



## PROPOSAL FORM

### CIVIL ENGINEERING COMPLETED RISKS INSURANCE

*Etiqa General Insurance Berhad ("Etiqa Insurance") is licensed under the Financial Services Act 2013 to transact both life and 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:

- In this proposal form, the words "I", "you", "your", "me" or "my", means the Applicant unless the section instructions indicates otherwise.
- 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.
- 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.
- Please seek clarification from the agent should you not understand any of the terms and conditions, which relate to the benefits and your duties under the contract of insurance.
- 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 Online by calling 1300 13 8888 atau +603 2297 3888, or write to Etiqa General Insurance Berhad (9557-T), Level 19, Tower C, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to +603 2297 3800, or e-mail at info@etiqa.com.my
- 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.
- If you are dissatisfied with the conduct of Etiqa General Insurance Berhad, you may refer to Bank Negara Malaysia via e-mail at 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 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 (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
- Consumer education programmes on General Insurance and related topics are available on www.insuranceinfo.com.my.
- Please answer the form in black ink using block letters or ticking one (1) of the options, as is applicable.

#### 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>GST Tax Details (If applicable)</b>	<b>Registration No.</b>	<b>GST Tax Registration Date</b>	
<b>Occupation/ Nature of Business</b>			
<b>Contact Details</b>	<b>Phone</b>	<b>Mobile:</b>	<b>House:</b>
	<b>Fax No.</b>		<b>Email</b>
<b>Address</b>	<b>Postcode:</b>		<b>State:</b>
	<b>Town:</b>		
<b>Bank Account Details</b>	<b>Bank Name</b>		
	<b>Account Type</b>	<input type="checkbox"/> <b>Current</b>	<input type="checkbox"/> <b>Savings</b>
	<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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Policy Information			
Period of Insurance	From (dd/mm/yyyy):		To (dd/mm/yyyy):
Nature of Business			
Location of Risk <i>(If more than one, state all in a separate document)</i>	Postcode:	Town:	State:
Details on Previous Insurance of the Structure(s) to be insured	Has any of the structures to be insured previously been insured by other companies? <input type="checkbox"/> Yes <input type="checkbox"/> No		
	If YES, which structures?		
	Name of Insurance Company/Takaful Operator		
	Has the structure been insured?		
	(a) during the construction period <input type="checkbox"/> Yes <input type="checkbox"/> No	(b) after the construction period <input type="checkbox"/> Yes <input type="checkbox"/> No	
Details on previous accident, loss or damage (if any)	Has there been any accident, loss or damage? <i>If YES, answer the following questions:</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
	(a) During the construction period? <i>If YES, provide the following details:</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
	(i) Details of cause		
	(ii) Loss Amount		
	(b) After the construction period? <i>If YES, provide the following details:</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
	(i) Details of cause		
(ii) Loss Amount			
Claims History for the past three (3) years	Have you made any claim for loss, destruction of, or damage to Money for the last THREE (3) years? <i>If YES, please provide the following details:</i> <input type="checkbox"/> Yes <input type="checkbox"/> No		
	Year	Premium Paid (RM)	Claim(s) Incurred
Description of each section of structure <i>(Please give detailed technical information. If necessary, on a separate sheet)</i>	(i) Bridges:		
	(a) Type of bridge	(b) Technical info	(c) Nat cat exposure
	<input type="checkbox"/> Arch <input type="checkbox"/> Beam <input type="checkbox"/> Cable stayed <input type="checkbox"/> Cantilever <input type="checkbox"/> Floating <input type="checkbox"/> Frame <input type="checkbox"/> Girder <input type="checkbox"/> Suspension	<input type="checkbox"/> Age <input type="checkbox"/> Use <i>(i.e. road, rail, pedestrian – including no. of lanes, tracks, etc.)</i> <input type="checkbox"/> Length <i>(including spans between piers/abutments)</i> <input type="checkbox"/> Number of piers <input type="checkbox"/> Height	<input type="checkbox"/> Earthquake <input type="checkbox"/> Wind <input type="checkbox"/> Flood

**Description of each section of structure**

*(Please give detailed technical information. If necessary, on a separate sheet)*

(Cont.)

