

## APPLICATION FORM

### COMMERCIAL ALL RISKS TAKAFUL

*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](mailto: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](mailto: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 [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@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](mailto: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. Consumer education programmes on General Takaful and related topics are available on [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
9. 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 :	

	<b>Account Number</b>	<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>B. Certificate Information</b>															
<b>Period of Takaful</b>	<b>From (dd/mm/yyyy):</b>											<b>To (dd/mm/yyyy):</b>			
<b>Location of Risk / Territorial Limit</b> <i>(if floating or unspecific locations, please decline except for portable item)</i> <i>Please provide the exact location address</i>	<u>Location 1</u>														
	Postcode:	Town:					State					Latitude:	Longitude:		
	<u>Location 2</u>														
	Postcode:	Town:					State					Latitude:	Longitude:		
	<u>Location 3</u>														
	Postcode:	Town:					State					Latitude:	Longitude:		
<b>Type of Property Covered</b> <i>(Tick (✓) whichever is applicable)</i>	<input type="checkbox"/> Personal items <b>other than</b> jewelries, antique & the like <input type="checkbox"/> Personal items <b>including</b> jewelries, antique & the like <input type="checkbox"/> Office equipment, furniture, fixtures & fittings <input type="checkbox"/> Plant, machinery, equipment, tools <input type="checkbox"/> Mould & dies <input type="checkbox"/> Portable item														
<b>Territorial Limit for portable item</b> <i>(If property covered includes portable item)</i>	<input type="checkbox"/> Malaysia <input type="checkbox"/> Malaysia, Singapore & Brunei <input type="checkbox"/> Worldwide														
<b>UNDERWRITING FACTORS (To be completed for each location)</b>															
<b>No. of Location(s)</b>	<i>(as listed in Location of Risk column)</i>														
<b>Building Construction Class</b>															
<b>Location Occupied As</b>															
<b>Surrounding Areas</b>															

<b>Sum Covered</b>	Static (RM):		Portable (RM):	
<b>Highest Value Per Item</b> <i>Important Notes:</i> 1. Please attach list if the number of items is more than the five items 2. If the highest valued item exceeded RM1 million, please provide the detail list of the item	1) Static (RM):		Portable (RM):	
	2) Static (RM):		Portable (RM):	
	3) Static (RM):		Portable (RM):	
	4) Static (RM):		Portable (RM):	
<b>Security Features</b>	(Tick (✓) whichever is applicable)			
	Security Guard (Office hours only)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Security Guard (24hrs & clock in)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Panic Button	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Lock for doors, windows, grills, any openings	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Collapsible iron grills	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Security Guard (24 hours)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Security Guard (Armed)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Close Circuit TV (CCTV)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Alarm system <i>If Yes, what is the frequency of maintenance?</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Other Security Features - please specify			
<b>CLAIMS EXPERIENCE</b> (If Loss ratio % not available, please provide claims incurred amount and net contribution)				
<b>1. Certificate Loss Ratio</b>	<b>Year</b>	<b>Loss Ratio (%)</b>	<b>Claims Incurred (RM)</b>	<b>Net Contribution (RM)</b>
	Last 1 Year			
	Last 2 Years			
	Last 3 Years			
	Average 3 Years			
<b>2. If Average Certificate Loss Ratio more than 70 %, please provide claims detail as follows</b>	<b>No.</b>	<b>Date of Loss</b>	<b>Lost Amount (RM)</b>	<b>Circumstances of Claims</b>
	1.			
	2.			
	3.			
	<b>What Risk Management has been implemented following these losses? Please submit in a separate sheet.</b>			
<b>3. What other insurance(s) or Takaful(s) do You have with the Company?</b>	<b>Other insurance(s) or Takaful(s):</b>			
	<b>No.</b>	<b>Name of Policy/ Takaful Owned</b>	<b>Name of Insurer/ Takaful Operator</b>	
<b>4. Overall Portfolio Loss Ratio (%)</b>				

<b>5. Has any takaful operator/ insurance company in respect of any of the perils to which this Application relates to the following questions:</b>	a) Declined to cover/ insure the customer? <input type="checkbox"/> Yes <input type="checkbox"/> No
	b) Required special terms to cover/insure the customer? <input type="checkbox"/> Yes <input type="checkbox"/> No
	c) Cancelled or refused to renew the customer's takaful/insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No
If You have answered 'YES' for any of item above, please give details	

**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")

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

**D. Authorised Contact Person(s) of Applicant**

	Contact Person 1	Contact Person 2
<b>*Name</b> (As per NRIC or Passport)		
<b>*Gender</b>		
<b>*ID Type Number</b> ID Type (Old NRIC / Birth Cert / Army ID / Police ID / Passport)		
<b>*New NRIC Number</b>		
<b>*Nationality</b>		
<b>*Date of Birth</b>		
<b>*Country of Birth</b>		
<b>*Designation</b>		
<b>*Office Phone Number</b>		
<b>Mobile Number</b>		
<b>Email Address</b>		
*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 contract 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 contract 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](mailto: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 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.

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 (wage). 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**” is a wage contract. It is an exchange contract for a known or unknown task, that is difficult to precisely determine and for which payment is due only once the work has been completed. 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	
		Yes	No
1.	Duly Completed Application Form	<input type="checkbox"/>	<input type="checkbox"/>
2.	Documentation to support the information needed requested in the Application Form	<input type="checkbox"/>	<input type="checkbox"/>
3.		<input type="checkbox"/>	<input type="checkbox"/>
4.		<input type="checkbox"/>	<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