



To be completed by Branch Staff

- EIW Ref. No:
- Policy/ Certificate No:

APPLICATION FORM

COMMERCIAL ALL RISKS

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).

Important Notice

Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful.

The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information given in this Application Form is inaccurate or has changed.

Application Type	<input type="checkbox"/> New Business	<input type="checkbox"/> Renewal	<input type="checkbox"/> Endorsement	<input type="checkbox"/> Organic Growth
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Certificate Number <i>(Applicable for Renewal/ Endorsement / Organic Growth)</i>	Agent Code
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Basic Information

Participant Name <i>(Company Name)</i>				
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Company Registration No.	Date of Company Registration	No. of Years in Business
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GST Tax Registration No. <i>(If applicable)</i>	GST Tax Registration Date <i>(If applicable)</i>
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Occupation/ Nature of Business				
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Contact Details	Phone	Mobile:	House:	Office:
	Fax No.		Email	

Address	Postcode:	Town:	State:

Bank Account Details <i>(Current or Savings Account)</i>	Bank Name				
	Account Type	<input type="checkbox"/> Current	<input type="checkbox"/> Savings		
	Account Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Account Effective Date				

Certificate Information

Class of Takaful	Product Name
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Period of Coverage	From <i>(dd/mm/yyyy):</i>	To <i>(dd/mm/yyyy):</i>
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Location of Risk / Territorial Limit <i>(if floating or unspecific locations, please decline except for portable item)</i> <i>Please provide the exact location address</i>	Location 1			
	Postcode:	Town:	State:	
	Latitude:		Longitude:	

Location of Risk / Territorial Limit <i>(if floating or unspecific locations, please decline except for portable item)</i> <i>Please provide the exact location address</i>	<u>Location 2</u>			
	Postcode:		Town:	
	Latitude:		Longitude:	
	<u>Location 3</u>			
	Postcode:		Town:	
	Latitude:		Longitude:	
	<u>Location 4</u>			
	Postcode:		Town:	
	Latitude:		Longitude:	
Type of Property Covered <i>(Tick (✓) whichever is applicable)</i>	<input type="checkbox"/> Personal items other than jewelries, antique & the like <input type="checkbox"/> Personal items including 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			
Territorial Limit for portable item <i>(If property covered includes portable item)</i>	<input type="checkbox"/> Malaysia <input type="checkbox"/> Malaysia, Singapore & Brunei <input type="checkbox"/> Worldwide			
UNDERWRITING FACTORS (To be completed for each location)				
No. of Location(s) <i>(as listed in Location of Risk column)</i>				
Building Construction Class				
Location Occupied As				
Surrounding Areas				
Sum Insured	Static (RM):		Portable (RM):	
Highest Value Per Item <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):	
Security Features <i>(Tick (✓) whichever is applicable)</i>	Central Monitoring System (CMS)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Collapsible iron grills	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Security Guard (Office hours only)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Security Guard (24 hours)	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Security Guard (24hrs & clock in)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Security Guard (Armed)	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Panic Button	Yes <input type="checkbox"/> No <input type="checkbox"/>	Close Circuit TV (CCTV)	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Lock for doors, windows, grills, any openings	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			Yes <input type="checkbox"/> No <input type="checkbox"/>

CLAIMS EXPERIENCE				
<i>If Loss ratio % not available, please provide claims incurred amount and net contribution</i>				
1. Certificate Loss Ratio				
	Year	Loss Ratio (%)	Claims Incurred (RM)	Net Contribution (RM)
	Last 1 Year			
	Last 2 Years			
	Last 3 Years			
	Average 3 Years			
2. If Average Certificate Loss Ratio more than 70 %, please provide claims detail as follows				
	No.	Date of Loss	Lost Amount (RM)	Circumstances of Claims
	1.			
	2.			
	3.			
	4.			
	5.			
	What Risk Management has been implemented following these losses? Please submit in a separate sheet.			
3. What other insurance(s) or Takaful(s) do you have with the Company?				
	Other insurance(s) or Takaful(s):			
	No.	Name of Policy/ Takaful Owned	Name of Insurer/ Takaful Operator	

