



Takaful *my*SME FOOD & BEVERAGES

Part 2 : Coverage Details – Section A (Continued)				
	Subject Matter Covered	A - Sum Covered (RM)	B - Rate (All Risk)*	(AxB) Contribution (RM)
2. All Risks	2.1 On Office Equipment			
	2.2 On Any Other Subject Matter Covered (Please Specify)			
	Total Sum Covered***		Total Contribution For All Risk	

Grand Total Contribution for Section A (Fire + All Risks)	RM	
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Part 3 : Coverage Details - Section B (Choose One Plan)				
Add	Subject Matter Covered	mySME Plan		
		1	2	3
1.1	Burglary	30,000	80,000	150,000
1.2	Money			
	i. Money in participant's premises	15,000	30,000	50,000
	ii. Money in transit from participant's premises to the bank and vice versa	5,000	10,000	15,000
1.3	Public Liability	250,000	500,000	1,000,000
1.4	Plate Glass & Signboard	25,000	35,000	75,000
1.5	Employer's Liability	750,000	1,000,000	1,500,000
1.6	Group Personal Accident (per person)	25,000	50,000	75,000
	No of person covered: 10 person	250,000	500,000	750,000
1.7	Fidelity Guarantee	10,000	25,000	50,000
	Max group: 10 person			
Total Annual Contribution for Section B		550	1,150	2,150
Please select the plan required by (✓) the appropriate box		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

TAKAFUL CONTRIBUTION COMPUTATION		
Add the total contribution for SECTION A and SECTION B	RM	
6% Service Tax	RM	
Stamp Duty	RM	10.00
TOTAL ANNUAL CONTRIBUTION PAYABLE	RM	

Notes: General Takaful products underwritten by Syarikat Takaful Malaysia Berhad are uniquely based on the Mudharabah Model. Mudharabah (No Claim Rebate) is payable only if there is no claim during the period of cover. The Company has been steadily paying 15% Mudharabah on General Takaful products. However, the Mudharabah amount may vary from time to time.

Part 4 : Declaration

- I/We to the best of my/our knowledge hereby declare and confirm that the statements contained in this proposal form are true and correct and I/we have not concealed, misrepresented or mis-stated any material fact.
- I/We hereby pay this Takaful contribution to Syarikat Takaful Malaysia Berhad (the Company) on the basis of Mudharabah contract (trustee profit sharing contract) and other related principles of the Islamic Law. The said contribution is to be credited into the General Takaful Fund of the Company, for the Company to manage the fund under its General Takaful Business that includes investment of the said fund in any manner deemed fit by the Company and/or ReTakaful arrangements, if necessary.
- In consideration thereof, the Company and I/We are entitled to share the profits from the net retained contribution in the fund, if any, in proportions of 40% to me/us and 60% to the Company. Notwithstanding the above, the profits will only be payable in the event that I/we do not incur any claims and/or receive any benefits during the term of the contract.
- In relation thereof, I/we also donate as tabarru' any part of the Takaful contribution including its profits derived therefrom for the Company to pay Takaful benefits to any participant that are entitled to such benefits as prescribed under the contract.

Date _____ Proposer's Signature and Company's Stamp _____

I hereby authorise Syarikat Takaful Malaysia Berhad (131646-K) to charge my contribution amount of (Cash / Cheque / Credit Card) RM _____

<input type="checkbox"/> Payment by Cash	<input type="checkbox"/> Payment by Cheque
Cheque / Postal / Money Order No: _____	
(Payable to Syarikat Takaful Malaysia Berhad)	
Please write your name at the back of Cheque / Postal / Money Order	

Applicant's Signature	

<input type="checkbox"/> Payment by Credit Card	Please charge contribution to <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard
Name of Cardmember _____	
Credit Card Number _____	
Card Expiry Date (mm/yy) _____	
I understand that the certificate is deemed void if this direct debit authorisation request is subsequently rejected by my card company.	
_____	_____
Applicant's Signature	Date

For Office Use Only	Verification of Identity
Certificate Number : _____	Agent's Code : _____
Agent's Name : _____	Agent's Tel No : _____
Agent's Email : _____	Branch Code : _____

Basic Rate for Construction Classification. (For Compulsory Cover)

PIAM CODE	TRADE / OCCUPATION CLASSIFICATION	CONSTRUCTION CLASSIFICATION			
		FIRE (BASIC RATE)		ALL RISK	
		1A	1B	1A	1B
2902	Restaurant, Café Food Court Pastry and Bakeries Shop Cake House	0.00161	0.00202	0.0045	0.005

YES!

