



## Takaful *mySME* OFFICE & SERVICES

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)			
	<b>Total Sum Covered***</b>		<b>Total Contribution For All Risk</b>	

<b>Grand Total Contribution for Section A (Fire + All Risks)</b>	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	<b>Burglary</b>	30,000	80,000	150,000
1.2	<b>Money</b>			
	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	<b>Public Liability</b>	250,000	500,000	1,000,000
1.4	<b>Plate Glass &amp; Signboard</b>	25,000	35,000	75,000
1.5	<b>Employer's Liability</b>	750,000	1,000,000	1,500,000
1.6	<b>Group Personal Accident (per person)</b>	25,000	50,000	75,000
	No of person covered: 10 person	250,000	500,000	750,000
1.7	<b>Fidelity Guarantee</b>	10,000	25,000	50,000
	Max group: 10 person			
<b>Total Annual Contribution for Section B</b>		<b>550</b>	<b>1,150</b>	<b>2,150</b>
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
<b>TOTAL ANNUAL CONTRIBUTION PAYABLE</b>	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
1202	Hotels, boarding houses, rest houses, and chalets	0.00114	0.00143	0.004	0.0045
1208	Kindergarten / Kindergarten cum nursery Universities, Colleges and Schools Driving school Tuition centres	0.00084	0.00105	0.00350	0.004
1212	Hospitals, Veterinary Surgeries and Animal Hospitals	0.00080	0.001	0.0035	0.004
1214	Doctors and Dentists Clinics / Surgeries and Consulting Rooms	0.00106	0.00132	0.004	0.0045
2905	Futsal centre Bowling centre Social club Cultural club	0.00084	0.00109	0.0035	0.004
1204	Office building & contents (not more than 50% of the total floor area occupied for retail trading purposes) Note: If more than 50%, then falls under general merchandise	0.00055	0.00068	0.0032	0.0035

## 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](mailto:csu@takaful-malaysia.com.my)
-  Call **1 300 8 TAKAFUL (825 2385)**
-  Visit [takaful-malaysia.com.my](http://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.

