eTiQa Takaful

# Fire Takaful Proposal Form

Important Notice

1. Pursuant to Section 28, Takaful Act 1984, you are to disclose in this Proposal Form, fully and faithfully all the facts, which you know or ought to know, otherwise the Certificate issued may be void.
2. In line with our group's strategy to promote usage of technology and to help preserve the country's natural resources, we no longer print the full policy wordings. Do visit www.etiqa.com.my for the full policy wording. Printout may also be obtained from our offices nationwide or from our agents.

| Individual Proposer | Company Proposer |
|---|---|
| Title | Company Name |
| Name | |
| MyKad No. | Company Registration No. |
| Army / Police / Passport No. | Date of Company Registration |
| Gender Date of Birth | |
| Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Widowed | Contact Person |
| Occupation | Nature of Business |

Phone No. (Mobile/House/Office) Fax No. E-Mail

Correspondence Address

Postcode Town State

## To be filled by Individual Proposer only

Education Level ☐ Primary ☐ Secondary ☐ Diploma ☐ Bachelor Degree ☐ Master ☐ Doctorate ☐ Professional

No. of children in family (please indicate the number) ☐ 0 - 12 years ☐ 12 years to 18 years ☐ 18 years +

Monthly Household Income ☐ Up to RM1,500 ☐ RM1,501 - RM2,500 ☐ RM2,501 - RM5,000 ☐ RM5,001 - RM8,000 ☐ RM8,001 - RM15,000 ☐ RM15,001 - RM20,000 ☐ RM20,001 +

*BZZZZZ*

## Details Of Coverage Required

1. Period of Takaful from to

2. Nature of Business

3. Location of premise to be covered

Postcode Town State

4. Premise occupied as

5. Construction of building

Walls _____ Roof _____ Floor _____ No. of Storey(s) _____

6. Year of construction

7. Description of property to be covered

| Item | Description | Sum to be covered (RM) |
|---|---|---|
| 1A | Buildings (Excluding Foundation) | |
| 1B | Buildings (Including Foundation) | |
| 2 | Rent _____ Months | |
| 3 | Plant and Machinery | |
| 4 | Stock in Trade consisting of _____ | |
| 5 | Business Furniture, Fixtures and Fittings | |
| 6 | Household Furniture & Personal Effect | |
| 7 | Removal of Debris | |
| 8 | Architects, Surveyors and Consulting Engineers Fees | |
| 9 | Others (Please specify) | |
| | Total | |

Note : Buildings standing apart from one another or not internally connected must have separate sum covered upon each, and if stock or effects are contained in two or more distinct buildings, the sum to be covered thereon in each building must be specified. If premises consist of more than one building, a sketch plan showing the various buildings must be submitted together with the Proposal Form.

Basic Cover : Fire And Lightning Only (Subject to terms and conditions of certificate)

8. Additional Perils. Please tick (✓) if cover is required and/or delete whichever not appropriate.

| | | | |
|---|---|---|---|
| Flood | ☐ | Explosion | |
| Storm and Tempest | ☐ | a) Without boilers (Industry / Non-Industry) | ☐ |
| Earthquake and Volcanic Eruption | ☐ | b) With boilers (Industry / Non-Industry) | ☐ |
| Subsidence and Landslip (Standard cover) | ☐ | Spontaneous Combustion (stock only) | |
| Damage by Falling Trees or Branches and Objects therefrom | ☐ | a) By fire only | ☐ |
| Riot, Strike and Malicious Damage | | b Full cover | ☐ |
| a) Residential properties | ☐ | Bush / Lallang Fire | ☐ |
| b) Other than residential properties | ☐ | Electrical Installation | ☐ |
| Impact Damage | | Bursting and Overflowing of Water Tanks Apparatus or Pipe | |
| a) Including own vehicle | ☐ | a) Building exceeding 5 storey (including mezzanine) | ☐ |
| b) Excluding own vehicle | ☐ | b) Others _____ | ☐ |
| Aircraft Damage | ☐ | Others _____ | ☐ |

## Takaful History And Losses

9. (a) Are you tenant, owner-occupying or non-occupying owner of the building? _____

   (b) How long have you been occupying the building? _____

10. (a) What is the nature of the goods stored in the premise? ☐ Yes ☐ No

    (b) Is there any manufacturing process carried therein? If yes, please specify in detail. ☐ Yes ☐ No

    _____

    (c) Is there any hazardous trades carried on or hazardous goods stored therein? If yes, please specify in details. ☐ Yes ☐ No

    _____

    (d) Is spray painting/powder spraying carried on therein? ☐ Yes ☐ No

11. (a) State the condition of this building

    _____

    (b) Is the building issued with the certificate of fitness and able to comply with condition therein at all times? ☐ Yes ☐ No

    (c) How does the premise gets its electricity supply?