**(ii) Dams:**

(a) Type of construction	
<input type="checkbox"/>	Arch dams / concrete dams <i>(Are based on the principle that the load is transferred to abutments by the structure).</i>
<input type="checkbox"/>	Gravity dams <i>(Rely solely upon their weight for stability like roller compacted dams &amp; embankment dams).</i>
<input type="checkbox"/>	Additional elements: spillways / diversion works

(b) Technical info	
<input type="checkbox"/>	Age
<input type="checkbox"/>	Length
<input type="checkbox"/>	Height
<input type="checkbox"/>	Width
<input type="checkbox"/>	Nat cat exposure
<input type="checkbox"/>	Earthquake
<input type="checkbox"/>	Flood

**(iii) Harbours**

(a) Technical info	
<input type="checkbox"/>	Age
<input type="checkbox"/>	Quay
<input type="checkbox"/>	Breakwater
<input type="checkbox"/>	Building
<input type="checkbox"/>	Equipment

(b) Nat cat exposure	
<input type="checkbox"/>	Flood
<input type="checkbox"/>	Storm

**(iv) Pipelines (conveying non-combustible substances)**

(a) Technical info	
<input type="checkbox"/>	Age
<input type="checkbox"/>	Length
<input type="checkbox"/>	Diameter
<input type="checkbox"/>	Commodity
<input type="checkbox"/>	Material of pipe <i>(i.e. concrete, steel, plastic, etc.)</i>
<input type="checkbox"/>	Information on pumping stations, etc. <i>(if they are to be included)</i>

(b) Topography	
<input type="checkbox"/>	Landslide
<input type="checkbox"/>	Avalanches

(c) Nat cat exposure	
<input type="checkbox"/>	Earthquake
<input type="checkbox"/>	Flood

**(v) Railways**

(a) Technical info	
<input type="checkbox"/>	Age
<input type="checkbox"/>	Use – passenger, goods, funicular, etc.
<input type="checkbox"/>	Length
<input type="checkbox"/>	No of bridges
<input type="checkbox"/>	No of tunnels
<input type="checkbox"/>	Information of control/ signaling equipment <i>(if they are to be included)</i>

(b) Topography	
<input type="checkbox"/>	Landslide
<input type="checkbox"/>	Avalanches

(c) Nat cat exposure	
<input type="checkbox"/>	Earthquake
<input type="checkbox"/>	Flood

<p><b>Description of each section of structure</b> (Please give detailed technical information. If necessary, on a separate sheet) (Cont.)</p>	<p><b>(vi) Runways</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">(a) Technical info</th> <th style="width: 50%;">(b) Nat cat exposure</th> </tr> <tr> <td style="padding: 5px;"> <input type="checkbox"/> Age  <input type="checkbox"/> Length  <input type="checkbox"/> Width                 </td> <td style="padding: 5px;"> <input type="checkbox"/> Earthquake  <input type="checkbox"/> Flood                 </td> </tr> </table>	(a) Technical info	(b) Nat cat exposure	<input type="checkbox"/> Age <input type="checkbox"/> Length <input type="checkbox"/> Width	<input type="checkbox"/> Earthquake <input type="checkbox"/> Flood			
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	<p><b>(vii) Roads</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">(a) Technical info</th> <th style="width: 25%;">(b) Topography</th> <th style="width: 25%;">(c) Nat cat exposure</th> </tr> <tr> <td style="padding: 5px;"> <input type="checkbox"/> Age  <input type="checkbox"/> Length  <input type="checkbox"/> Use – urban, motorway, etc.                 </td> <td style="padding: 5px;"> <input type="checkbox"/> Number of lanes  <input type="checkbox"/> Number of bridges  <input type="checkbox"/> Number of tunnels                 </td> <td style="padding: 5px;"> <input type="checkbox"/> Landslide  <input type="checkbox"/> Avalanches  <input type="checkbox"/> Earthquake                 </td> </tr> </table>	(a) Technical info	(b) Topography	(c) Nat cat exposure	<input type="checkbox"/> Age <input type="checkbox"/> Length <input type="checkbox"/> Use – urban, motorway, etc.	<input type="checkbox"/> Number of lanes <input type="checkbox"/> Number of bridges <input type="checkbox"/> Number of tunnels	<input type="checkbox"/> Landslide <input type="checkbox"/> Avalanches <input type="checkbox"/> Earthquake	
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<b>Topographical conditions and configurations of ground (e.g. angles of slopes)</b> <i>Please attach photo of plans</i>																																	
<b>Ground water level</b>																																	
<b>Details on nearest river, lake, sea, etc.</b>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:40%;"><b>Name of the river/ lake/ / sea/ etc.</b></td> <td colspan="4"></td> </tr> <tr> <td><b>Distance</b></td> <td colspan="4"></td> </tr> <tr> <td><b>Water Level</b> <i>(Indicate the lowest &amp; highest record)</i></td> <td style="width:10%; text-align: center;"><b>Low</b></td> <td style="width:10%;"></td> <td style="width:10%; text-align: center;"><b>Mean</b></td> <td style="width:10%;"></td> <td style="width:10%; text-align: center;"><b>High</b></td> <td style="width:10%;"></td> </tr> </table>	<b>Name of the river/ lake/ / sea/ etc.</b>					<b>Distance</b>					<b>Water Level</b> <i>(Indicate the lowest &amp; highest record)</i>	<b>Low</b>		<b>Mean</b>		<b>High</b>																
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<b>Warning system for flood and inundation</b> Please give details of the warning system(s) available:																																	

