for a period of twelve (12) months from the date of activation, subject to the Insurer's terms and conditions.

"Terms" means these Terms and Conditions applicable to the Promotion.

"Voucher" means the unique code issued by Dhiraagu to an eligible Customer upon activation of the 'Home Content Insurance with Limitehneh' add-on, which entitles the holder to redeem and activate a single Takaful Certificate per Household on the Insurer's designated portal. Each Voucher is issued on a per connection basis and may only be used once.

4. ELIGIBILITY

- 4.1. You are eligible for this Promotion if you subscribe to or have an active Eligible Plan.
- 4.2. You must be the registered owner of the Service Number, hold a valid and active Service Number, in good standing with no outstanding overdue amounts, and be at least eighteen (18) years of age with the legal capacity to contract.
- 4.3. Both new and existing Customers are eligible for this Promotion.
- 4.4. Customers may migrate (upgrade or downgrade) between Eligible Plans during the Lock-in Period and shall remain eligible for the Promotion and the Takaful Certificate, provided they continue to be subscribed to an Eligible Plan. For the avoidance of doubt, such migration shall not trigger the early termination fee set out in clause 10.3.
- 4.5. For the avoidance of doubt, even if you meet the eligibility criteria set out in these Terms, if a Takaful Certificate or other insurance cover has already been issued in respect of your Household, you may not be eligible to redeem a Voucher. Redemption of a Voucher is subject to the Insurer's terms and conditions, and the Insurer may decline to issue a Takaful Certificate where coverage already exists for the same Household.

5. ENROLLING IN THE PROMOTION

- 5.1. To participate in the Promotion, eligible Customers must:
 - (a) log in to the Dhiraagu MyAccount portal or Dhiraagu App;
 - (b) activate the "Home Content Insurance with Limitehneh" add-on under the Service Number;
 - (c) upon activation, a Voucher will be sent to the Customer via SMS and through the Dhiraagu App.
- 5.2. The Voucher is personal to you and is non-transferable. You may not sell, assign, or otherwise transfer the Voucher to any third party.