To be Completed by Authorized Underwriter/ Marketer					
I hereby confirm to the best of my knowledge that the above information is true and shall be the basis of Underwriters' submission of quotation.					
Name		Initial			
Department					
Review Date					
Overall Portfolio Loss Ratio (%)					
Has any takaful operator/ insurance company in respect of any of the perils to which this Application relates to the following questions:	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				

DOCUMENT CHECKLIST

To be completed by Intermediaries

NO	DOCUMENT	DOCUMENT AVAILABILITY			
		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
1.	List of Risk Location(s) if any	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.	List if the items and its values (if any)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.	Detail list of the item(s) with the highest valued item exceeded RM1 million	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
4.	Details of Risk Management taken for the losses incurred (if any)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
5.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Note:

- 1 This list is not exhaustive, additional requirement may be required if deemed necessary.
- 2 ** refers to the construction of bridge, wet works, tunneling, deep excavation, elevated highway

Declaration

1. I/We hereby declare that the information given is true and complete to the best of my/our knowledge and believe that all material information affecting the assessment of this application have been disclosed.
I/We understand that this Takaful cover will not be enforced until and unless this Application has been accepted by Etiqa General Takaful
2. I/We, agree, consent and allow Etiqa General Takaful to process my personal data (including sensitive personal data) (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, understand and agree that any Personal Data collected or held by Etiqa General Takaful (whether contained in this application or otherwise obtained) may be held, used, processed and disclosed by Etiqa General Takaful to individuals and/or organizations related to and associated with Etiqa General Takaful or any selected third party (within or outside Malaysia, including medical institutions, reinsurers, claim adjusters/investigators, solicitors, industry associations, regulators, statutory bodies and government authorities) for the purpose of processing this application and 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 concerning me/us. Such request can be made by completing the Access Request Form available at all Etiqa Takaful branches or contact Etiqa General Takaful via email at PDPA@etiqa.com.my. In accordance with the provisions of the Personal Data Protection Act 2010, I/we may contact the Customer Service Centre at Etiqa Online at 1300 13 8888 for the details of my/our Personal Data. Such information shall only be granted upon verification.
3. I/We agree to participate in this General Takaful scheme based on the principle of Takaful. I/We agree to the concept of Tabarru' (donation) for the purposes of mutual support of other participants and with this contribution, I/We are entitled to the Takaful cover expressed in the terms & conditions of this Takaful contract.
I/We agree to pay the Wakalah Fee (as shown in the Product Disclosure Sheet and as mentioned in the Takaful Certificate) to You, as a deduction from contributions, to cover the expenses of managing and distributing the General Takaful scheme.
I/We understand that at the end of each financial year, the distributed surplus (if any) from the General Takaful Fund will be determined by Etiqa General Takaful. I/We agree that 50% of the distributed surplus (if any) will be paid to You as an incentive for operating and managing the General Takaful Fund, the balance of 50% will be shared amongst participants whose certificates have not terminated and who have not made any claim within the financial year.
I/We further agree that if the surplus or any sum payable is less than Ringgit Malaysia Ten (RM10.00) it will be credited into charity fund which will be utilized as 'amal jariah' on behalf of the participants.
4. Please provide Etiqa General Takaful with bank account details so that Etiqa General Takaful can credit a refund of contribution, or payment of claims or Takaful benefits, if any. Please ensure that the account is active and belongs to the Certificate holder.
 - Account Holder's Name
 - Bank Name
 - Current / Savings Account Number

Should I/we not provide an updated bank account for auto-credit purposes to Etiqa Insurance, I/we consent that my account with Maybank Group may be utilized for the same purpose.
I/We agree that where payment has been made, based on the Auto Credit account details provided in this application, such payment will be deemed as full payment and Etiqa Insurance shall be discharged from any existing and future claim and demand in relation to it.

Signature of Applicant / Company's Stamp

Application Date

For Office Use Only

Source (HQ / Branch)		Sales Channel Code	
Channel:		Sales Channel Name	