

## PROPOSAL FORM

### FIRE (NON-RESIDENTIAL) INSURANCE

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

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

**Important Notice:**

1. In this Proposal 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 Financial Services Act 2013, if You are applying for this Insurance 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 Proposal Form. You must answer all questions in this Proposal Form fully and accurately.
3. In addition to answering the questions in this Proposal 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 insurance.
5. Please notify the intermediary or Etiqa General Insurance 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 Proposal, please contact Etiqa General Insurance 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 Insurance Berhad, You may refer to Bank Negara Malaysia via e-mail at bnmtelink@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 Insurance, 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

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

#### B. Policy Information

<b>Period of Insurance</b>	<b>From (dd/mm/yyyy):</b>	<b>To (dd/mm/yyyy):</b>			
<b>Nature Of Business</b>					
<b>Location of risk</b>					
	<b>Town/City</b>		<b>Postcode</b>		
	<b>State</b>		<b>Country</b>		
<b>Charged / Mortgagee</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>Name of Bank / Employer</b>					
<b>Description of Building to be Insured :</b>					
<b>Item</b>	<b>Description</b>	<b>Sum to be Insured (RM)</b>			
1A	Buildings Excluding Foundation				
1B	Buildings Including Foundation				
2	Rent _____ Months				
3	On Plant Machinery, Equipment and Tools				
4	On Office Content, Furniture, Fixtures, Fittings and Equipment				
5	On Stock-In-Trade				
6	Removal of Debris				
7	Architects, Surveyors and Consulting Engineers Fees				
8	Other				
	<b>Total</b>				
<b>Construction</b>	<b>Walls :</b>	<input type="checkbox"/> Bricks	<input type="checkbox"/> Concrete	<input type="checkbox"/> Wood	<input type="checkbox"/> Other
	<b>Roof :</b>	<input type="checkbox"/> Concrete	<input type="checkbox"/> Tiles	<input type="checkbox"/> Zinc	<input type="checkbox"/> Other
	<b>Floor :</b>	<input type="checkbox"/> Reinforced Concrete	<input type="checkbox"/> Wood	<input type="checkbox"/> Other	
<b>Number of storey for landed building</b>					
<b>Build up area</b>	_____ square feet or _____ square meter				
<b>Year of Construction</b>					
<b>Rewired in the past 10 years</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>Types of residency</b>	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Non-occupying Owner <input type="checkbox"/> Rented				
<b>Types of good stored in the premise</b>					

<b>Types of extended cover required with Additional Premium</b> <i>Tick (✓) if additional benefit is required</i>	Flood		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Storm and Tempest		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Earthquake and Volcanic Eruption		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Subsidence and Landslip Standard Cover		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Damage by Falling Trees or Branches and Objects therefrom		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Electrical Installation		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Explosion	a) With Boiler	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		b) Without Boiler	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Impact Damage	a) Including own vehicle	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		b) Excluding own Vehicle	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Bush/Lalang Fire		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Aircraft Damage		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Riot, Strike and Malicious Damage Other Than Residential		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Bursting and overflowing Water Tanks Apparatus or Pipe	a) Building exceeding 5 storey including Mezzanine	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b) Other		<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Spontaneous Combustion (Stock Only)	a) By Fire only	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	b) Full Cover	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Details of any profession, business or trade carried on in the building or in any portion of the building				
Flammable material stored in the building. Example: wood base items, petrol, LPG, kerosene oil, diesel or sulphur				
Manufacturing process carried on in the building	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please specify details _____	
Building will be left unoccupied continuously for more than 90 days in the Period of Insurance	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Spray painting/powder spraying carried on in the building	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

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Types of activities carried on in the building	No smoking policy	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Hot work activity (example wedding)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Security Measure	All outside doors and windows have locks and deadlocks	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	All outside doors and windows have locks and deadlocks	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	All outside access points are covered by CCTV	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Alarm system and CCTV (if any) connected to 24-hour response service	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Permanent security guard	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Types of the extinguishing appliances installed at the building	Portable Fire Extinguisher	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Automatic Sprinkler	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Hose Reel	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Yard Hydrant System	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Others _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Detail of any claim(s) You have made, or losses that You have experienced in the last two years, relating to a building and/or contents. Please include location of building and/or contents if not the covered building and/or contents above, nature and cause of claim(s), date of claim(s) and amount claimed.			

**C. Beneficial Owner**

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

Yes  No

(Mandatory if the question above is answered "Yes")

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

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

	<b>Contact Person 1</b>	<b>Contact Person 2</b>
<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 the proposal, including all notices therein.
2. I/we understand and agree that the contract of insurance that I/We have applied for shall only take effect on the date the contract of insurance has been issued by Etiqa General Insurance Berhad. I/We understand that the contract of insurance will only be issued following the assessment by Etiqa General Insurance Berhad, and provided that the full premium has been received by Etiqa General Insurance Berhad. I/We understand that if the initial premium is paid by cheque, the contract of insurance 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 insurance, refusal or reduction of My/Our claim(s), change of terms or termination of My/Our contract of insurance.
4. I/We understand that the above duty of disclosure shall continue until the time My/Our contract of insurance is entered into, varied or renewed with Etiqa General Insurance Berhad.
5. I/We understand that I/We have a duty to inform Etiqa General Insurance Berhad immediately that this contract of insurance has been entered into, varied or renewed, whether any of the information given in this Proposal is inaccurate or has changed.
6. I/We agree to notify Etiqa General Insurance Berhad of any change in My/our business which would affect the risk profile during the period of insurance.
7. I/We confirm that the intermediary has fully explained the terms and conditions of the contract of insurance 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 Insurance Berhad to the account details provided by Me/Us in "Bank Account Details" of this Proposal, will be deemed as full payment and Etiqa General Insurance 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 premiums 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 Insurance Berhad to process My/Our personal data, including sensitive personal data, with the intention of entering into a contract of insurance 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 Insurance Berhad, whether contained in this Proposal or subsequently obtained, may be held, used, processed and disclosed by Etiqa General Insurance Berhad to individuals or organizations related to and associated with Etiqa General Insurance Berhad, or any selected third parties (within or outside Malaysia, including medical institutions, reinsurers, claim adjusters, claim investigators, solicitors, industry associations, regulators, statutory bodies, and government authorities), for the purpose of processing this Proposal, 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 Insurance Berhad concerning Me/Us. I/We understand that such request can be made by completing the Access Request Form available at all Etiqa General Insurance branches or contacting Etiqa General Insurance 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 Insurance Berhad share My/Our personal data within the Maybank Group and selected third parties, as Etiqa General Insurance Berhad deems fit, and I/We may receive marketing communication from Etiqa General Insurance 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

\_\_\_\_\_  
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 Proposal Form	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.	Documentation to support the information needed requested in the Proposal 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"/>

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

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G. Office Use Only			
Source		Channel	
Sales Channel Name		Sales Channel Code	