

## Motor Takaful Proposal Form

### Important Notice

1. 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.
2. Your attention is drawn to Section 25 of the Takaful Act 1984, no cover can be granted until the contribution has been paid in accordance with the Regulations issued under this Section. Any person who fails to comply with this Section shall be guilty of an offence and shall on conviction be liable to a fine not exceeding RM500,000.00.
3. It is hereby understood and agreed that if the vehicle shall at the time of happening of any loss or damage (be it partial / total loss) be covered for a sum less than its market value then, the insured shall be considered as being its own takaful operator for the difference and shall bear rateable proportion of the loss accordingly. Provided that this clause shall not apply unless the market value at the time of loss exceeds the covered value by 10%.
4. It is an offence under the law Republic Singapore to enter the country without extending Passenger Liability Cover to your motor Takaful.
5. 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 +
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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 +	



\*BZZZZ\*

## Details of Coverage Required

Period of Takaful	from		to	
Use of Vehicle	<b>Private Car</b> <input type="checkbox"/> Social <input type="checkbox"/> Carrying Goods <input type="checkbox"/> Private hire	<b>Commercial Vehicle</b> <input type="checkbox"/> C Permit Tonnage _____ <input type="checkbox"/> A Permit Tonnage _____ <input type="checkbox"/> Bus Passengers _____	<b>Motorcycle</b> <input type="checkbox"/> Single Rider <input type="checkbox"/> All Rider <input type="checkbox"/> Private Use	
Make & Model			Proposer's Driving License	<input type="checkbox"/> Learner (L) / Probation (P) <input type="checkbox"/> Full
Cubic Capacity				
Seating capacity	Year Manufactured			Vehicle No
Engine No.	Chassis No.			No. of Claims for the past 3 years
Registration Card No	Date of Vehicle Purchased			Vehicle Purchase Price
Place where vehicle is usually garaged	<input type="checkbox"/> Within fenced up compound	<input type="checkbox"/> Roadside	<input type="checkbox"/> Others	
Safety Features	<input type="checkbox"/> Airbag (If Yes, number _____)	<input type="checkbox"/> ABS Braking System		
Anti-Theft Devices	<input type="checkbox"/> Gear or steering lock <input type="checkbox"/> GPS / Traking and recovery system	<input type="checkbox"/> Immobiliser <input type="checkbox"/> Factory fitted		

## Name of Authorised Driver

	1st Driver	2nd Driver	3rd Driver
Full Name			
MyKad / Army / Police / Passport No.			
Date of Birth			
Years of Driving Experience			
Occupation			

## No Claim Discount (NCD)

Previous Insurer/Takaful Operator	Previous Policy/Certificate No
Vehicle No	NCD Entitlement
Period of Insurance/Takaful	Claim Free Years

## Hire Purchase Details

Finance Company	Branch
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## Cover Type

Type of Coverage	<input type="checkbox"/> Comprehensive	<input type="checkbox"/> Third Party Only	<input type="checkbox"/> Third Party Inclusive of Fire & Theft
Total Sum Covered			
Additional Coverage	<input type="checkbox"/> Legal Liability To Passenger (LLTP) <input type="checkbox"/> Strike, Riot and Civil Commotion <input type="checkbox"/> Radio / Cassette RM _____ <input type="checkbox"/> All Drivers (applicable to company only)	<input type="checkbox"/> Legal Liability of Passenger (LLOP) <input type="checkbox"/> Flood <input type="checkbox"/> Windscreen RM _____ <input type="checkbox"/> NCD Relief	

## Declaration By Proposer

Do you or any person who is driving suffer from :

Physical disabilities  Yes  No

Vision or hearing impaired  Yes  No

Mental disabilities  Yes  No

Has any Insurer/ Takaful Operator :

Declined to cover you?  Yes  No

Required special terms to cover you?  Yes  No

Cancelled or refused to renew your insurance / takaful?  Yes  No

## Important Notice

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.

## Declaration of No Claim Discount (NCD) Entitlement

For NCD Entitlement

I am currently holding a valid \*Comprehensive/Third Party motor policy/certificate with \_\_\_\_\_ (current insurer/takaful operator).

I intend to transfer or claim my \_\_\_\_\_ NCD Entitlement to a vehicle no. \_\_\_\_\_ to be covered with You or purchase a certificate from Your company.

I hereby confirm that:

- (a) to the best of my knowledge I have not been involved in an accident in which a claim or court action has been lodge/pending or likely to be taken against me under the certificate.
- (b) there is no breach of any certificate condition(s) which affects my NCD entitlement.
- (c) I have not and shall not use this entitlement of NCD for any other vehicle/certificate/policy.
- (d) If the NCD is incorrect, I undertake to pay the difference of contribution within 14 working days, failing which I agree the certificate may be cancelled by the company.

Applicable if NCD is given before confirmation with the ISM NCD Database

1. Enclosed is a copy of \*(Original Certificate/Policy Schedule/Renewal Notice issued by takaful operator/insurance company/Endorsement/Certificate of Takaful/Certificate of Insurance) as evidence of my entitlement.
2. If the transfer of NCD is between two different vehicles, please enclose the relevant Cancellation/Recovery NCD Endorsement for verification.

Note:

NCD from Overseas

Duly Signed Letter of Undertaking and the original NCD confirmation letter stating the number of claim free years must be submitted.

\*Delete whichever is not appropriate

## 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 25%.

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.

Signature of Proposer / Company Stamp

Date \_\_\_\_\_

## Verification Of Proposer's Identity

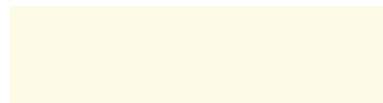
In Compliance With Section 16/2 Of The Anti-Money Laundering Act 2001

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 : \_\_\_\_\_