

APPLICATION FORM

SME TAKAFUL BIZCARE PLUS

Etiqa General Takaful Berhad ("Etiqa General Takaful") is licensed under the Islamic Financial Services Act 2013 to transact general Takaful business in Malaysia and is regulated by Bank Negara Malaysia (BNM).

INSTRUCTIONS: Before You provide answers and the declaration in this Application Form, please read the following Important Notice.

Important Notice:

1. In this Application Form, the words "I/We", "You", "Your", "Me/Us" or "My/Our", means the Applicant unless the section instructions indicates otherwise.
2. Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if You are applying for this Takaful wholly for the purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form. You must answer all questions in this Application Form fully and accurately.
3. In addition to answering the questions in this Application Form, You are required to disclose any other matter that You know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
4. Please seek clarification from the intermediary should You not understand any of the terms and conditions, which relate to the benefits and Your duties under the contract of takaful.
5. Please notify the intermediary or Etiqa General Takaful Berhad of any change in Your correspondence address, or other contact details. If You have an enquiry or require further information, please contact Etiqa Contact Centre by calling 1300 13 8888 or +603 2297 3888, or by facsimile to +603 2297 3800, or e-mail at info@etiqa.com.my
6. If You have a complaint, dispute or feedback in connection with this application, please contact Etiqa General Takaful Berhad, Complaints Unit via e-mail at complaint_cmu@etiqa.com.my, by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to +603 2785 3093, or by post to Complaints Management Unit, Level 6, Tower B, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur.
7. If You are dissatisfied with the conduct of Etiqa General Takaful Berhad, You may refer to Bank Negara Malaysia via e-mail at bnmlink@bnm.gov.my, by calling 1300 88 5465, by facsimile to +603 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. If You dispute a decision made by Etiqa General Takaful Berhad, You may refer to the Ombudsman for Financial Services via e-mail at enquiry@ofs.org.my, by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
8. Please answer the form in black ink using block letters or ticking one (1) of the options, as is applicable.

A. Basic Information

Company Name					
Company Registration No.			Date of Company Registration:	No. of Years in Business:	
Service Tax Details (If applicable)	Registration No.		Service Tax Registration Date		
Occupation/ Nature of Business					
Contact Details	Phone	Mobile:		Office:	
	Fax No.			Email	
Address					
	Postcode:	Town:		State:	
Bank Account Details	Bank Name				
	Account Type	<input type="checkbox"/> Current <input type="checkbox"/> Savings Account Effective Date :			
	Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			

B. Certificate Information			
Period of Coverage	From (dd/mm/yyyy):		To (dd/mm/yyyy):
Location of Risk			
	Town/City		Postcode
	State		Country
Name of Chargee / Mortgagee			
Please state the occupation/ use of this building			
Construction of the Building	<input type="checkbox"/> 1A – Brick / Concrete walls and roofed with non-combustible materials <input type="checkbox"/> 1B – Partly Brick/ Concrete walls and partly roofed with non-combustible materials <input type="checkbox"/> 2 - Brick/ Concrete walls / open sided sheds with non-combustible columns and roofed with non-combustible materials <input type="checkbox"/> 3 - All other construction not conforming with Class 1A, Class 1B and Class 2 Construction		
Year of Construction			
Number of Storey			
Type of Premise(s) Security	<input type="checkbox"/> Grill <input type="checkbox"/> Roller Shutter <input type="checkbox"/> Uniformed Security Guard <input type="checkbox"/> Others, please specify		
Are these protection secured and locked	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do You have any burglar alarm system?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Section 1 (i) – FIRE			
What is the nature of the goods stored in the premise?			
Is there any manufacturing process carried therein? If Yes, please specify in detail. <input type="checkbox"/> Yes <input type="checkbox"/> No Is there any hazardous trades carried or hazardous goods stored therein? If Yes, please specify in detail <input type="checkbox"/> Yes <input type="checkbox"/> No Is there any Spray-painting activity being carried out therein? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Are You <input type="checkbox"/> Owner <input type="checkbox"/> Tenant			
If owner, please tick either one <input type="checkbox"/> Occupying <input type="checkbox"/> Non-Occupying			

Risk of Sum Covered Details – Section 1

Subject Matter Covered	Sum Covered (RM)
1) On Building and Renovation (excluding foundations)	
2) On Rental (Building) No. of months' rental _____	
3) On Plant Machinery, Equipment and Tools	
4) On Office Contents, Furniture, Fixtures, Fitting and Equipment	
5) On Stock-in-Trade	
6) On Architects, Surveyor's and Consultant's fees	
7) On Removal of Debris	
Total Sum Covered	

