



SADHARAN BIMA CORPORATION

SADHARAN BIMA BHABAN
33, DILKUSHA COMMERCIAL AREA, DHAKA – 1000

Ref: 53.07.00.00.218.32.05.2025

Dated: 11.08.2025

TO WHOM IT MAY CONCERN

This is to certify that Sadharan Bima Corporation has provided Treaty Re-insurance protection to **Islami Insurance Bd. Ltd.** for 12 months effective from 1st April 2025 to 31st March 2026 covering the following classes of business.

A. Fire Business

Maximum amount protected by SBC under Treaty

Fire Surplus

(All Figs. are in Taka)

1. Retention: 2,50,00,000
2. Line Limit: 17.6 Lines
3. Treaty Limit: Tk. 44,00,00,000
4. Fire Catastrophe X/L Cover Treaty TK. 70,00,000 Excess of 30,00,000

Order Hercon: 100%

B. Marine Cargo Business

Maximum amount protected by SBC under Treaty per bottom/location.

Marine Cargo (L.C.) Surplus Treaty:

1. Retention: 15,00,000
2. Line Limit: 40 Lines
3. Treaty Limit: Tk. 6,00,00,000

Order Hercon: 100%

C. Marine Hull Business

Maximum amount protected by SBC under Treaty per vessel.

Marine Hull (Inland) Surplus Treaty:

1. Retention: 50,00,000
2. Line Limit: 4 Lines
3. Treaty Limit: Tk. 2,00,00,000

Order Hercon: 100%

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D. Engineering Business

Maximum amount protected by SBC under Treaty any one risk.

Engineering Surplus Treaty:

1. **Retentions:**

a) MBD & BPV	10,00,000
b) CAR & EAR	10,00,000
c) DOS & EEI	10,00,000
2. **Line Limits:**

a) MBD & BPV	10 Lines
b) CAR & EAR	15 Lines
c) DOS & EEI	5 Lines
3. **Treaty limits:**

a) MBD & BPV	Tk. 1,00,00,000
b) CAR & EAR	Tk. 1,50,00,000
c) DOS & EEI	Tk. 50,00,000

Order Hercon: 100%

E. Miscellaneous Accident Business

Maximum amount protected by SBC under Treaty any one risk/person.

Miscellaneous Accident Surplus Treaty:

1. **Retentions:**

a) All Business	10,00,000
b) Personal Accident	2,00,000
c) Personal Accident (accumulation)	5,00,000
2. **Line Limits:**

a) All Business	10 Lines
b) Personal Accident	5 Lines
c) Personal Accident (accumulation)	20 Lines
3. **Treaty limits:**

a) All Business	Tk. 1,00,00,000
b) Personal Accident	Tk. 10,00,000
c) Personal Accident (accumulation)	Tk. 1,00,00,000

Order Hercon: 100%





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F. Motor Business

Motor Vehicle excess of loss treaty :


Maximum amount protected by SBC under Treaty any one loss or series of losses arising out of one event.

b) First Layer : TK. 10,00,000 Excess of 5,00,000

Order Hercon: 100%

Payment of quarterly premium and M&DP to be paid as per treaty condition.

If the company requires protection in excess of the amounts mentioned above, we shall consider such additional protection on facultative reinsurance basis on specific approach by the company at terms to be mutually agreed upon.


(S.M. Shah Alom)
General Manager
Re-Insurance Division

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