

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

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.

| 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 |

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.

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.

| 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 |

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**.

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

Name of Proposer (Company):

Nature of Business:

Correspondence Address:

Postcode:

IMPORTANT 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)

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:

Postcode: 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

Powering SME businesses with Takaful Malaysia

Protection + 15% No Claim Rebate

- Enjoy **Protection + 15% No Claim Rebate or cash back** (i.e. if no claims incurred during the coverage period).
- Safeguard your business with the protection coverage that you truly need with the **best rates in town**.
- 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**.

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.

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*** | | | | | |
| | | | | | Total Contribution For Fire | |

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.