Note :

- a. The Sum Covered on buildings/machinery should represent the actual cost of reconstruction/reinstatement.
- b. The Total Sum Covered under Fire excludes land and other properties separately

Section 1 (ii) – PERILS THAT CAN BE ADDED UNDER FIRE CLASS

NO	PERILS	PLEASE TICK (✓)
1.	Aircraft Impact Damage	<input type="checkbox"/>
2.	Earthquake and Volcanic Eruption	<input type="checkbox"/>
3.	Storm and Tempest	<input type="checkbox"/>
4.	<p>Flood</p> <p>i) Full Value</p> <p>ii) Nominated Sum Covered</p> <p>Please specify the sum Covered and selected floors to be covered</p> <p>Sum Covered : RM_____</p> <p>Selected Floors : _____</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
5.	<p>Explosion</p> <p>i) With Boiler</p> <p>ii) Without Boiler</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
6.	Impact Damage	<input type="checkbox"/>
7.	<p>Bursting or Overflowing of Water Tanks Apparatus or Pipes</p> <p>i) 5 stories and below</p> <p>ii) Exceeding 5 stories</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
8.	Electrical Installation Clause B (Plant, Machines, Equipment and Tools)	<input type="checkbox"/>
9.	Bush Lalang Fire	<input type="checkbox"/>

NO	PERILS	PLEASE TICK (✓)
10.	Subsidence and Landslip	
	i) Standard Cover	<input type="checkbox"/>
	ii) With deletion of Exclusion (a) under Standard Cover	<input type="checkbox"/>
	Nominated sum covered : RM _____	
11.	Spontaneous Combustion (Stock-in-Trade)	
	i) By fire only	<input type="checkbox"/>
	ii) Full cover	<input type="checkbox"/>
12.	Riot Strike and Malicious Damage	
	i) Residential Properties	<input type="checkbox"/>
	ii) Other than Residential Properties	<input type="checkbox"/>
13.	Damage by Falling Trees or Branches or Objects Therefrom	<input type="checkbox"/>
14.	Sprinkler Leakage	<input type="checkbox"/>

Section 2 – RESTRICTED ALL RISKS

Subject Matter Covered	Sum Covered
On Plant Machinery, Equipment and Tools	
On Office Contents, Furniture, Fixtures, Fitting and Equipment.	
Total Sum Covered	

Note :

- a) Please note that the Total Sum Covered for Restricted All Risks should be the same as per item 3 and under Section 1 (I). If exceeds, please refer to the Takaful Operator
- b) The Sum Covered on the Subject Matter covered should represent the actual value of replacement as new

Section 3 – MISCELLANEOUS

Class of Takaful	PLAN		
	SILVER (RM)	GOLD (RM)	PLATINUM (RM)
Please select one of the preferred plans. Please tick (✓)			
Burglary - First Loss Sum Covered	25,000.00	50,000.00	100,000.00
Money - Limit any one event			
a) In Premises during office hours	5,000.00	10,000.00	15,000.00
b) In Premises after office hours	5,000.00	10,000.00	15,000.00
c) In the Premises after office hours (Locked drawer, cabinet, cash register)	1,000.00	2,000.00	3,000.00
d) In Transit	5,000.00	10,000.00	15,000.00
e) Personal Accident cover for 2 unnamed staff	10,000.00	10,000.00	10,000.00
Fidelity Guarantee	10,000.00	10,000.00	10,000.00
Plate Glass	5,000.00	10,000.00	15,000.00
Public Liability	250,000.00	500,000.00	1,000,000.00
Employer's Liability			
Common Law Limit	250,000.00	500,000.00	1,000,000.00
Estimated Annual Earning	250,000.00	500,000.00	1,000,000.00
Group Personal Accident	25,000.00	50,000.00	100,000.00
On 5 named employees for Accidental Death or Permanent Disablement only	per person	per person	per person
CONTRIBUTION (excluding 8% Service Tax and Stamp Duty)	486.00	781.00	1,726.00

Please named the 5 covered persons under Group Personal Accident

Name	MyKad No	Age	Designation
1)			
2)			
3)			
4)			
5)			

GENERAL QUESTIONS

1. Have any previous or current Takaful Operator / Insurers ever :

a) Cover You in any of the Sections above? If Yes, please provide the following information ☐ Yes ☐ No

Policy / Certificate number :

Insurer / Takaful Operator :

b) Declined Your application in any of the Sections above? If Yes, please give particulars ☐ Yes ☐ No

c) Required special terms to cover You in any of the Sections above? If Yes, please give particulars ☐ Yes ☐ No

d) Cancelled or refused to renew Your Insurance/Takaful in any of the Sections above? If Yes, please give particulars.