- 5.3. Vouchers must be redeemed during the Promotion Period. Vouchers that are not redeemed before the expiry of the Promotion Period will lapse and no extension or replacement will be provided. You will be notified of the expiry date of the Promotion Period at the time your Voucher is issued to you.
- 5.4. Dhiraagu shall not be responsible for any failure to redeem or activate a Voucher caused by the Insurer's requirements. Where such failure is attributable to the Insurer's system or website downtime, or to any error on the part of Dhiraagu, clause 5.5(b) of these Terms shall apply.
- 5.5. If you activate the add-on but do not successfully redeem the Voucher before the expiry of the Promotion Period:
- where the failure to redeem is attributable solely to your own failure to comply with the Insurer's requirements, the Lock-in Period shall apply from the date of add-on activation; and
 - where the failure to redeem is attributable to the Insurer's systems or website downtime, or to any error on the part of Dhiraagu, the Lock-in Period shall not apply and no early termination fee shall be payable, provided that you must demonstrate, to Dhiraagu's reasonable satisfaction, that such failure was caused by the Insurer's systems or website downtime or by an error on the part of Dhiraagu. Acceptable evidence may include, but is not limited to, screenshots of error messages, written confirmation from the Insurer, system-generated error logs, or any other contemporaneous record reasonably evidencing the failure. Dhiraagu reserves the right to request such evidence within seven (7) business days of your notification of the failure, and you must provide such evidence within two (2) business days of receiving Dhiraagu's request. If you fail to provide satisfactory evidence within the required period, clause (a) above shall apply.
- 6. VOUCHER REDEMPTION**
- 6.1. To redeem the Voucher, you must:
- visit the Insurer's designated portal on [My Allied](#) or as notified to you at the time of Voucher issuance;
 - enter the Voucher provided to you via SMS and/or the Dhiraagu App;
 - complete all steps required by the Insurer to activate the Takaful Certificate, including acceptance of the Insurer's terms and conditions;
 - provide any information reasonably requested by the Insurer for the purpose of issuing the Takaful Certificate.
- 6.2. Only one (1) Voucher will be issued per Service Number. A Voucher may only be used once to activate a single Takaful Certificate per Household. Where a Household has an active Takaful Certificate, you will not be able to redeem the Voucher for that same Household.
- 6.3. The issuance of a Takaful Certificate is subject to successful redemption of the Voucher on the Insurer's portal and the Insurer's terms and conditions.
- 7. TAKAFUL CERTIFICATE TERMS**
- 7.1. The scope of the Takaful Certificate, eligibility, coverage, exclusions, limits, and all terms governing the Takaful Certificate are determined solely by the Insurer and are set out in the Insurer's terms and conditions. Dhiraagu makes no representation, warranty, or guarantee regarding the scope, adequacy, or suitability of the Takaful Certificate for your particular circumstances.
- 7.2. The Takaful Certificate is issued by the Insurer. Dhiraagu is not the insurer and does not underwrite, administer, or guarantee the Takaful Certificate in any manner.
- 7.3. All claims, inquiries, complaints, and disputes relating to the Takaful Certificate, including but not limited to coverage, exclusions, claims processing, and settlements, must be directed to and will be handled exclusively by the Insurer. Dhiraagu has no authority or obligation to handle, assess, settle, or mediate any claim or dispute under the Takaful Certificate. The Insurer may be contacted via phone at 1600 and via email at 1600@allied.mv.
- 7.4. Dhiraagu does not provide any advice, interpretation, or recommendation regarding the Takaful Certificate, including its coverage, exclusions, or suitability. You should review the Insurer's terms and conditions carefully before activating the Takaful Certificate and seek independent advice if necessary. The Insurer's terms and conditions are available at allied.mv.
- 7.5. Dhiraagu makes no express or implied warranties, representations, or endorsements regarding the Takaful Certificate or any service provided by the Insurer.
- 7.6. Once a Takaful Certificate has been activated, it shall remain valid for the full twelve (12) month Takaful Certificate period regardless of whether your Service Number is subsequently disconnected, downgraded, or terminated during that period. For the avoidance of doubt, payment of the early termination fee under clause 10 does not affect the validity of an already-activated Takaful Certificate, which shall continue for the remainder of its twelve (12) month term.
- 7.7. In the event that the Insurer ceases to operate, has its licence revoked or suspended, becomes insolvent, or is otherwise unable to honour or administer the Takaful Certificate for any reason, Dhiraagu shall have no obligation to procure alternative insurance or takaful coverage, issue a replacement Takaful Certificate, or compensate you for any loss of coverage. Any rights or remedies you may have in such circumstances shall be against the Insurer and not against Dhiraagu.
- 8. PERSONAL DATA**
- 8.1. To facilitate the Promotion and the issuance of the Takaful Certificate, Dhiraagu may share certain personal information with the Insurer, including but not limited to your name, contact details, service number, and Voucher redemption data. The categories of personal data shared shall be limited to what is strictly necessary to facilitate the issuance of the Takaful Certificate and shall not be used by the Insurer for any purpose unrelated to the Takaful Certificate without your separate consent.
- 8.2. Any personal information shared with the Insurer will be subject to the Insurer's own privacy and data protection practices, for which Dhiraagu shall not be responsible. You are encouraged to review the Insurer's privacy policies before redeeming the Voucher. Save as set out in this clause 8, Dhiraagu shall handle your personal information in accordance with clause 22 of the General Terms.
- 8.3. By participating in the Promotion, you acknowledge and agree that Dhiraagu will share certain personal data with the Insurer as described in clause 8.1 above, for the purpose of facilitating the issuance of the Takaful Certificate. Your data will be processed in accordance with Dhiraagu's Privacy Policy and applicable laws of the Republic of Maldives.
- 9. LIABILITY AND INDEMNITY**
- 9.1. Dhiraagu's role in this Promotion is limited to the distribution of Vouchers to eligible Customers. Dhiraagu is not a party to the Takaful Certificate and assumes no liability whatsoever in respect of the Takaful Certificate, including but not limited to:
- any failure by the Insurer to issue, honour, or administer the Takaful Certificate;
 - any claim, loss, damage, or expense arising out of or in connection with the Takaful Certificate;
 - any act, omission, negligence, or default of the Insurer; and
 - any dispute between you and the Insurer.
- 9.2. Subject to clause 23.1 of the General Terms, the limitations and exclusions of liability set out in clause 23 of the General Terms shall apply to this Promotion. For the avoidance of doubt, Dhiraagu's aggregate liability in connection with this Promotion shall not exceed Fifteen Thousand Maldivian Rufiyaa (MVR 15,000) as set out in clause 23.4 of the General Terms.
- 9.3. You agree to indemnify and hold Dhiraagu harmless from any claim, loss, or liability arising from your participation in this Promotion or your breach of these Terms, to the extent set out in clause 23.5 of the General Terms.
- 9.4. Dhiraagu shall not be liable for any delay or failure in performing its obligations due to circumstances beyond its reasonable control, including but not limited to force majeure events.
- 9.5. These limitations are in addition to those outlined in clause 23 of the General Terms.