    _____

    (d) What fire extinguishing appliances are installed at the premise?

    _____

12. Is the property to be insured charged to any bank? If yes, please give the name of the bank. ☐ Yes ☐ No

    _____

13. (a) Is the building detached? If yes, state distance of nearest building, its construction and occupation ☐ Yes ☐ No

    _____

    (b) If there are adjoining buildings, please state construction and occupation.

    _____

14. Will the insured premise be unoccupied for more than 30 days continuously in a year? ☐ Yes ☐ No

15. (a) Has the property previously been insured? If yes, which insurance company / Takaful Operator and for what amount. ☐ Yes ☐ No

    _____

    (b) Is there any other insurance/takaful on the same property in force? If yes, which insurance company/takaful operator and for what amount. ☐ Yes ☐ No

    _____

16. Have any insurer/takaful operator ever:-

    (a) Declined your proposal? ☐ Yes ☐ No

    (b) Required special terms to cover you? ☐ Yes ☐ No

    (c) Cancelled or refused to renew your insurance/takaful? ☐ Yes ☐ No

    (d) Increased your contribution/premium on renewal? If yes, please give particulars. ☐ Yes ☐ No

    _____

17. Have you ever sustained a loss by fire or any other perils included in this proposal at this or any other premise owned or occupied by you? If yes, was any claim made upon an insurance company/takaful operator? Please give details of claims. ☐ Yes ☐ No

    _____

## Important Notice

1 If there is insufficient space to complete an answer, please attach a signed and dated addendum. Any documents attached shall form part of this proposal form.

2. Your attention is drawn to the 60 days Contribution Warranty attached to the Certifcate. By this warranty, the takaful certificate is automatically cancelled unless the full contribution is paid to the takaful operator within 60 days from the commencement date of cover. Please note that if this is transacted through your takaful broker, the broker is acting on your behalf for the purpose of formation of this contract of takaful. It is important that you ensure your takaful broker remits your contribution to the takaful operator concerned in strict compliance with the provisions of the Contribution Warranty.

## Declaration

I/We agree to participate in this general takaful scheme based on the principle of takaful and to pay the contribution on the basis of tabarru' (donation) for the purpose of helping each other participants who have suffered tragedy and with this contribution, I/We are entitled to the takaful cover as expressed in the terms and conditions of this takaful contract.

I/We further agree that my contribution be credited into the General Takaful fund (Fund) and to elect Etiqa Takaful Berhad (ETB) to invest and manage the Fund according to the principles of the shariah. I/We also permit ETB to make payment of claims/takaful benefits, provisions and reserves based on the guidelines and policies laid down by the authorities and ETB to be paid a wakalah fee based on the rate of 30%.

If at the end of each financial year, there is a surplus of income over liabilities in the Fund, I/We agree that ETB receive 50% of it as incentive while the balance 50% will be reserved for distribution amongst participants subject to the terms of this contract and fixed by the authorities.I/We further agree that if the surplus is less than RM10.00 (Ringgit Malaysia Ten) then the surplus is to be credited into a Charity Fund which will be utilized as 'amal jariah' on behalf of the participants.

I/We also declare that The Total Sums To Be Covered Represent Not Less Than The Full Value Of The Property, as above mentioned, and I/We agree that no Takaful shall commence until the proposal has been accepted by the Takaful Operator.

Signature of Proposer / Company Stamp

Date _____

## Verification Of Proposer's Identity

In Compliance With Section 16/2 Of The Anti-Money Laundering Act 2001

I/We hereby certify that the Proposer's original NRIC/Business Registration Certification was verified and authenticated by me/us at the Point of Sales.

Third Party Verification*

Name of Officer/Intermediary _____

Signature

NRIC / Business Registration Certificaton _____

Date _____

* Third Party" means by Takaful Agents, Takaful Brokers or staff of Takaful Operators.

Note :

To retain a copy of NRIC for Applicant(s)/Proposer(s) for Individual Takaful Certificate where the contribution is exceeding RM50,000.00 per annum and a copy of Business Registration Certificate for Group Takaful Certificate is exceeding RM100,000.00 per annum.

## For Office Use

Source : HQ / Branch _____

Sales Channel Code : _____

Channel : _____

Sales Channel Name : _____