

## Houseowners/Householders Takaful Proposal Form

- Pursuant to Section 28, Takaful Act 1984, you are to disclose in this Proposal Form, fully and faithfully all the facts which you know or ought to know otherwise the Certificate issued may be void.
- In line with our Group's strategy to promote usage of technology and to help preserve the country's natural resources, we no longer print the full certificate wordings. Do visit [www.etiqa.com.my](http://www.etiqa.com.my) for the full certificate wording. Printout may also be obtained from our offices nationwide or from our agents.

Individual Proposer		Company Proposer	
Title		Company Name	
Name			
MyKad No.		Company Registration No.	
Army / Police / Passport No.		Date of Company Registration	
Gender	Date of Birth		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Contact Person	
Occupation		Nature of Business	
Phone No. (Mobile/House/Office)		Fax No.	E-Mail
Correspondence Address			

Postcode                      Town                                      State

### To be filled by Individual Proposer only

Education Level	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> Diploma	<input type="checkbox"/> Bachelor Degree
	<input type="checkbox"/> Master	<input type="checkbox"/> Doctorate	<input type="checkbox"/> Professional	
No. of children in family (please indicate the number)	<input type="checkbox"/> 0 - 12 years	<input type="checkbox"/> 12 years to 18 years	<input type="checkbox"/> 18 years +	
Monthly Household Income	<input type="checkbox"/> Up to RM1,500	<input type="checkbox"/> RM1,501 - RM2,500	<input type="checkbox"/> RM2,501 - RM5,000	<input type="checkbox"/> RM5,001 - RM8,000
	<input type="checkbox"/> RM8,001 - RM15,000	<input type="checkbox"/> RM15,001 - RM20,000	<input type="checkbox"/> RM20,001 +	



\*BBABZA\*

## Details of Coverage Required

1. Period of Takaful from \_\_\_\_\_ to \_\_\_\_\_
- 
2. Location of building to be covered
- Postcode \_\_\_\_\_ Town \_\_\_\_\_ State \_\_\_\_\_
- 
3. Of what the materials is the dwelling constructed?
- i) Walls \_\_\_\_\_ ii) Roof \_\_\_\_\_  
(Bricks/Concrete/Wood/Others) (Concrete/Tiles/Zinc/Others)
- 
4. Number of storey? \_\_\_\_\_
- 
5. Are there outbuildings and, if yes, how are they constructed?  Yes  No
- i) Walls \_\_\_\_\_ ii) Roofs \_\_\_\_\_  
(Bricks/Concrete/Wood/Others) (Concrete/Tiles/Zinc/Others)
- 
6. Is there any profession, business or trade carried on in the dwelling or in any portion of the premises of which the dwelling forms a part? If yes, please give details.  Yes  No
- \_\_\_\_\_
- 
7. i) Please state the nature of your residence
- a) Private Dwelling House - detached
- b) Private Dwelling House - non-detached
- c) Flat / Apartment / Condominium
- ii) Is the dwelling occupied solely by you and your family and servants? If no, state number of other tenants, lodgers or paying guests.  Yes  No
- \_\_\_\_\_
- 
8. Will the dwelling regularly be left unoccupied? Kindly note that the cover against theft will be suspended if the building is unoccupied for more than 90 days unless specially agreed by the Company.  Yes  No
- 
9. Is the building in a good state of repair and will it be maintained?  Yes  No
- 
10. Have you ever sustained loss from any of the herein mentioned perils other than those referred to in item (9) above? If yes, please give particulars.  Yes  No
- \_\_\_\_\_
- 
11. Is takaful cover required against:
- a) Full theft (under Contents only)  Yes  No
- b) Riot, Strike and Malicious Damage (under Building and Contents)  Yes  No
- c) Accidental damage to plate glass (under Buildings only)  Yes  No
- d) Rent Takaful under Section 111(A) of the Policy in excess at the 10% at the Total Sum Covered on Buildings and/ or contents.  Yes  No
- 
12. Have the Building and/or contents suffered damage by flood, windstorm, typhoon, cyclone or hurricane during the past five (5) years? If yes, please give particulars.  Yes  No
- \_\_\_\_\_
- 
13. a) During your occupancy of the premis, has there been any entry or attempted entry by thieves? If so, state when and how access was obtained or attempted.  Yes  No
- \_\_\_\_\_

c) Is your building door and window fitted with iron grilles?  Yes  No

14. Have you any other certificates in force covering any of the contingencies to be covered against? If yes, please give particulars.  Yes  No

15. If this proposal is in lieu of any takaful coverage with this company, please give particulars.  Yes  No

16. Has any Insurer/ Takaful Operator, in respect of any of the contingencies to which this proposal applies:

a) Declined your proposal?  Yes  No

b) Required special terms to insure/cover you?  Yes  No

c) Cancelled or refused to renew your takaful coverage?  Yes  No

d) Increased your contribution on renewal? If yes, please give particulars.  Yes  No

**Note :** For questions 11(a) to (d), rates will be quoted on application.

### Property To Be Covered

The Sum to be covered must be represented Full Value of the property and the proposer being required to sign a declaration to the effect below. The takaful will be subject to average, which means that if at the time of loss or damage, the sum covered is less than the full value of the property, the amount payable is proportionately reduced.

#### Section 1 - The Buildings

The Proposers' Private Dwelling House (or Flat) and all the Domestic Offices, Stables, Garages and Out-Building used solely in connection therewith and on the premises including Fixtures and Fittings therein and the Walls, Gates and Fences around and pertaining thereto situate.