☐ Yes☐ No

e) Increased Your Premium/Contribution or subject to any special terms on renewal in any of the Sections above? If Yes, please give particulars.

☐ Yes☐ No

2. In the past 3 years, have You suffered any loss in any of the Sections above?

☐ Yes☐ No

If Yes, please provide details :-

Date of Loss	Class of Insurance / Takaful	Details of Loss	Amount of Loss (RM)

C. Beneficial Owner

Other than the participant and nominated beneficiary, is there any individual or entity that have control over this certificate or will receive benefits from this certificate?

☐ Yes ☐ No

(The following field is mandatory if the question above is answered "Yes")

Name			
NRIC/Passport No.			
Mailing address			
	Postcode :	Town :	State :
Residential Address (If different from Mailing Address)			
	Postcode :	Town :	State :
Date of Birth			
Nationality			
Occupation			
Name of Employer			
Contact No.	Home :	Office :	Mobile :

D. Authorised Contact Person(s) of Applicant

	Contact Person 1	Contact Person 2
*Name (As per NRIC or Passport)		
*Gender		
*ID Type Number ID Type (Old NRIC / Birth Cert / Army ID / Police ID / Passport)		
*New NRIC Number		
*Nationality		
*Date of Birth		
*Country of Birth		
*Designation		
*Office Phone Number		
Mobile Number		
Email Address		
*This field is mandatory		

E. Declaration

1. I/We have read and understand the contents of this application, including all notices therein.
2. I/We understand and agree that the contract of takaful that I/We have applied for shall only take effect on the date the contract of takaful has been issued by Etiqa General Takaful Berhad. I/We understand that the certificate of takaful will only be issued following the assessment by Etiqa General Takaful Berhad, and provided that the full contribution has been received by Etiqa General Takaful Berhad. I/We understand that if the initial contribution is paid by cheque, the certificate of takaful will only take effect once the cheque has been cleared.
3. I/We understand that failure to take reasonable care in answering the questions may result in avoidance of My/Our contract of takaful, refusal or reduction of My/Our claim(s), change of terms or termination of My/Our contract of takaful.
4. I/We understand that the above duty of disclosure shall continue until the time My/Our contract of takaful is entered into, varied or renewed with Etiqa General Takaful Berhad.
5. I/We understand that I/We have a duty to inform Etiqa General Takaful Berhad immediately that this contract of takaful has been entered into, varied or renewed, whether any of the information given in this application is inaccurate or has changed.
6. I/We agree to notify Etiqa General Takaful Berhad of any change in My/Our business which would affect the risk profile during the period of takaful.
7. I/We confirm that the intermediary has fully explained the terms and conditions of the contract of takaful in a language that I/We understand and has presented and provided Me/Us with a product disclosure sheet.
8. I/We agree that any payment by Etiqa General Takaful Berhad to the account details provided by Me/Us in "Bank Account Details" of this Application, will be deemed as full payment and Etiqa General Takaful Berhad shall be released and fully discharged from further liability and demand in relation to the payment. I/We confirm that the bank account details are active and maintained in Malaysia.
9. I/We understand that contributions will be subjected to relevant charges or taxes as deemed necessary by the Malaysian tax authorities.
10. Personal Data Protection Act 2010 (PDPA)

I/We agree to allow Etiqa General Takaful Berhad to process My/Our personal data, including sensitive personal data, with the intention of entering into a contract of takaful in compliance with the provisions of the Personal Data Protection Act 2010.

I/We agree that any personal data collected or held by Etiqa General Takaful Berhad, whether contained in this application or subsequently obtained, may be held, used, processed and disclosed by Etiqa General Takaful Berhad to individuals or organizations related to and associated with Etiqa General Takaful Berhad, or any selected third parties (within or outside Malaysia, including medical institutions, reinsurers, retakaful operators, claim adjusters, claim investigators, solicitors, industry associations, regulators, statutory bodies, and government authorities), for the purpose of processing this application, providing subsequent service related to it, and to communicate with Me/Us for such purposes.

I/We understand that I/We have a right to obtain access to, and to request correction of any personal data held by Etiqa General Takaful Berhad concerning Me/Us. I/We understand that such a request can be made by completing the Access Request Form available at all Etiqa General Takaful Berhad branches or contacting Etiqa General Takaful Berhad via email at pdpa@etiqa.com.my. I/We understand that in accordance with the provisions of the PDPA, I/We may contact the Customer Service Centre at Etiqa Online 1300 13 8888 for the details of My/Our personal data and that such information shall only be granted upon verification of My/Our identification.

