THE INTERNATIONAL GROUP OF P&I CLUBS

THIS IS TO CERTIFY THAT

Bilal Fazal

HAS SUCCESSFULLY PASSED THE

P&I Qualification Module:

Collision, FFO and Pollution Risks

Signed

Chairman of the International Group of P&I Clubs

Date 20 May 2026

The P&IQ is a qualification for the P&I industry produced by the International Group of P&I Clubs.