My business meets these pre-underwritten conditions:

- Construction class 1A – brick / concrete walls and roofed with non – combustible materials
- Construction class 1B – partly brick / concrete walls and partly roofed with non combustible materials
- I am the sole occupant of this building lot
- No claim experience for the past 2 years
- Minimum protection at all entrances / exits of business premises and protected with roller shutter / glass door / iron grilles and padlock
- There is no spray painting conducted in my premises
- My premise has a minimum of one unit of serviced and non-expired fire extinguisher or sprinkler system

Why hesitate any longer?

Talk to us today and find out how Takaful Malaysia can complement your organisation's business needs.

-  E-mail csu@takaful-malaysia.com.my
-  Call **1 300 8 TAKAFUL (825 2385)**
-  Visit takaful-malaysia.com.my

Syarikat Takaful Malaysia Berhad (131646-K)
26th Floor, Annexe Block, Dataran Kewangan Darul Takaful
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

- Disclaimer:**
- Please ensure that your subject matter covered are in accordance with the Shariah principles. We are not liable for any claims relating to Non Shariah subject matter.
 - This brochure provides a summary of the main features of the above product for illustration purposes and does not constitute a contract of Takaful. Certificate owners are advised to refer to the certificate document for full details of the product's terms and conditions, including those outlined in this brochure.

Introducing **Takaful mySME**, by Syarikat Takaful Malaysia Berhad, the first Takaful operator in Malaysia.

The **Takaful mySME** plan offers your organisation more than just comprehensive protection but peace of mind - whilst you focus to grow your business. With **Takaful mySME**, you can now enjoy the best of savings while simultaneously, increase business productivity and gain better cash flow management.

At Takaful Malaysia, we take immense pride for being the **FIRST** and **ONLY** operator in the country to offer you an additional **15% No Claim Rebate*** for our entire line of **General products**.

* If no claims arise during period of coverage.

Powering SME businesses with Takaful Malaysia

Protection + 15% No Claim Rebate

- 1) Enjoy **Protection + 15% No Claim Rebate or cash back** (i.e. if no claims incurred during the coverage period).
- 2) Safeguard your business with the protection coverage that you truly need with the **best rates in town**.
- 3) Experience a tailor made plan that addresses your business needs or sector and enjoy great savings to elevate your business to the next level, i.e. **heightened productivity and improved cash flow**.

Fire
Covers loss and damages due to fire, lightning or domestic gas explosion. We will compensate your building, machineries, stocks and content to ensure a complete coverage for your assets.

All Risks
This plan is designed to cover against loss, damage or destruction of the Participant's property by any accident or misfortune. Coverage includes business or non-business related items or equipments.

Burglary
A plan that provides covers against loss of or damage arising from burglary and housebreaking.

Money
Suitable for business running on high cash transaction, covers against loss of money either in transit or kept in premises.

Employers Liability
Safeguard against liabilities in the event of negligence to your employee occurred during the period of employment.

Public Liability
To protect business owners against legal liability caused by you or negligence caused by your employees. The liability mentioned also includes legal charges and expenses.

Fidelity Guarantee
To protect you against loss sustained due to all acts of fraud or dishonesty committed by any of the employee.

Group Personal Accident
This plan compensates a group of individuals including yourself should you suffer bodily injury caused by violent, accidental, external and visible means. Compensation covers injury results to death or permanent disablement as well.

CLASS OF TAKAFUL		SUM COVERED (RM)
Section A : (Compulsory - At Least One Class)		
i. Fire	Total sum covered should not exceed RM9,999,999	PIAM Rated Construction Class : 1A / 1B
ii. All Risk	Total sum covered should not exceed RM1,000,000	Construction Class : 1A / 1B

CLASS OF TAKAFUL		SUM COVERED (RM)		
		PLAN		
Section B : (Option of Coverage Details)		1	2	3
i. Burglary		30,000	80,000	150,000
ii. Money	i. Money in participant's premises	15,000	30,000	50,000
	ii. Money in transit from participant's premises to the bank and vice versa	5,000	10,000	15,000
iii. Public Liability		250,000	500,000	1,000,000
iv. Plate Glass & Signboard		25,000	35,000	75,000
v. Employer's Liability		750,000	1,000,000	1,500,000
vi. Group Personal Accident (per person)	No of person covered:	25,000	50,000	75,000
	10 person	250,000	500,000	750,000
vii. Fidelity Guarantee	Maximum group: 10 person	10,000	25,000	50,000
TOTAL ANNUAL CONTRIBUTION (before service tax and stamp duty)		550	1,150	2,150