I/We agree that Etiqa General Takaful Berhad may share My/Our personal data within Maybank Group and selected third parties, as Etiqa General Takaful Berhad deems fit, and I/We may receive marketing communication from Etiqa General Takaful Berhad or from these other third parties about products and services that may be of interest to Me/Us. (Please tick Your choice below).

☐ Yes ☐ No

11. Takaful Aqad

I/We agree to participate in this General Takaful scheme based on the principle of Takaful. I/We agree to pay the contribution on the basis of Tabarru' (donation) for the purpose of mutual support of other participants and upon payment of the contribution to the General Takaful Fund (Fund), I/We am/are entitled to the Takaful cover as per the terms and conditions contained in the Takaful Certificate. Payment of sum covered to participants is payable from the Fund based on the concept of Tabarru'.

This scheme also applies the Wakalah (agency) concept, whereby I/We agree to appoint Etiqa General Takaful Berhad to act on My/Our behalf to invest and manage the Fund. The Fund is collectively owned by the Participants where Tabarru' portion of the contribution is placed for the purpose of takaful. Accordingly, I/We agree to pay the upfront Wakalah Fee (as shown in the Product Disclosure Sheet and the Takaful Certificate) to Etiqa General Takaful Berhad, as a deduction of certain amount from contribution, to cover the expenses of investing and managing the Fund whereby Etiqa General Takaful Berhad shall has the full discretion to waive part of the Wakalah fee.

I/We agree to authorize Etiqa General Takaful Berhad to delegate any rights, duties and obligations to any third party as Etiqa General Takaful Berhad deems fit for the purpose of achieving the objective to invest and manage the Fund, provided that Etiqa General Takaful Berhad will remain liable and responsible for all such rights, duties and obligations towards Me/Us.

I/We understand that at the end of each financial year, the distributable surplus (if any) from the Fund will be determined annually and will only be payable for annual Certificate. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by the Shariah Committee of Etiqa General Takaful Berhad. I/We agree that 50% of the distributable surplus (if any) will be paid to Etiqa General Takaful Berhad for operating and managing the Fund based on the contract of Ju'alah (reward). The balance of 50% will be shared amongst participants whose Takaful certificates have not terminated and who have not made any claim prior to the expiry of their takaful certificates.

I/We further agree that if the surplus or any sum payable is less than Ringgit Malaysia Ten (RM10.00), it will automatically be credited to charitable fund which will be utilized as Amal Jariah on My/Our behalf. The fund will be distributed to eligible recipients as approved by Etiqa General Takaful Berhad's Shariah Committee for charitable purposes.

Definitions:

“**Ju’alah**” means reward contract in which one of the parties offers specified reward(s) to anyone who will achieve a determined result in a known or unknown period. In relation to the Takaful contract, it refers to the reward given to Etiqa General Takaful Berhad; agreed upfront by the Participant and Etiqa General Takaful Berhad for good management of the Fund.

“**Tabarru**” means contribution, donation or gift. In relation to the Takaful contract, this means Contribution for the purpose of Takaful. This portion is placed in the General Takaful Fund.

“**Wakalah**” refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated with or without imposition of a fee. In relation to the Takaful contract, this means that the Participant has appointed Etiqa General Takaful Berhad to invest and manage the General Takaful Fund on his/her behalf.

Signature of Applicant / Company's Stamp

Date : _____

Signature of Witness

Date : _____

*Witness must be at least 18 years of age and sound mind

F. Document Checklist

To be completed by Intermediaries

No.	Document	Document Availability	
1.	Duly Completed Application Form	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2.	Documentation to support the information needed requested in the Application Form	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3.		Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.		Yes <input type="checkbox"/>	No <input type="checkbox"/>
5.		Yes <input type="checkbox"/>	No <input type="checkbox"/>
6.		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Note: This list is not exhaustive, additional requirement may be required if deemed necessary.

G. For Office Use Only

Source		Channel	
Distribution Channel Name		Distribution Channel Code	

H. For Banca Use Only

In compliance with Section 16(2) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001

I/We hereby certify that the Applicant's original MyKad was verified and authenticated by Me/Us at the point of sales

Name of BDE/CIM		Office Number	
NRIC		Mobile Number	
PF Number		Agency Code	
Email		Branch Code	
Branch Stamp			