Details on meteorological conditions	Rainy Season	From:		To:			
	Maximum Rainfall (mm)		Per Hour		Per Day		Per Month
	Storm Hazard	<input type="checkbox"/> Minor	<input type="checkbox"/> Medium	<input type="checkbox"/> High			
Details on maintenance work	Is there any regular maintenance work? <input type="checkbox"/> Yes <input type="checkbox"/> No						
	If YES, please give details of such maintenance work:						
	Do a time schedule and a checklist exist for maintenance work (e.g. clearing of culverts, bridges, underpass, overpass, painting work)? <input type="checkbox"/> Yes <input type="checkbox"/> No						
	Who is in charge of maintenance work?						
	Are staff being specially trained for maintenance work? <input type="checkbox"/> Yes <input type="checkbox"/> No						
Details about the Structure	Is the structure observed or occupied full time by own staff? <i>If YES, please indicate number of staff permanently present</i>				<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Details about Repair Work (if any)	Has major repair work taken place since completion of original construction? <i>If YES, please give details of repair done</i>				<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Details about nearby construction work (if any)	Is there any construction work in the vicinity which would affect the structure during the insurance period? <i>If YES, please give details of repair done</i>				<input type="checkbox"/> Yes	<input type="checkbox"/> No	
What was the amount of the original costs for building the whole structure? <small>Please provide the breakdown of the original cost for major sections of the structure (e.g. for bridges, abutment superstructure, column, foundation)</small>							
Insured amount and the limits of indemnity required	Please state the amount to be insured and the limits of indemnity required for the following items:						
	Items to be Insured			Sums to be Insured			
	New replacement value of whole structure <i>(Breakdown of the original cost for major sections of the structure (e.g. for bridges, abutment superstructure, column, foundation and others))</i>						
	Removal of debris <i>(Insured only up to amount indicated)</i>						
	<b>Total sum to be Insured</b>						
	Special Risks to be Insured			Limits of Indemnity <i>(Limit of indemnity in respect of each and every loss or damage and/or series of losses arising out of any one event)</i>			
	Earthquake, volcanism, tsunami						
	Storm, cyclone, flood, inundation, landslide						

**Declaration**

1. I have read and understand the contents of the proposal, including all notices therein.
2. I understand and agree that the contract of insurance that I have applied for shall only take effect on the date the contract of insurance has been issued by Etiqa General Insurance Berhad. I 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 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 understand that failure to take reasonable care in answering the questions may result in avoidance of my contract of insurance, refusal or reduction of my claim(s), change of terms or termination of my contract of insurance.
4. I understand that the above duty of disclosure shall continue until the time my contract of insurance is entered into, varied or renewed with Etiqa General Insurance Berhad.
5. I understand that I 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 application is inaccurate or has changed.
6. I agree to notify Etiqa General Insurance Berhad of any change in my business which would affect the risk profile during the period of insurance.
7. I confirm that the intermediary has fully explained the terms and conditions of the contract of insurance in a language that I understand and has presented and provided me with a product disclosure sheet.
8. I agree that any payment by Etiqa General Insurance Berhad to the account details provided by me 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 confirm that the bank account details are active and maintained in Malaysia.
9. I 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

I agree to allow Etiqa General Insurance Berhad to process my 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 agree that any personal data collected or held by Etiqa General Insurance Berhad, whether contained in this application 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 application, providing subsequent service related to it, and to communicate with me for such purposes.

I understand that I have a right to obtain access to, and to request correction of any personal data held by Etiqa General Insurance Berhad concerning me. I 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 PDP@etiqa.com.my. I understand that in accordance with the provisions of the PDPA, I may contact the Customer Service Centre at Etiqa Online 1300 13 8888 for the details of my personal data and that such information shall only be granted upon verification of my identification.

I agree that Etiqa General Insurance Berhad share my personal data within the Maybank Group and selected third parties, as Etiqa General Insurance Berhad deems fit, and I 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.

Yes  No

\_\_\_\_\_  
Signature of Applicant / Company's Stamp

Date : \_\_\_\_\_

**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.	Details to be Insured	Yes <input type="checkbox"/>	No <input type="checkbox"/>

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

**Office Use Only**

<b>Source</b>		<b>Channel</b>	
<b>Sales Channel Name</b>		<b>Sales Channel Code</b>	