



PROPOSAL FORM

CONTRACTOR'S ALL RISKS / ERECTION ALL 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 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 (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.

Submission Type	<input type="checkbox"/> New Business	<input type="checkbox"/> Renewal	<input type="checkbox"/> Endorsement	<input type="checkbox"/> Cancellation
Policy/ Certificate Number (Applicable for Renewal/ Endorsement / Cancellation)			Agent Code	
Basic Information				
Insured/ Participant Name (Company Name)				
Company Registration No.		Date of Company Registration		No. of Years in Business
GST Tax Registration No. (If applicable)		GST Tax Registration Date (If applicable)		
Occupation/ Nature of Business				
Contact Details	Phone	Mobile:	House:	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="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Policy/ Certificate Information																
Period of Insurance/ Coverage	From (dd/mm/yyyy):											To (dd/mm/yy)				
Location of Risk / Territorial Limit	Postcode:		Town:				State:									
	Latitude:						Longitude:									
Interest Insured/ Covered																
State the Contractors for the specialized works						Contractor's No. of Years in Business										
State the name of sub-contractors for the specialized works						Sub-contractor's No. of Years in Business										
Total Sum Insured/ Covered	RM															
To be Completed by Authorized Underwriter																
Rate						PIAM Code										
Peril	<i>Please attach list of peril(s)</i>															
Excess																
Clause(s)	<i>Please attach list of clause(s)</i>															
Co- Insurance Share	Leader/ Follower						Overall Percent (%)									
	List of Co-Insurer(s) & Percent (%)		Etiqua: Others: <i>Please list down & attach the Co-Insurer(s) if any</i>													
Net Retention (%)						Treaty (%)						MNRB VC (%)				
Auto Facultative	Percent (%)						List of Reinsurer(s)									
Facultative Reinsurance (Fac RI)	Percent (%):						List of Reinsurer(s)									
Underwriter's Name						Initial										
Review Date																

Declaration

- I have read and understand the contents of the proposal, including all notices therein.
- 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.
- 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.

Declaration (Cont.)

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 PDKA@etiqa.com.my. I understand that in accordance with the provisions of the PDKA, 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 : _____

Office Use Only

Source		Channel	
Sales Channel Name		Sales Channel Code	

Document Checklist**To be completed by Intermediaries**

No	Document	Document Availability			
		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
1.	Letter of Award	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.	Scope of Works	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.	Bill of Quantity (BQ)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
4.	Insurance requirements if maintenance period is more than 24 months	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
5.	Proof of Contractor's Experiences	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
6.	Site Plan / Layout Plan	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
7.	Elevated Plan	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
8.	Work / Time Schedule (Bar Chart)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
9.	Company's profile	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

No	Additional Documents For Specialized Work**	Document Availability			
		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
1.	Method statement	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.	Summary of soil investigation report	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.	Dilapidation report (abandon project)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
4.	Detail Bill of Quantity (BQ) of the specialized work	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
5.	Detail drawing of bridge, bund, caisson	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
6.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
7.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
8.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
9.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

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

** refers to the construction of bridge, wet works, tunneling, deep excavation, elevated highway