IMPORTANCE NOTICE : Pursuant to Section 28 of the Takaful Act 1984, you are to disclose in this Application Form, fully and faithfully all facts which you know or ought to know, otherwise the contract issued hereunder may be void.
 CONTRIBUTION WARRANTY : Certificate issued will be subject to a Contribution Warranty, whereby contribution must be paid within Sixty (60) days from commencement of cover, failing which cover ceases and time-on-risk contribution will be charged.
 Note : This proposal form is not a contract of Takaful with Syarikat Takaful Malaysia Berhad. The specific details applicable are set out in the Certificate documents.

Please complete the proposal form in full CAPITAL LETTERS and tick (✓) boxes as appropriate

Part 1 : Details of Proposer (Company)

Name of Proposer (Company):

Class Construction:
 1A - Brick / concrete walls and roofed with non combustible materials
 1B - Partly brick / concrete walls and partly roofed with non combustible materials

Location of Risk:

Nature of Business:

Correspondence Address:

Postcode:

Email Address:

Fax No.: Telephone No.:

Contact Person:

Mobile No.: Business Registration No.:

Period of Coverage One Year from:

Mortgagee(s)/Lessor : _____ (please specify)

Selection of your Choice

1. Calculate Fire and/or All Risk contribution based on sum covered declared by completing Section A of this form
2. Select one option of coverage details in Section B
3. Calculate total contribution by adding the Section A & B

Part 2 : Coverage Details - Section A (Compulsory at least one class Fire and/or All Risk)

Subject Matter Covered		A Sum Covered (RM)	B Basic Rate (Fire)*	C Additional Perils Rate**	D (B + C) Total Rate	(A x D) Contribution (RM)
1. Fire	1.1 On Building & Renovation					
	1.2 On Machinery, Equipments & Tools					
	1.3 On Office Contents, Furniture, Fixtures & Fitting					
	1.4 On Professional Fees					
	1.5 On Removal of Debris					
	1.6 On Stock in Trade					
	1.7 On Any Other Subject Matter Covered (Please Specify)					
	Total Sum Covered***					

Additional perils that can be added under Fire Class

CODE	RATE	PERILS	Remarks	Please Tick
ARD	0.00005	Aircraft Damage	On Total Sum Covered	<input type="checkbox"/>
EVE	0.0001	Earthquake Volcanic Eruption	On Total Sum Covered	<input type="checkbox"/>
ST	0.00015	Storm & Tempest	On Total Sum Covered	<input type="checkbox"/>
FL	0.00086	Flood	On Total Sum Covered	<input type="checkbox"/>
IDV	0.00004	Impact Damage	On Total Sum Covered	<input type="checkbox"/>
RMD	0.00014	Riot Strike And Malicious Damage - Other Than Residential Properties	On Total Sum Covered	<input type="checkbox"/>
EIB	0.00008	Explosion - Industrial With Boilers	Choose 1 applicable on total Sum Covered	<input type="checkbox"/>
EIB2	0.00006	Explosion - Industrial Without Boilers		<input type="checkbox"/>
ENI	0.00005	Explosion - Non Industrial Without Boilers		<input type="checkbox"/>
ENI2	0.00008	Explosion - Non Industrial With Boilers		<input type="checkbox"/>

CODE	RATE	PERILS	Remarks	Please Tick
BOB	0.00006	Bursting Or Overflowing Of Water Tanks Apparatus Or Pipes - Building Exceeding 5 stories (Including Mezzanine)	Choose 1 applicable on total Sum Covered	<input type="checkbox"/>
BOO	0.00005	Bursting Or Overflowing Of Water Tanks Apparatus Or Pipes - Others		<input type="checkbox"/>
EICB	0.00056	Electrical Installation Clause (B)	On Machinery, Equipments & Tools Only	<input type="checkbox"/>
SLB	0.00005	Sprinkler Leakage (Building)	Building Only	<input type="checkbox"/>
SLC	0.00025	Sprinkler Leakage (Contents)	On All Contents	<input type="checkbox"/>

* Please refer to Basic Rate for Construction Classification (Fire and All Risk).
 ** Please sum up your chosen additional perils as stated in the table above in order to derive the single rate.
 *** Please note that the total sum covered under Fire should not exceed RM 9,999,999.00 and for All Risk should not exceed RM 1,000,000.00. If exceeds, please refer to the company.