Sum to be covered

RM \_\_\_\_\_

#### Section 2 - The Contents

On Household Good and Personal Effects of every description (except as after mentioned) the contents belonging to the Proposer of any member of the Proposer's family and domestic staff normally residing with the proposer and Fixtures and Fittings the Proposer's own or for which the proposer is legally responsible in the Proposer's Private Dwelling and all the Domestic Offices, Stables, Garages and Outbuildings used solely in connection therewith and on the same building.

Sum to be covered

RM \_\_\_\_\_

No one article (furniture, pianos, household appliances, wireless and television set and organs excepted) will be deemed of greater value than five percent (5%) of the total Sum Covered on the said Contents unless such article is specially declared as a separate item.

Specify here any such article of greater value than five percent (5%) of the Total Sum Covered on the said Contents.

No.	Item Description	Sum Covered
1.		RM _____
2.		RM _____
3.		RM _____
4.		RM _____
5.		RM _____
<b>Total Sum Covered on Contents</b>		RM _____

#### Note

- The value of Platinum, Gold and Silver Articles, Jewellery and Furs payable under the certificate is limited to one-third (1/3) of the Total Sum Covered on Contents.
- This certificate is for Private Dwelling and/or Contents contained therein, occupied solely for residential purposes or residential and domestic office purposes. No manufacturing or deposit or storage of merchandise may be allowed in the Private Dwelling or in any portion of the premises of which the Private Dwelling forms a part.
- This certificate does not cover property more specifically covered or, unless specially mentioned: Deeds, Bonds, Bills of Exchange, Promisory Notes, Cheques, Securitit of Money, Stamps, Documents of any kind, Cash, Currency Notes, Bank Notes, Manuscript, Medals and Coins, Motor Vehicles and Accessories.

## Important Notice

1. If there is insufficient space to complete an answer, please attach a signed and dated addendum. Any documents attached shall form part of this proposal form.
2. Your attention is drawn to the 60 days Contribution Warranty attached to the certificate. By this warranty, the takaful certificate is automatically cancelled unless the full contribution is paid to the takaful operator within 60 days from the commencement date of cover. Please note that if this coverage is transacted through your takaful broker, the broker is acting on your behalf for the purpose of formation of this contract of takaful. It is important that you ensure your takaful broker remits your contribution to the takaful operator concerned in strict compliance with the provisions of the Contribution Warranty.

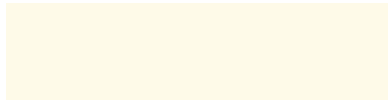
## Declaration

I/We agree to participate in this general takaful scheme based on the principle of takaful and to pay the contribution on the basis of tabarru' (donation) for the purpose of helping each other participants who have suffered tragedy and with this contribution, I/We are entitled to the takaful cover as expressed in the terms and conditions of this takaful contract.

I/We further agree that my contribution be credited into the General Takaful fund (Fund) and to elect Etiqa Takaful Berhad (ETB) to invest and manage the Fund according to the principles of the shariah. I/We also permit ETB to make payment of claims/takaful benefits, provisions and reserves based on the guidelines and policies laid down by the authorities and ETB to be paid a wakalah fee based on the rate of 30%.

If at the end of each financial year, there is a surplus of income over liabilities in the Fund, I/We agree that ETB receive 50% of it as incentive while the balance 50% will be reserved for distribution amongst participants subject to the terms of this contract and fixed by the authorities. I/We further agree that if the surplus is less than RM10.00 (Ringgit Malaysia Ten) then the surplus is to be credited into a Charity Fund which will be utilized as 'amal jariah' on behalf of the participants.

I/We also declare that The Total Sums To Be Covered Represent Not Less Than The Full Value Of The Property, as above mentioned, and I/We agree that no Takaful shall commence until the proposal has been accepted by the Takaful Operator.



Signature of Proposer / Company Stamp

Date \_\_\_\_\_

## Verification Of Proposer's Identity

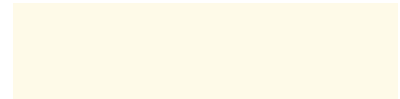
In Compliance With Section 16/2 Of The Anti-Money Laundering Act 2001

I/We hereby certify that the Proposer's original NRIC/Business Registration Certification was verified and authenticated by me/us at the Point of Sales.

Third Party Verification\*

Name of Officer/Intermediary \_\_\_\_\_

Signature



NRIC / Business Registration Certificaton \_\_\_\_\_

Date

\_\_\_\_\_

\* "Third Party" means by Takaful Agents, Takaful Brokers or staff of Takaful Operators.

Note :

To retain a copy of NRIC for Applicant(s)/Proposer(s) for Individual Takaful Certificate where the contribution is exceeding RM50,000.00 per annum and a copy of Business Registration Certificate for Group Takaful Certificate is exceeding RM100,000.00 per annum.

## For Office Use

Source : HQ / Branch \_\_\_\_\_

Sales Channel Code : \_\_\_\_\_

Channel : \_\_\_\_\_

Sales Channel Name : \_\_\_\_\_

Etiqa Takaful Berhad (266243D)

Level 19, Tower C, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, Malaysia  
T +603 2297 3888 F +603 2297 3800 E info@etiqa.com.my [www.etiqa.com.my](http://www.etiqa.com.my)

Etiqa Online 1300 13 8888

Ahli Kumpulan 