10. LOCK-IN PERIOD AND EARLY TERMINATION

- 10.1. By participating in this Promotion, you agree to a lock-in period of twelve (12) months on your Service Number from the date of add on activation ("Lock-in Period").
- 10.2. If you migrate between Eligible Plans during the Lock-in Period, no early termination fee shall apply. For the avoidance of doubt, upgrading or downgrading your subscription to another Eligible Plan does not constitute a disconnection or termination of the Service Number for the purposes of clause 10.3.
- 10.3. Subject to these Terms, if your Service Number is disconnected or terminated or downgraded to a non-Eligible Plan during the Lock-in Period, an early termination fee of Two Hundred Maldivian Rufiyaa (MVR 200) shall be payable by you to Dhiraagu and will be billed under your Service Number. The bill shall be paid on or before the bill due date.
- 10.4. For the avoidance of doubt, the early termination fee is a charge imposed by Dhiraagu in connection with the Promotion, and is separate from the Takaful Certificate or its issuance by the Insurer. Payment of the early termination fee does not affect the validity of an already-activated Takaful Certificate, which shall continue for the remainder of its twelve (12) month term.
- 10.5. For the avoidance of doubt, where the Lock-in Period does not apply pursuant to clause 5.5(b), no early termination fee shall be payable under clause 10.3 of these Terms.

11. GENERAL PROVISIONS

- 11.1. Dhiraagu reserves the right to amend, suspend, or withdraw this Promotion and these Terms at any time, subject to providing notice in accordance with the General Terms. Where Dhiraagu withdraws the Promotion after a Customer has activated the add-on but before the Customer has successfully redeemed the Voucher before its expiry, no Lock-in Period or early termination fee shall apply in respect of that Customer.
- 11.2. These Terms shall be governed by and construed in accordance with the laws of the Republic of Maldives. If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.
- 11.3. You cannot transfer your rights or obligations under these Terms without Dhiraagu's written consent. Dhiraagu may assign its rights and obligations to another provider.
- 11.4. Notices must be in writing and delivered by hand, post, or electronic means. Notices are considered served on the date of delivery, or ten (10) days after posting or, if delivered electronically, on the date the electronic communication was sent.
- 11.5. Any dispute relating to the Promotion or these Terms must be resolved amicably in discussion with Dhiraagu, and if unresolved, shall be referred to the courts of the Republic of Maldives, in accordance with the General Terms.
- 11.6. All decisions of Dhiraagu regarding the Promotion or an Eligible Plan are final, subject to applicable laws of the Republic of Maldives and your statutory rights.
- 11.7. Claims related to the Promotion must be made individually. By subscribing to the Promotion, you waive the right to participate in any class action or collective proceeding.
- 11.8. Dhiraagu's failure to enforce any right shall not be deemed a waiver of that right.



Home Content Insurance with Limitehneh – Terms and Conditions
